

PART 4		MULTI-LENDER TRANSACTIONS	
NAME OF ESCROW HOLDER «f47»	ANTICIPATED CLOSING DATE «f584»		
ADDRESS OF ESCROW HOLDER «f50», «f51»			
ESTIMATED LENDER COSTS			
		\$	
		\$	
		\$	
TOTAL		\$	

Servicing

You will be a joint beneficiary with others on this note and you should request a list of names and addresses of the beneficiaries as of the close of escrow from the broker or servicing agent. The beneficiary(ies) holding more than 50% interest in the note may govern the actions to be taken on behalf of all holders in the event of default or other matters. See Civil Code Section 2941.9.

Loan To Value

GENERALLY the aggregate principal amount of the notes or interests sold, together with the unpaid principal amount of any encumbrances upon the real property senior thereto, shall not exceed the following percentages of the current market value of the real property as determined in writing by the broker or qualified appraiser.

Single-family residence, owner-occupied	80%
Single-family residence, not owner-occupied	75%
Commercial and income-producing properties	65%
Single-family residentially zoned lot or parcel which has installed off-site improvements including drainage, curbs, gutters, sidewalks, paved roads, and utilities as mandated by the political subdivision having jurisdiction over the lot or parcel	65%
Land which has been zoned for (and if required, approved for subdivision as) commercial or residential development	50%
Other real property	35%

The percentage amounts specified above may be exceeded when and to the extent that the broker determines that the encumbrance of the property in excess of these percentages is reasonable and prudent considering all relevant factors pertaining to the real property. However, in no event shall the aggregate principal amount of the notes or interests sold, together with the unpaid principal amount of any encumbrances upon the property senior thereto, exceed 80 percent of the current fair market value of improved real property or 50 percent of the current fair market value of unimproved real property, except in the case of a single-family residentially zoned lot or parcel as defined above, which shall not exceed 65% of current fair market value of that lot or parcel. A written statement shall be prepared by the broker that sets forth the material considerations and facts that the broker relies upon for his or her determination which shall be disclosed to the lender or note purchaser(s) and retained as a part of the broker’s record of the transaction.

NOTE: If more than one property secures this loan, you should also refer to attached RE 851D.

PART 5	SERVICING ARRANGEMENTS
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If the loan is to be serviced by a real estate broker you must be notified within ten (10) days if the broker makes any advances on senior encumbrances to protect the security of your note. Depending on the terms and conditions of the servicing contract, you may be obligated to repay any advances made by the broker. The broker may not guarantee or imply to guarantee, or advance any payments to you unless a securities permit is obtained from the Department of Corporations.

CHECK APPROPRIATE STATEMENTS			
<input type="checkbox"/> THERE ARE NO SERVICING ARRANGEMENTS <i>(Does not apply to multi-lender transactions.)</i>		<input checked="" type="checkbox"/> BROKER IS THE SERVICING AGENT	
<input type="checkbox"/> ANOTHER QUALIFIED PARTY WILL SERVICE THE LOAN		<input type="checkbox"/> COPY OF THE SERVICING CONTRACT IS ATTACHED	
IF BROKER IS NOT THE SERVICING AGENT, WHAT IS THE RELATIONSHIP BETWEEN THE BROKER AND SERVICER?	COST TO LENDER FOR SERVICING ARRANGEMENTS <i>(EXPRESS AS DOLLAR AMOUNT OR PERCENTAGE)</i>		
	\$ «f232»	PER <input checked="" type="checkbox"/> MONTH	<input checked="" type="checkbox"/> MONTHLY
		PER _____ YEAR	PAYABLE _____ ANNUALLY

NAME OF AUTHORIZED SERVICER, IF ANY «f80»	
BUSINESS ADDRESS «f81» «f82», «f83»	TELEPHONE NUMBER «f84»

PART 6	TRUSTOR/OBLIGOR INFORMATION <i>(as known to broker)</i>
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If the broker made, arranged, or serviced the loan or if any of the information is known to the broker or is available from the seller of the note, complete this part.

SOURCE OF INFORMATION			
<input type="checkbox"/> TRUSTOR	<input checked="" type="checkbox"/> SELLER OF NOTE	<input checked="" type="checkbox"/> BROKER (BROKER MADE, ARRANGED OR SERVICED THE LOAN)	
<input type="checkbox"/> CREDIT REPORT	<input type="checkbox"/> OTHER (DESCRIBE _____)		
NAME «f5» «f6» «f7»	CO-TRUSTOR'S NAME «f10» «f11» «f12»		
RESIDENCE ADDRESS «f13», «f14», «f15»	CO-TRUSTOR'S RESIDENCE ADDRESS «f69»		

