

TRUTH-IN-LENDING DISCLOSURE STATEMENT

(THIS IS NEITHER A CONTRACT NOR A COMMITMENT TO LEND)

Applicants: CINDY BROWN

Property Address: 17841 LINCOLN STREET
Villa Park, CA 92861

Application No: CINDY

Prepared By: LOANLEADERS OF AMERICA
2081 BUSINESS CENTER 150
IRVINE, CA 92612
949-655-1515

Date Prepared: 11/18/2005

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	AMOUNT FINANCED	TOTAL OF PAYMENTS
The cost of your credit as a yearly rate	The dollar amount the credit will cost you	The amount of credit provided to you or on your behalf	The amount you will have paid after making all payments as scheduled
7.750 %	\$ 1,389,591.58	\$ 880,000.00	\$ 2,269,591.58

REQUIRED DEPOSIT: The annual percentage rate does not take into account your required deposit

PAYMENTS: Your payment schedule will be:

Number of Payments	Amount of Payments **	When Payments Are Due	Number of Payments	Amount of Payments **	When Payments Are Due	Number of Payments	Amount of Payments **	When Payments Are Due
359	6,304.43	02/01/2006						
1	6,301.21	01/01/2036						

DEMAND FEATURE: This obligation has a demand feature.

VARIABLE RATE FEATURE: This loan contains a variable rate feature. A variable rate disclosure has been provided earlier.

CREDIT LIFE/CREDIT DISABILITY: Credit life insurance and credit disability insurance are not required to obtain credit, and will not be provided unless you sign and agree to pay the additional cost.

Type	Premium	Signature
Credit Life		I want credit life insurance. Signature:
Credit Disability		I want credit disability insurance. Signature:
Credit Life and Disability		I want credit life and disability insurance. Signature:

INSURANCE: The following insurance is required to obtain credit:

Credit life insurance Credit disability Property insurance Flood insurance

You may obtain the insurance from anyone you want that is acceptable to creditor

If you purchase property flood insurance from creditor you will pay \$ _____ for a one year term.

SECURITY: You are giving a security interest in:

The goods or property being purchased Real property you already own.

FILING FEES: \$ _____

LATE CHARGE: If a payment is more than _____ days late, you will be charged _____ % of the payment

PREPAYMENT: If you pay off early, you

may will not have to pay a penalty.

may will not be entitled to a refund of part of the finance charge.

ASSUMPTION: Someone buying your property

may may, subject to conditions may not assume the remainder of your loan on the original terms.

See your contract documents for any additional information about nonpayment, default, any required repayment in full before the scheduled date and prepayment refunds and penalties

* means an estimate all dates and numerical disclosures except the late payment disclosures are estimates.

** NOTE: The Payments shown above include reserve deposits for Mortgage Insurance (if applicable), but exclude Property Taxes and Insurance.

THE UNDERSIGNED ACKNOWLEDGES RECEIVING A COMPLETED COPY OF THIS DISCLOSURE.

Cynthia L. Brown _____ (Applicant) (Date)

CINDY BROWN _____ (Applicant) (Date)

_____ (Applicant) (Date)

_____ (Lender) (Date)

FEDERAL TRUTH - IN - LENDING DISCLOSURE STATEMENT
(THIS IS NEITHER A CONTRACT NOR A COMMITMENT TO LEND)

Creditor:
HOME LOAN MORTGAGE CORPORATION

Borrower:
CYNTHIA L. BROWN

11776 MARIPOSA ROAD, SUITE 103
HESPERIA, CA 92345

17841 LINCOLN STREET
VILLA PARK, CA 92861
Loan Number: 97042744

Date: DECEMBER 13, 2005
Check box if applicable:

ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate. 7.355 %	FINANCE CHARGE The dollar amount the credit will cost you. \$ 1,258,293.24	Amount Financed The amount of credit provided to you or on your behalf. \$ 869,815.56	Total of Payments The amount you will have paid after you have made all payments as scheduled. \$ 2,128,108.80	[] Total Sale Price The total cost of your purchase on credit including your down-payment of \$ N/A \$ N/A
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[] REQUIRED DEPOSIT: The annual percentage rate does not take into account your required deposit.
PAYMENTS: Your payment schedule will be:

Number of Payments	Amount of Payments	When Payments Are Due	Number of Payments	Amount of Payments	When Payments Are Due	Number of Payments	Amount of Payments	When Payments Are Due
Monthly Beginning:			Monthly Beginning:			Monthly Beginning:		
60	6,304.43	02/01/2006						
300	5,832.81	02/01/2011						

THE PAYMENT SCHEDULE AND ANNUAL PERCENTAGE RATE DISCLOSED HERE ARE ESTIMATED ASSUMING THAT THE CURRENT INDEX RATE WILL NOT INCREASE NOR DECREASE THROUGHOUT THE LOAN TERM.

[] DEMAND FEATURE: This obligation has a demand feature.

VARIABLE RATE: Your loan contains variable rate features.

[] Information regarding the variable rate features of your loan have been provided to you earlier in a separate document.

Information regarding the variable rate features of your loan are provided hereinafter. The annual percentage rate may increase or decrease during the term of this transaction with increases or decreases in the value of the "Index" (or "Reference Rate"). The rate that you will pay may not be changed more often than every 6th MONTH commencing 01/01/2011.

Rate Change Limits: The rate may not increase by more than 5.000 % or decrease more than 5.000 % on the 1st change date. Then rate cannot increase or decrease more than 1.000 % semi-annually thereafter.

The rate will never be greater than 12.750 %

Any increase in the rate will result in a corresponding increase in the payment.

[] Rate increases may occur without immediate and/or corresponding payment increases.

[] Unpaid interest will be added to the principal.

The "Index" (or "Reference Rate") is the:

THE AVERAGE OF INTERBANK OFFERED RATES FOR 6 MONTH(S) U.S. DOLLAR DEPOSITS IN THE LONDON MARKET ("LIBOR") BASED ON QUOTATIONS OF MAJOR BANKS, AS PUBLISHED IN THE WALL STREET JOURNAL

INSURANCE: The following insurance is required to obtain credit:

[] Credit life insurance and credit disability

Property insurance

[] Flood insurance

You may obtain the insurance from anyone you want that is acceptable to creditor.

[] If you purchase [] property [] flood insurance from creditor you will pay \$

for one year term.

SECURITY: You are giving a security interest in:
17841 LINCOLN STREET, VILLA PARK, CA 92861

[] The goods or property being purchased

Real property you already own.

FILING FEES: \$ 80.00

LATE CHARGE: If a payment is more than 15 days late, you will be charged 5.00 % of the Principal & Interest payment.

PREPAYMENT: If you pay off early, you

may [] will not have to pay a penalty.

[] may will not be entitled to a refund of part of the finance charge.

ASSUMPTION: Someone buying your property

[] may [] may, subject to conditions may not assume the remainder of your loan on the original terms.

See your contract documents for any additional information about nonpayment, default, any required repayment in full before the scheduled date and prepayment refunds and penalties.

[] e means an estimate [] all dates and numerical disclosures except the late payment disclosures are estimates.

The undersigned acknowledge receiving and reading a completed copy of this disclosure.

Neither you nor the creditor previously has become obligated to make or accept this loan, nor is any such obligation made by the delivery or signing of this disclosure.

I/We have received the Variable Rate Disclosure for the loan program for which I/We have applied.

Cynthia L. Brown 12.13.05
CYNTHIA L. BROWN Date

12.13.05
Date

Date

Date

"FEDERAL TRUTH - IN - LENDING DISCLOSURE STATEMENT" - PAGE 2
"ITEMIZATION OF AMOUNT FINANCED"

Creditor:
 HOME LOAN MORTGAGE CORPORATION
 11776 MARIPOSA ROAD, SUITE 103
 HESPERIA, CA 92345

Re:
 CYNTHIA L. BROWN

17841 LINCOLN STREET
 VILLA PARK, CA 92861

Date: DECEMBER 13, 2005
 Initial Interest Rate: 7.750 %
 BROKER'S LICENSE #: 01219908
 DEPT. OF REAL ESTATE LICENSE INFO LINE: (916) 227-0931

Loan Number: 97042744
Loan Amount: 880,000.00

Ref HUD-1 Statement	** Amount Paid on your Account	*Broker = B	Other = O
	PAID	FINANCED	*
		\$	
		\$	
		\$	

Amount Paid To Others on your Behalf:

809	APPRAISAL FEE TO LOAN LEADERS OF AMERICA	\$	200.00	B
804	CREDIT REPORT FEE TO LOAN LEADERS OF AMERICA	\$	39.00	B
1001	HAZARD INSURANCE 2 MONTHS @ \$ 70.00 PER MO.	\$	140.00	
1004	COUNTY PROPERTY TAXES 6 MONTHS @ \$ 395.61 PER MO.	\$	2,373.66	
1106	NOTARY FEES TO NOTARY PUBLIC	\$	175.00	O
1108	TITLE INSURANCE FEE TO FIDELITY NATIONAL TITLE CO	\$	1,900.00	O
1201	RECORDING FEE TO FIDELITY NATIONAL TITLE CO	\$	80.00	O
	APPRAISAL REVIEW FEE	\$	205.00	O
	AGGREGATE ADJUSTMENT	\$	(140.00)	
		\$		
		\$		
		\$		
		\$		

LOAN PROCEEDS PAID TO: FIDELITY NATIONAL TITLE \$ 864,843.90

AMOUNT FINANCED \$ 869,815.56

Prepaid Finance Charge:

		PAID	FINANCED	*
801	LOAN ORIGINATION FEE (pd to broker)	\$	1,600.00	B
	PROCESSING FEE TO LOAN LEADERS OF AMERICA	\$	495.00	B
	TAX SERVICE FEE TO FIRST AMERICAN	\$	75.00	O
1101	SETTLEMENT/CLOSING FEE TO FIDELITY NATIONAL TITLE CO	\$	580.00	O
901	INTEREST 19 DAYS @ \$ 189.444 /DAY	\$	3,599.44	
	UNDERWRITING FEE	\$	1,115.00	
	FLOOD CERTIFICATION FEE TO LSI FLOOD SERVICES	\$	20.00	O
	ADMINISTRATION FEE TO LOAN LEADERS OF AMERICA	\$	500.00	B
	DISCOUNT POINTS	\$	2,200.00	
		\$		
		\$		
		\$		
		\$		
		\$		

Total Prepaid Finance Charge: \$ 10,184.44

These are FEES NOT paid by the Borrower

\$
 \$
 \$

Total Estimated Funds needed to close

Down Payment	\$	
Estimated Closing Costs	\$	9,183.00
Estimated Prepaid Items/Reserves	\$	5,973.10
Other: TOTAL PAYOFFS	\$	
TOTAL EST. FUNDS NEEDED TO CLOSE	\$	15,156.10

Total Estimated Monthly Payment

Principal & Interest	\$	6,304.43
Total Real Estate Taxes	\$	395.61
Flood & Hazard Insurance	\$	70.00
Mortgage Insurance	\$	
Total Other Impounds	\$	
TOTAL MONTHLY PAYMENT	\$	6,770.04

This form does not cover all items you will be required to pay in cash at settlement; for example, deposits in escrow for real estate taxes and insurance may be different. You may wish to inquire as to the amounts of such other items. You may be required to pay other additional amounts at settlement.

Neither you nor the lender previously has become obligated to make or accept this loan, nor is any such obligation made by the delivery or signing of this disclosure. Each of the Undersigned acknowledge receiving and reading a completed copy of this disclosure.

[] All disclosures are estimates

Cynthia L. Brown 12.13.05
 CYNTHIA L. BROWN Date

12.13.05
 Date

Date

Date

NOTICE OF RIGHT TO CANCEL

Transaction I.D. No.:

Loan Number: 97042744

Borrower: CYNTHIA L. BROWN

Property Address: 17841 LINCOLN STREET, VILLA PARK, CA 92861

YOUR RIGHT TO CANCEL:

You are entering into a transaction that will result in a mortgage, lien, or security interest on/in your home. You have a legal right under federal law to cancel this transaction, without cost, within three business days from whichever of the following events occurs last:

- 1. the date of the transaction, which is DECEMBER 13, 2005 ; or
2. the date you receive your Truth in Lending disclosures; or
3. the date you receive this notice of your right to cancel. 12/13/05 CB

If you cancel the transaction, the mortgage, lien, or security interest is also cancelled. Within 20 calendar days after we receive your notice, we must take the steps necessary to reflect the fact that the mortgage, lien, or security interest on/in your home has been cancelled, and we must return to you any money or property you have given to us or to anyone else in connection with this transaction.

You may keep any money or property we have given you until we have done the things mentioned above, but you must then offer to return the money or property. If it is impractical or unfair for you to return the property, you must offer its reasonable value. You may offer to return the property at your home or at the location of the property. Money must be returned to the address below. If we do not take possession of the money or property within 20 calendar days of your offer, you may keep it without further obligation.

HOW TO CANCEL:

If you decide to cancel this transaction, you may do so by notifying us in writing.

Name of Creditor: HOME LOAN MORTGAGE CORPORATION

at 11776 MARIPOSA ROAD, SUITE 103 HESPERIA, CA 92345

You may use any written statement that is signed and dated by you and states your intention to cancel, or you may use this notice by dating and signing below. Keep one copy of this notice because it contains important information about your rights.

If you cancel by mail or telegram, you must send a notice no later than midnight of 12/13/05 (or midnight of the third business day following the latest of the three events listed above). If you send or deliver your written notice to cancel some other way, it must be delivered to the above address no later than that time.