OCCUPATION OR PROFESSION «f236»		CO-TRUSTOR'S OCCUPATION OR PROFESSION «f237»	
CURRENT EMPLOYER «f238»		CO-TRUSTOR'S CURRENT EMPLOYER «f239»	
HOW LONG EMPLOYED? «f240»	AGE «f242»	HOW LONG EMPLOYED? «f241»	CO-TRUSTOR'S AGE? «f243»
SOURCES OF GROSS INCOME (LIST AND IDENTIFY EACH SOURCE SEPARATELY)		CO-TRUSTOR SOURCES OF GROSS INCOME (LIST AND IDENTIFY EACH SOURCE SEPARATELY)	
MONTHLY AMOUNT		MONTHLY AMOUNT	
Gross salary	\$ «f265»	Gross salary	\$ «f266»
OTHER INCOME INCLUDING:		OTHER INCOME INCLUDING:	
Interest	\$ «f267»	Interest	\$ «f268»
Dividends	\$ «f269»	Dividends	\$ «f270»
Gross rental income	\$ «f271»	Gross rental income	\$ «f272»
Miscellaneous income	\$ «f273»	Miscellaneous income	\$ «f274»
TOTAL EXPENSES OF ALL TRUSTORS (DO NOT COMPLETE IF TRUSTOR IS A CORPORATION)			
Payment of loan being obtained	\$ «f24»	Spousal/child support	\$ «f284»
Rent	\$ «f281»	Insurance	\$ «f285»
Charge account/credit cards	\$ «f282»	Vehicle loan(s)	\$ «f286»
Mortgage payments (include taxes and property insurance)	\$ «f283»	Other «f288» (federal & state income taxes, etc.)	\$ «f287»
TOTAL GROSS MONTHLY INCOME OF TRUSTOR(S) \$ «f289»		TOTAL MONTHLY EXPENSES OF TRUSTOR(S) \$ «f290»	

The trustor has filed for bankruptcy in the past 12 months. «f291» Yes «f292» No
 _____ Unknown

If Yes, the bankruptcy has been discharged or dismissed. «f293» Yes «f294» No
 _____ Unknown

❖ **THE FOLLOWING STATEMENTS ONLY APPLY IF THE TRUSTOR IS A CORPORATION, PARTNERSHIP OR SOME OTHER FORM OF OPERATING BUSINESS ENTITY.**

Copies of a balance sheet of the entity and income statement covering the indicated period have been supplied by the trustor/obligor and are attached. If no, explain on addendum. «f295» Yes «f296» No

If Yes, date of balance sheet. «f297»

Income statement period (from-to). «f298»

Financial statements have been audited by CPA or PA. «f299» Yes «f300» No

Additional information is included on attached addendum. _____ Yes _____ No

PART 7 PROPERTY INFORMATION (if known to broker)

Identification of property which is security for note. (If no street address, the assessor's parcel number or legal description and a means for locating the property is attached.)

(CHECK IF APPLICABLE)
 _____ IF THERE IS MORE THAN ONE PROPERTY SECURING THE LOAN, YOU SHOULD ALSO REFER TO ATTACHED RE851D.

STREET ADDRESS «f18», «f19»		OWNER OCCUPIED «f212» NO «f211» YES	
ANNUAL PROPERTY TAXES \$ «f248»	«f301» ACTUAL «f302» ESTIMATED	ARE TAXES DELINQUENT? «f303» NO «f304» YES	IF YES, AMOUNT REQUIRED TO BRING CURRENT \$ «f249»
SOURCE OF TAX INFORMATION «f305»			

PART 8 APPRAISAL INFORMATION

Estimate of fair market is to be determined by an independent appraisal, copy of which must be provided to you prior to you obligating funds to make the loan. Note: You may waive the requirement of an independent appraisal in, in writing, on a case by case basis, in which case the broker must provide a written estimate of fair market value. The broker must provide you, the investor, with the objective data upon which the broker's estimate is based. **In the case of a construction or rehabilitation loan, an appraisal must be completed by an independent, qualified appraiser in accordance with the Uniform Standards of Professional appraisal Practice (USPAP).**

FAIR MARKET VALUE (ACCORDING TO APPRAISER) \$ «f250»	DATE OF APPRAISAL «f251»
NAME OF APPRAISER (IF KNOWN TO BROKER) «f252»	PAST AND/OR CURRENT RELATIONSHIP OF APPRAISER TO BROKER (EMPLOYEE, AGENT, INDEPENDENT CONTRACTOR, ETC.) «f253»
ADDRESS OF APPRAISER «f254»	
DESCRIPTION OF PROPERTY/IMPROVEMENT «f306»	IS THERE ADDITIONAL SECURING PROPERTY? ____ YES IF YES, SEE ADDENDUM. ____ NO
AGE	SQUARE FEET
TYPE OF CONSTRUCTION	

<input type="checkbox"/> «f307»	<input type="checkbox"/> «f308»	<input type="checkbox"/> «f309»
IF THE PROPERTY IS CURRENTLY GENERATING INCOME FOR THE BORROWER/OBLIGOR:		
ESTIMATED GROSS ANNUAL INCOME	ESTIMATED NET ANNUAL INCOME	
\$ «f310»	