I WISH TO CANCEL

Date

Borrower's Signature

ACKNOWLEDGEMENT OF RECEIPT

BY SIGNING BELOW, I, THE UNDERSIGNED, HEREBY ACKNOWLEDGE THAT ON THE DATE LISTED ABOVE I RECEIVED TWO (2) COMPLETED COPIES OF THIS NOTICE OF RIGHT TO CANCEL IN THE FORM PRESCRIBED BY LAW ADVISING ME OF MY RIGHT TO CANCEL THIS TRANSACTION.

DATE: 12.13.05

CYNTHIA L. BROWN Borrower's Name

Cynthia L. Brown CYNTHIA L. BROWN

Borrower's Signature

ESCROW INSTRUCTIONS & DEMAND

TO: FIDELITY NATIONAL TITLE COMPANY
Attn: Christine Fisher

RE: Your Escrow No. 705702 (Cynthia L. Brown)

Preliminary Recitals

1. CRAIG R. DIMOND (hereafter referred to as "Beneficiary") is the beneficiary under a deed of trust executed by CYNTHIA L. BROWN for the purpose of securing the repayment of a loan in the original principal amount of \$ 380,000.00 and the payment of certain other obligations, and subsequently recorded in the official records of Orange County on December 9th 2005, as Instrument No. 200500982878 (hereafter referred to as the "Deed of Trust"). In response to your Request for Payoff Demand Statement, Beneficiary, reserving the right to amend or revoke these instructions, unilaterally and without prior notice, at any time, hereby authorizes and instructs you as follows:

Deposit Clause

2. Beneficiary hereby deposits with you the following:

(a) The original of the promissory note dated December 2, 2005 executed in favor of CRAIG R. DIMOND by CYNTHIA L. BROWN in the amount of \$380,000.00 and evidencing the principal obligation secured by the Deed of Trust (hereafter referred to as the "Promissory Note").

(b) The original of the Deed of Trust.

(c) A full reconveyance of the Deed of Trust, duly executed and in recordable form (hereafter referred to as the "Reconveyance").

Conditions Precedent to Recording and Delivery of Reconveyance

3. You are authorized to cancel the Promissory Note and the Deed of Trust, to record the Reconveyance, and to deliver to the parties the Promissory Note, Deed of Trust, Reconveyance, and other documents that Beneficiary has deposited with you when, and only when, you hold for the account of Beneficiary in available funds, and are authorized and prepared to disburse to Beneficiary, the amount necessary to pay off and discharge all of the following outstanding obligations:

(a) The unpaid balance of \$ 367,000.00 on the principal obligation evidenced by the Promissory Note and secured by the Deed of Trust;

(b) Any other obligations, fees, or charges set forth in any amendment to these

2nd TO demand

instructions or in any amended or supplemental demand subsequently deposited with you by Beneficiary.

Adjustment of Beneficiary's Demand

4. Beneficiary shall have the right to adjust, amend, or supplement the demand set forth in Paragraph 3, unilaterally and without notice, at any time by amending these instructions or by depositing with you an amended or supplemental demand.

Disbursements

5. As soon as you have recorded the Reconveyance, you shall disburse to Beneficiary the full amount demanded in Paragraph 3. This disbursement and any other disbursement made to Beneficiary shall be made in the form of a bank wire to Beneficiary at the following bank and account:

Bank: Bank of America (Santa Ana, California Branch)

Account Holder: Craig R. Dimond

Account No.: 0625808802

Routing No.: 121000358

Nonresponsibility for Escrow Fees and Charges

6. Beneficiary shall have no responsibility or liability for any of your escrow fees or charges or for any fees, charges, costs, or expenses incurred by you or any other party to the above-referenced escrow in complying with Beneficiary's instructions or demand, securing the reconveyance of the Deed of Trust, or otherwise processing or closing the above-referenced escrow.

Amendment or Revocation of Instructions

7. Beneficiary shall have the right to amend these instructions at any time without prior notice and without the agreement or consent of any other party or parties. Beneficiary shall have the right to revoke and cancel these instructions at any time without prior notice and without the agreement or consent of any other party or parties. If Beneficiary exercises its right to revoke and cancel these instructions, or if the above-referenced escrow is canceled for any reason, you shall return to Beneficiary forthwith, upon demand, any and all instruments, documents, and other items that Beneficiary has deposited with you.

Request for Acknowledgment of Acceptance

8. Please acknowledge your receipt and acceptance of these instructions and the items deposited with them, and your agreement to hold and dispose of any instruments, documents, or items that Beneficiary deposits with you in accordance with the terms and conditions of these instructions, by signing the acknowledgment and acceptance set forth below on the enclosed copies and returning one signed copy to Beneficiary.

Dated: 12/9/05

BENEFICIARY

Craig R Dimond
CRAIG R. DIMOND

Acknowledgment and Acceptance by Escrow Holder

FIDELITY NATIONAL TITLE COMPANY acknowledges receipt of the foregoing instructions and the items listed in Paragraph 2 of those instructions. FIDELITY NATIONAL TITLE COMPANY agrees that any instruments, documents, or other items deposited by CRAIG R. DIMOND shall be held and disposed of in accordance with the terms and conditions of the foregoing instructions and any amendments or additional instructions that may be submitted by CRAIG R. DIMOND.

ESCROW HOLDER

FIDELITY NATIONAL TITLE COMPANY

By _____
Christine Fisher
Escrow Officer

Dec 09 05 01:31p

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ESCROW INSTRUCTIONS & DEMAND

TO: FIDELITY NATIONAL TITLE COMPANY
Attn: Christine Fisher

RE: Your Escrow No. 705702 (Cynthia L. Brown)

Preliminary Recitals

1. CRAIG R. DIMOND (hereafter referred to as "Beneficiary") is the beneficiary under a deed of trust executed by CYNTHIA L. BROWN for the purpose of securing the repayment of a loan in the original principal amount of \$ 380,000.00 and the payment of certain other obligations, and subsequently recorded in the official records of Orange County on December 9th 2005, as Instrument No. 2005-00982878 (hereafter referred to as the "Deed of Trust"). In response to your Request for Payoff Demand Statement, Beneficiary, reserving the right to amend or revoke these instructions, unilaterally and without prior notice, at any time, hereby authorizes and instructs you as follows:

Deposit Clause

2. Beneficiary hereby deposits with you the following:

(a) The original of the promissory note dated December 2, 2005 executed in favor of CRAIG R. DIMOND by CYNTHIA L. BROWN in the amount of \$380,000.00 and evidencing the principal obligation secured by the Deed of Trust (hereafter referred to as the "Promissory Note").

(b) The original of the Deed of Trust.

(c) A full reconveyance of the Deed of Trust, duly executed and in recordable form (hereafter referred to as the "Reconveyance").

Conditions Precedent to Recording and Delivery of Reconveyance

3. You are authorized to cancel the Promissory Note and the Deed of Trust, to record the Reconveyance, and to deliver to the parties the Promissory Note, Deed of Trust, Reconveyance, and other documents that Beneficiary has deposited with you when, and only when, you hold for the account of Beneficiary in available funds, and are authorized and prepared to disburse to Beneficiary, the amount necessary to pay off and discharge all of the following outstanding obligations:

(a) The unpaid balance of \$ 367,000.00 on the principal obligation evidenced by the Promissory Note and secured by the Deed of Trust;

(b) Any other obligations, fees, or charges set forth in any amendment to these

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instructions or in any amended or supplemental demand subsequently deposited with you by Beneficiary.

Adjustment of Beneficiary's Demand

4. Beneficiary shall have the right to adjust, amend, or supplement the demand set forth in Paragraph 3, unilaterally and without notice, at any time by amending these instructions or by depositing with you an amended or supplemental demand.

Disbursements

5. As soon as you have recorded the Reconveyance, you shall disburse to Beneficiary the full amount demanded in Paragraph 3. This disbursement and any other disbursement made to Beneficiary shall be made in the form of a bank wire to Beneficiary at the following bank and account:

Bank: Bank of America (Santa Ana, California Branch)

Account Holder: Craig R. Dimond

Account No.: 0625848802

Routing No.: 121001358

Nonresponsibility for Escrow Fees and Charges

6. Beneficiary shall have no responsibility or liability for any of your escrow fees or charges or for any fees, charges, costs, or expenses incurred by you or any other party to the above-referenced escrow in complying with Beneficiary's instructions or demand, securing the reconveyance of the Deed of Trust, or otherwise processing or closing the above-referenced escrow.

Amendment or Revocation of Instructions

7. Beneficiary shall have the right to amend these instructions at any time without prior notice and without the agreement or consent of any other party or parties. Beneficiary shall have the right to revoke and cancel these instructions at any time without prior notice and without the agreement or consent of any other party or parties. If Beneficiary exercises its right to revoke and cancel these instructions, or if the above-referenced escrow is canceled for any reason, you shall return to Beneficiary forthwith, upon demand, any and all instruments, documents, and other items that Beneficiary has deposited with you.

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Request for Acknowledgment of Acceptance

8. Please acknowledge your receipt and acceptance of these instructions and the items deposited with them, and your agreement to hold and dispose of any instruments, documents, or items that Beneficiary deposits with you in accordance with the terms and conditions of these instructions, by signing the acknowledgment and acceptance set forth below on the enclosed copies and returning one signed copy to Beneficiary.

Dated: 12/9/05

BENEFICIARY

Craig R Dimond
CRAIG R. DIMOND

Acknowledgment and Acceptance by Escrow Holder

FIDELITY NATIONAL TITLE COMPANY acknowledges receipt of the foregoing instructions and the items listed in Paragraph 2 of those instructions. FIDELITY NATIONAL TITLE COMPANY agrees that any instruments, documents, or other items deposited by CRAIG R. DIMOND shall be held and disposed of in accordance with the terms and conditions of the foregoing instructions and any amendments or additional instructions that may be submitted by CRAIG R. DIMOND.

ESCROW HOLDER

FIDELITY NATIONAL TITLE COMPANY

By Christine Fisher
Escrow Officer



Fidelity National Title Company

17592 East 17th Street, Suite 100 • Tustin, CA 92780
(714) 508-4000 • FAX (714) 669-0386

WE CERTIFY THAT THIS IS A TRUE
AND CORRECT COPY OF THE ORIGINAL

Christian Fisher
FIDELITY NATIONAL TITLE

LOAN ESCROW INSTRUCTIONS

Date: December 13, 2005
Escrow No.: 705702-CF
Escrow Officer: Christian Fisher

Borrower will execute and deliver a new First conventional Deed of Trust
in the amount of \$ 880,000.00

AND, will deliver to you any instruments which this escrow requires shall be executed by me, all of which you are instructed to use provided that on or before January 2, 2006 you hold an ALTA Loan Policy (10-17-92) w/Form 1 Cov. coverage form Policy of Title Insurance from Fidelity National Title Insurance Company with the usual title company's exceptions with a liability of \$880,000.00, covering the following described property located in the City of Villa Park, County of Orange, State of California:

BORROWER STATES THAT PROPERTY ADDRESS IS:
17841 Lincoln Street, Villa Park, CA 92861

SHOWING TITLE VESTED IN:
Cynthia L. Brown, A Single Woman

FREE FROM ENCUMBRANCES EXCEPT:

1. Current general and special taxes for the fiscal year in which this escrow closes, and taxes for the ensuing year, if any, a lien not yet due and payable;
2. The lien of supplemental taxes, if any, assessed pursuant to the provisions of Chapter 3.5 (commencing with Section 75) of the Revenue and Taxation Code of the State of California;
3. Bonds and Assessments with no delinquent payments, if any;
4. Covenants, conditions restrictions, reservations, easements and rights of way now of record, if any;
5. A First Deed of Trust, to record, securing a note in the amount of \$880,000.00 in favor of Home Loan Mortgage.

CONSUMMATION of this escrow is CONTINGENT UPON THE FOLLOWING:

1. **NEW LOAN:** Borrower obtaining and property qualifying for a new conventional First trust deed loan securing a note in the amount of \$880,000.00 in favor of Home Loan Mortgage. Said loan shall bear interest at a rate not to exceed 7.7500% initial adjustable rate per annum, balance due 30 years.

Borrower's signature on lender's documents shall be deemed their approval and acceptance of the terms and conditions of said new loan and Escrow Holder's authorization to comply with lender's requirements.

ADDITIONAL INSTRUCTIONS:

2. **CREDIT CARD PAYMENTS:** As a condition of funding, the new lender requires certain credit card and installment accounts be paid through escrow. Borrower hereby agrees, prior to close of escrow, to provide actual statements of accounts required by lender to be paid.

In the event accounts have been paid in full or the balances reduced outside of this escrow written evidence of payment will be provided to escrow before close.

Fidelity National Title Company shall not be responsible and or liable for any balances paid on the above accounts in excess or less than amounts currently owed or for any late charge accruals. Borrower will hold Fidelity National Title Company harmless and indemnify such against any losses or damages by reason of compliance with these instructions.

GENERAL INSTRUCTIONS:

1. Borrower agrees to provide new hazard insurance policy acceptable to lender and to authorize payment of premium through escrow unless a paid receipt is provided to escrow.
2. Borrower agrees to pay all costs and charges in connection with this escrow including but not limited to escrow fee, ALTA Lenders Policy of Title Insurance, recording fees and all charges as stated in lenders instructions to escrow, all encumbrances necessary to place title in condition called for herein, including but not limited to prepayment penalties, to show title as herein provided, without further approval and Escrow Holder is instructed to debit borrower's account and pay same at close of escrow.
3. The undersigned hereby authorize and instruct Escrow Holder to charge each party to the escrow for their respective Federal Express and/or special mail handling/courier fees. Unless specified in writing by the undersigned, Escrow Holder is authorized to select special mail/delivery or courier service to be used.
4. Borrower is aware that interest on the existing loan(s) does not stop accruing at close of escrow, but continues until the actual day of receipt of the payoff by Lender.

Borrower is aware that interest will accrue through weekends or holidays.

Borrower is aware he/she/they are responsible for payment of all of such interest and will indemnify and hold Escrow Holder harmless in connection with the payment of such interest.

5. Checks to be issued at Close of Escrow: I/We the undersigned buyer/borrower/seller hereby acknowledge that we are aware that Fidelity National Title Company will issue a check payable to the undersigned in payment of seller's proceeds/borrower's proceeds or buyer's excess deposit refund. I/We further acknowledge and agree that said check will be presented to the bank for deposit as soon as possible after receipt, and collection and payment of the funds will only be done through the regular banking channels.

In addition, in the event there are liens to be paid on the undersigned's behalf, we hereby also acknowledge that I/We will not use the pay-by-phone electronic system to pay/collect the funds as Fidelity National Title Company will not honor such payments. The parties herein agree to be responsible for any stop payment and reissue charges and/or losses that may be incurred in connection with any and all electronic debits to Fidelity National Title Company's Trust Accounts.

The Undersigned hereby instruct and authorize Escrow Holder to disburse proceeds as follows:

TRANSFER All Net Proceeds, or \$ _____ to _____

ATTN: _____

ESCROW NO: _____

HOLD check for PICK UP

CALL when check is ready for PICK UP, PHONE NUMBER _____

WIRE funds to (Bank Name) Bank America

Address 17863 Santa Ana Blvd, Villa Park, 92861

Routing No. ~~121000358~~ 121000358

Account No. 09434-09514

MAIL FEDERAL EXPRESS check to _____

GENERAL PROVISIONS

1. DEPOSIT OF FUNDS

The law dealing with the disbursement of funds requires that all funds be available for withdrawal as a matter of right by the title entity's escrow and/or sub escrow account prior to disbursement of any funds. Only cash or wire transferred funds can be given immediate availability upon deposit. Cashier's checks, teller's checks and Certified checks may be available one business day after deposit. All other funds such as personal, corporate or partnership checks and drafts are subject to mandatory holding periods which may cause material delays in disbursement of funds in this escrow. In order to avoid delays, all fundings should be wire transfer. Outgoing wire transfers will not be authorized until confirmation of the respective incoming wire transfer or of availability of deposited checks.

All funds received in this escrow shall be deposited with other escrow funds in a general escrow account or accounts of Fidelity National Title Company, with any state or national bank, or savings and loan association (the "depository institution") and may be transferred to any other such general escrow account or accounts. The parties to this escrow acknowledge that the maintenance of such escrow accounts with some depository institutions may result in Escrow Holder's being provided with an array of bank services, accommodations or other benefits by the depository institution. Escrow Holder or its affiliates also may elect to enter into other business transactions with or obtain loans for investment or other purposes from the depository institution. All such services, accommodations and other benefits shall accrue to Escrow Holder and Escrow Holder shall have no obligation to account to the parties to this escrow for the value of such services, accommodations or other benefits.

Said funds will not earn interest unless the instructions otherwise specifically state that funds shall be deposited in an interest-bearing account. All disbursements shall be made by check of Fidelity National Title Company. The principals to this escrow are hereby notified that the funds deposited herein are insured only to the limit provided by the Federal Deposit Insurance Corporation. Any instruction for bank wire will provide reasonable time or notice for Escrow Holder's compliance with such instruction. Escrow Holder's sole duty and responsibility shall be to place said wire transfer instructions with its wiring bank upon confirmation of (1) satisfaction of conditions precedent or (2) document recordation at close of escrow. Escrow Holder will NOT be held responsible for lost interest due to wire delays caused by any bank or the Federal Reserve System, and recommends that all parties make themselves aware of banking regulations with regard to placement of wires.

In the event there is insufficient time to place a wire upon any such confirmation or the wires have closed for the day, the parties agree to provide written instructions for an alternative method of disbursement. WITHOUT AN ALTERNATIVE DISBURSEMENT INSTRUCTION, FUNDS WILL BE HELD IN TRUST IN A NON-INTEREST BEARING ACCOUNT UNTIL THE NEXT OPPORTUNITY FOR WIRE PLACEMENT.

To the extent provided by law, if for any reason funds are retained or remain in escrow following the close of escrow, you are to deduct therefrom a reasonable monthly charge as custodian thereof of not less than \$10.00 per month.

2. PRORATIONS AND ADJUSTMENTS

All prorations and/or adjustments called for in this escrow are to be made on the basis of a thirty (30) day month unless otherwise instructed in writing. You are to use information contained on last available tax statement, rental statement as provided by the Seller, beneficiary's statement and fire insurance policy delivered into escrow for the prorations provided for herein.

3. SUPPLEMENTAL TAXES

The within described property may be subject to supplemental real property taxes due to the change of ownership taking place through this escrow. Any supplemental real property taxes arising as a result of the transfer of the property to Buyer shall be the sole responsibility of Buyer and any supplemental real property taxes arising prior to the closing date shall be the sole responsibility of the Seller. TAX BILLS ISSUED AFTER CLOSE OF ESCROW SHALL BE HANDLED DIRECTLY BETWEEN BUYER AND SELLER.

4. UTILITIES/POSSESSION

Transfer of utilities and possession of the premises are to be settled by the parties directly and outside escrow.

5. PREPARATION AND RECORDATION OF INSTRUMENTS

Escrow Holder is authorized to prepare, obtain, record and deliver the necessary instruments to carry out the terms and conditions of this escrow and to order the policy of title insurance to be issued at close of escrow as called for in these instructions. Close of escrow shall mean the date instruments are recorded.

6. AUTHORIZATION TO FURNISH COPIES

You are authorized to furnish copies of these instructions, supplements, amendments, notices of cancellation and closing statements, to the Real Estate Broker(s) and Lender(s) named in this escrow.

7. RIGHT OF CANCELLATION

Any principal instructing you to cancel this escrow shall file notice of cancellation in your office in writing. You shall, within two (2) working days thereafter, deliver, one copy of such notice to each of the other principals, at the addresses stated in this escrow. UNLESS WRITTEN OBJECTION TO CANCELLATION IS FILED IN YOUR OFFICE BY A PRINCIPAL WITHIN TEN (10) DAYS AFTER DATE OF SUCH MAILING, YOU ARE AUTHORIZED TO COMPLY WITH SUCH NOTICE AND DEMAND PAYMENT OF YOUR CANCELLATION CHARGES. If written objection is filed, you are authorized to hold all money and instruments in this escrow and take no further action until otherwise directed, either by the principals' mutual written instructions, or by final order of a court of competent jurisdiction.

8. PERSONAL PROPERTY

No examination or insurance as to the amount or payment of personal property taxes is required unless specifically requested.

By signing these General Provisions, the parties to the escrow hereby acknowledge that they are indemnifying the Escrow Holder against any and all matters relating to any "Bulk Sales" requirements, and instruct Escrow Agent to proceed with the closing of escrow without any consideration of matter of any nature whatsoever regarding "Bulk Sales" being handled through escrow.

9. RIGHT OF RESIGNATION

Escrow Holder has the right to resign upon ten (10) days written notice delivered to the principals herein. If such right is exercised, all funds and documents shall be returned to the party who deposited them and Escrow Holder shall have no liability hereunder.

10. AUTHORIZATION TO EXECUTE ASSIGNMENT OF HAZARD INSURANCE POLICIES

Either Buyer, Seller and/or Lender may hand you the insurance agent's name and insurance policy information, and you are to execute, on behalf of the principals hereto, form assignments of interest in any insurance policy (other than title insurance) called for in this escrow, forward assignment and policy to the insurance agent, requesting that the insurer consent to such transfer and/or attach a loss payable clause and/or such other endorsements as may be required, and forward such policy(s) to the principals entitled thereto. It is not your responsibility to verify the information handed you or the assignability of said insurance. Your sole duty is to forward said request to insurance agent at close of escrow.

Further, there shall be no responsibility upon the part of Escrow Holder to renew hazard insurance policy(s) upon expiration or otherwise keep it in force either during or subsequent to the close of escrow. Cancellation of any existing hazard insurance policies is to be handled directly by the principals, and outside of escrow.

11. ACTION IN INTERPLEADER

The principals hereto expressly agree that you, as Escrow Holder, have the absolute right at your election to file an action in interpleader requiring the principals to answer and litigate their several claims and rights among themselves and you are authorized to deposit with the clerk of the court all documents and funds held in this escrow. In the event such action is filed, the principals jointly and severally agree to pay your cancellation charges and costs, expenses and reasonable attorney's fees which you are required to expend or incur in such interpleader action, the amount thereof to be fixed and judgment therefor to be rendered by the court. Upon the filing of such action, you shall thereupon be fully released and discharged from all obligations imposed by the terms of this escrow or otherwise.

12. TERMINATION OF AGENCY OBLIGATION

If there is no action taken on this escrow within six (6) months after the "time limit date" as set forth in the escrow instructions or written extension thereof, your agency obligation shall terminate at your option and all documents, monies or other items held by you shall be returned to the parties depositing same. In the event of cancellation of this escrow, whether it be at the request of any of the principals or otherwise, the fees and charges due Fidelity National Title Company, including expenditures incurred and/or authorized shall be borne equally by the parties hereto (unless otherwise agreed to specifically).

13. CONFLICTING INSTRUCTIONS

Upon receipt of any conflicting instructions, you are to take no action in connection with this escrow until non-conflicting instructions are received from all of the principals to this escrow (subject to sections 7, 9, 11 and 12 above).

14. REIMBURSEMENT ATTORNEY FEES/ESCROW HOLDER

In the event that a suit is brought by any party or parties to these escrow instructions to which the Escrow Holder is named as a party which results in a judgment in favor of the Escrow Holder and against a principal or principals herein, the principals or principals' agent agree to pay said Escrow Holder all costs, expenses and reasonable attorney's fees which it may expend or incur in said suit, the amount thereof to be fixed and judgment therefore to be rendered by the court in said suit.

15. DELIVERY/RECEIPT

Delivery to principals as used in these instructions unless otherwise stated herein is to be by regular mail, and receipt is

determined to be 72 hours after such mailing. All documents, balances and statements due to the undersigned are to be mailed to the address shown herein.

16. STATE/FEDERAL CODE NOTIFICATIONS

According to Federal Law, the Seller, when applicable, will be required to complete a sales activity report that will be utilized to generate a 1099 statement to the Internal Revenue Service.

Pursuant to State Law, prior to the close of escrow, Buyer will provide Escrow Holder with a Preliminary Change of Ownership Report. In the event said report is not handed to Escrow Holder for submission to the County in which subject property is located, upon recording of the Grant Deed, Buyers acknowledge that the applicable fee will be assessed by said County and Escrow Holder shall debit the account of Buyer for same at close of escrow.

Buyer and Seller herein represent and warrant that they will seek and obtain independent legal advice and counsel relative to their obligations under the "Foreign Investors In Real Property Act", and any other applicable federal and/or state laws regarding same, and will take all steps necessary in order to comply with such requirements and hereby hold you harmless relative to their compliance therewith.

17. ENCUMBRANCES

Escrow Holder is to act upon any statements furnished by a lienholder or his agent without liability or responsibility for the accuracy of such statements. Any adjustments necessary because of a discrepancy between the information furnished Escrow Holder and any amount later determined to be correct shall be settled between the parties direct and outside of escrow.

18. ENVIRONMENTAL ISSUES

Fidelity National Title Company has made no investigation concerning said property as to environmental/toxic waste issues. Any due diligence required or needed to determine environmental impact as to forms of toxification, if applicable, will be done directly and by principals outside of escrow. Fidelity National Title Company is released of any responsibility and/or liability in connection therewith.

19. USURY

Escrow Holder is not to be concerned with any questions of usury in any loan or encumbrance involved in the processing of this escrow and is hereby released of any responsibility or liability therefore.

20. DISCLOSURE

Escrow Holder's knowledge of matters affecting the property, provided such facts do not prevent compliance with these instructions, does not create any liability or duty in addition to these instructions.

21. CLARIFICATION OF DUTIES

Fidelity National Title Company serves ONLY as an Escrow Holder in connection with these instructions and cannot give legal advice to any party hereto.

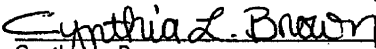
Escrow Holder is not to be held accountable or liable for the sufficiency or correctness as to form, manner of execution, or validity of any instrument deposited in this escrow, nor as to the identity, authority or rights of any person executing the same. Escrow Holder's duties hereunder shall be limited to the proper handling of such money and the proper safekeeping of such instruments, or other documents received by Escrow Holder, and for the disposition of same in accordance with the written instructions accepted by Escrow Holder.

The agency and duties of Escrow Holder commence only upon receipt of copies of these Escrow Instructions executed by all parties.

THIS AGREEMENT IN ALL PARTS APPLIES TO, INURES TO THE BENEFIT OF, AND BINDS ALL PARTIES HERETO, THEIR HEIRS, LEGATEES, DEVISEES, ADMINISTRATORS, EXECUTORS, SUCCESSORS AND ASSIGNS, AND WHENEVER THE CONTEXT SO REQUIRES THE MASCULINE GENDER INCLUDES THE FEMININE AND NEUTER, AND THE SINGULAR NUMBER INCLUDES THE PLURAL. THESE INSTRUCTIONS AND ANY OTHER AMENDMENTS MAY BE EXECUTED IN ANY NUMBER OF COUNTERPARTS, EACH OF WHICH SHALL BE CONSIDERED AS AN ORIGINAL AND BE EFFECTIVE AS SUCH.

MY SIGNATURE HERETO CONSTITUTES INSTRUCTION TO ESCROW HOLDER OF ALL TERMS AND CONDITIONS CONTAINED IN THIS AND ALL PRECEDING PAGES AND FURTHER SIGNIFIES THAT I HAVE READ AND UNDERSTAND THESE GENERAL PROVISIONS.

FIDELITY NATIONAL TITLE COMPANY CONDUCTS ESCROW BUSINESS UNDER CERTIFICATE OF AUTHORITY NO. 2597-3 ISSUED BY THE CALIFORNIA DEPARTMENT OF INSURANCE.


Cynthia L. Brown

INSTRUCTIONS TO ESCROW

■ Home Loan Mortgage Corporation
 ■ 11776 Mariposa Road
 ■ Hesperia, CA 92345
 ■ 760-848-2500
 ■ 760-244-8430

LOAN NO: 97042744
 ESCROW NO: 705702-CF
 ORDER NO: 30123785-A
 LOAN NAME: CYNTHIA L. BROWN

DOCUMENT DATE: DECEMBER 13, 2005
 FUNDING DATE: TO FOLLOW

MONTHLY PAYMENT:
 P & I 6,304.43 }
 TAX 395.61 } Impounds
 INS. To Follow } Sub-Total
 PMI/MMI }
 TOTAL To Follow

TO:
 FIDELITY NATIONAL TITLE
 17592 EAST 17TH STREET, SUITE 300
 TUSTIN, CA 92750-

ATTN: CHRISTIAN FISHER
 (714) 838-0300

- FIDELITY NATIONAL TITLE
- 17592 EAST 17TH STREET
- TUSTIN, CA 92780-

ATTN: JIM JEAN
 (714) 838-0300

THIS LOAN MUST RECORD PRIOR TO: DECEMBER 31, 2005

**ALL DOCUMENTS MUST
 BE IN OUR OFFICE
 48 HOURS
 PRIOR TO DISBURSEMENT
 OF LOAN FUNDS**

We enclose the following documents necessary to complete the above-captioned loan. Return all documents completed as shown at the time funds are requested. Deliver to Borrower one copy of each document signed by Borrower. Each Borrower must receive 2 copies of Notice of Right to Cancel.

- [X] **Deed of Trust or Mortgage:** Conform and Certify copies; Deliver original to Title Company along with other originals to be recorded.
- [X] **Note:** Conform and Certify copies

- | | | |
|---|--|---|
| <ul style="list-style-type: none"> PREPAYMENT ADDENDUM PREPAYMENT CHARGE DISCLOSURE OCCUPANCY AFFIDAVIT HAZARD INSURANCE AUTHORIZATION BORROWER'S CERTIFICATION NOTICE TO APPLICANT-APPRAISAL IMPOUND AUTH & FIRST PAYMENT NOTIF FAIR LENDING / ECOA NOTICE INITIAL ESC ACCT DISCL STMT DISCLOSURE OF CREDIT SCORE INFO SIGNATURE AFFIDVT AND AKA STMT ADDRESS CERTIFICATION CALIFORNIA INSURANCE DISCLOSURE | <ul style="list-style-type: none"> ADJUSTABLE RATE RIDER FEDERAL T.I.L. DISC STMT NOTICE OF RIGHT TO CANCEL Form 4506 REQ FOR COPY COMPLIANCE AGREEMENT BORROWER'S CERT. & AUTHORIZATI BORROWER NOTICE HARDSHIP LETTER FAIR LENDING / ECOA NOTICE NOTICE FURNISHING OF NEGATIVE INFO IMPOUND ACCOUNT DISC AGREEMENT BORROWER'S ACK. OF DISCLOSURES CALIFORNIA CREDIT SCORE NOTICE | <ul style="list-style-type: none"> ARM DISCLOSURE FEDERAL T.I.L. DISC STMT (Page PAYMENT LETTER TO BORROWER Form 4508-T REQ FOR TRANSCRIPT RESPA SERVICING DISCLOSURE IMPORTANT APPLICANT INFORMATION BORROWER CERTIFICATION - NET TANGIBLE BENE W-9(s) CREDIT SCORE NOTICE BORROWER PROPERTY CONDITION FLOOD ZONE NOTIFICATION INTERIM INTEREST PAYMENT DISCLOSURE PROVIDER NOTICE ADDENDUM |
|---|--|---|

- [] FHA 2900 or VA 1876/1820 - Borrower to execute and return all copies. **DO NOT DATE**
- IN ADDITION TO THE ABOVE, FURNISH US THE FOLLOWING WHEN REQUESTING FUNDS:
- [] Termite Report and Clearance: *In duplicate. Required FHA/VA statement must be typed on the report/clearance and signed by borrowers.*
- [] Certified copy of your original Escrow Instructions, Pre-Closing Statements and/or Amendments.

SEE "ADDENDUM TO ESCROW INSTRUCTIONS" ATTACHED HERETO AND MADE A PART HEREOF.

PLEASE DO NOT ALTER LEGAL DOCUMENTS.

PRIOR TO FUNDING WE WILL OBTAIN:

- [] Final Compliance Inspection Report. Notify this office when work has been completed.

ALTA POLICY must contain Indorsements 100, 116, 8.1 and 111.9 with liability in the amount of our loan on property described herein.

LIABILITY SUBJECT ONLY TO: (Gen. & Spec. taxes) Fiscal Year 20 06/06 FIRST HALF PAID

Funds may be used for account of the vestees, and you will record all instruments when you comply with the following:

1. Issue said form of Policy showing title vested as shown below.
2. Issue said form of Policy free from encumbrances except items **STANDARD EXCEPTIONS** of preliminary Title Report dated 12/02/2005

Secondary financing in the amount of \$ NONE has been approved.

FHA OR VA: BUYER CANNOT BE CHARGED FOR ANY INDORSEMENTS TO ALTA POLICIES

TITLE/ESCROW DISBURSEMENT

Please find enclosed funds to be released in connection with the above referenced order and subject to the following terms and conditions and additional instructions from escrow:

Reference made to the Trust Deed recording of the ALTA Title Policy must show the instrument Number as well as the date of recording. Send ALTA Title Policy in duplicate directly to lender as shown above.

We are to be at no expense in the transaction.

PHONE ESCROW for your instructions upon receipt of this order. If for any reason you cannot comply with our instructions and record the Deed of Trust within 5 days of the date on our check, call the undersigned for further instructions.

If the CC&R's contain a re-entry and/or reversionary clause we will require a 100.12 indorsement.

LOAN NO: 97042744
LOAN NAME: CYNTHIA L. BROWN

Borrower's Vesting:
CYNTHIA L. BROWN, A SINGLE WOMAN ✓

Property Address:
17841 LINCOLN STREET, VILLA PARK, CA 92861 ✓

County: ORANGE ✓ Case No.: First Payment Date: 02/01/2008 ✓
Interest Rate: 7.750 % ✓ Term: 360 mos. Last Payment Date: 01/01/2036

THE TOTAL CONSIDERATION IN THIS TRANSACTION EXCEPT FOR OUR LOAN AND APPROVED SECONDARY FINANCING IF ANY, MUST PASS IN THE FORM OF CASH, THROUGH YOUR ESCROW. DO NOT RECORD OUR DEED OF TRUST IF YOU HAVE KNOWLEDGE OF A CONCURRENT OR SUBSEQUENT ESCROW TO BE OPENED OR CLOSED UPON COMPLETION OF THIS ESCROW, WHICH WILL TRANSFER SUBJECT PROPERTY.

Loan Rep.:

Branch:

	L/B*	Paid	Seller		
LOAN FEE	B	1,600.00			SALES PRICE
SETTLEMENT/CLOSING FEE	O	580.00			
TAX SERVICE FEE	O	75.00			LOAN AMOUNT
PROCESSING FEE	B	495.00			880,000.00 ✓
UNDERWRITING FEE	L	1,115.00		% DISCOUNT =	
FLOOD CERTIFICATION FEE	O	20.00		\$ 189.44 PER DIEM INTEREST	
ADMINISTRATION FEE	B	500.00		FROM 12/13/2005 TO 01/01/2006 =	3,599.44 ✓
DISCOUNT POINTS	L	2,200.00		IMPOUNDS:	
CREDIT REPORT FEE	B	38.00		6 MOS. COUNTY TAX @ \$ 395.61 = \$	2,373.66
APPRAISAL FEE	B	200.00		2 MOS. HAZ. INS. @ \$ 70.00 = \$	To Follow
RECORDING FEE	O	80.00		AGGREGATE ADJUSTMENT (140.00)	
TITLE INSURANCE FEE	O	1,900.00			
APPRAISAL REVIEW FEE	O	205.00			
NOTARY FEES	O	175.00			
				DEDUCTION SUBTOTAL → \$	

*L = LENDER / B = BROKER / O = OTHER

These are FEES NOT paid by the Borrower	% = \$
	% = \$
	% = \$
	% = \$

IF YOU HAVE QUESTIONS ON THE ABOVE CHARGES PLEASE NOTIFY THIS OFFICE PRIOR TO FUNDING

Two certified copies of Borrower's and Seller's Settlement Statement must be forwarded within 24 hours after recordation. No fees or charges may be paid by buyer except as accepted by FHA or VA. AN ESCROW FEE CANNOT BE CHARGED TO VETERAN PURCHASER ON VA LOANS. FHA BORROWER MAY NOT BE CHARGED AN ESCROW FEE IN EXCESS OF FHA MAXIMUM. Forward water or stock certificate showing lender as shown above as first Pledgee where applicable.

If for any reason this loan does not close, please, return all documents.

Any monies paid by seller or lender on behalf of the borrower may only be used for FHA ALLOWABLES, CLOSING COSTS, PRE-PAIDS AND POINTS as approved by lender.
NO CASH BACK TO BORROWER.

I have read, understand, and have complied with all requirements listed on these instructions.

By my signature hereon, I acknowledge that I have read, understand, and have complied with all requirements listed on these instructions any Addendums hereto, and with all requirements relating to settlement agent responsibilities under the 1986 Tax Reform Act.

ACKNOWLEDGED AND ACCEPTED:

Cynthia L. Brown 12.13.05
CYNTHIA L. BROWN Date

Christina Fisher
Escrow Officer
Lender's Authorized Signature

Date

Date

Date

Date

CHECK TO THE TITLE COMPANY	CHECK NO.		\$
	DRAFT NO.		\$

NOTICE OF ASSIGNMENT, SALE, OR TRANSFER OF SERVICING RIGHTS

Borrower Name & Address: CYNTHIA L. BROWN

Loan Number: 07042744

17841 LINCOLN STREET, VILLA PARK, CA 92861

You are hereby notified* that the servicing of your mortgage loan, that is, the right to collect payments from you, is being assigned, sold or transferred from HOME LOAN MORTGAGE CORPORATION

to , effective

The assignment, sale or transfer of the servicing of the mortgage loan does not affect any term or condition of the mortgage instruments, other than terms directly related to the servicing of your loan.

Except in limited circumstances, the law requires that your present servicer send you this notice at least 15 days before the effective date of transfer, or at closing. Your new servicer must also send you this notice no later than 15 days after this effective date or at closing. [In this case, all necessary information is combined in this one notice.]

Your present servicer is HOME LOAN MORTGAGE CORPORATION

If you have any questions relating to the transfer of servicing from your present servicer call CUSTOMER SERVICE at (760) 948-2500 between 8:30 a.m. and 5:00 p.m. on the following days MONDAY - FRIDAY . This is a toll-free or collect call number.

Your new servicer will be

The business address for your new servicer is:

The toll-free or collect call telephone number of your new servicer is If you have any questions relating to the transfer of servicing to your new servicer call at between a.m. and p.m. on the following days

The date that your present servicer will stop accepting payments from you is The date that your new servicer will start accepting payments from you is Send all payments due on or after that date to your new servicer.

The transfer of servicing rights may affect the terms of or the continued availability of mortgage life or disability insurance or any other type of optional insurance in the following manner:

and you should take the following action to maintain coverage:

You should also be aware of the following information, which is set out in more detail in Section 6 of the Real Estate Settlement Procedures Act (RESPA) (12 U.S.C. Section 2605):

During the 60-day period following the effective date of the transfer of the loan servicing, a loan payment received by your old servicer before its due date may not be treated by the new loan servicer as late, and a late fee may not be imposed on you.

Section 6 of RESPA (12 U.S.C. Section 2605) gives you certain consumer rights. If you send a "qualified written request" to your loan servicer concerning the servicing of your loan, your servicer must provide you with a written acknowledgment within 20 Business Days of receipt of your request. A "qualified written request" is a written correspondence, other than notice on a payment coupon or other payment medium supplied by the servicer, which includes your name and account number, and your reasons for the request. If you want to send a "qualified written request" regarding the servicing of your loan, it must be sent to this address:

Not later than 60 Business Days after receiving your request, your servicer must make any appropriate corrections to your account, and must provide you with a written clarification regarding any dispute. During this 60-Business Day period, your servicer may not provide information to a consumer reporting agency concerning any overdue payment related to such period or qualified written request. However, this does not prevent the servicer from initiating foreclosure if proper grounds exist under the mortgage documents.

A Business Day is a day on which the offices of the business entity are open to the public for carrying on substantially all of its business functions.

Section 6 of RESPA also provides for damages and costs for individuals or classes of individuals in circumstances where servicers are shown to have violated the requirements of that Section. You should seek legal advice if you believe your rights have been violated.

* This notification is a requirement of Section 6 of the Real Estate Settlement Procedures Act (RESPA) (12 U.S.C. Section 2605).

PRESENT SERVICER: HOME LOAN MORTGAGE CORPORATION 11778 MARIPOSA ROAD, SUITE 103 HESPERIA, CA 92345 (760) 948-2500

FUTURE SERVICER: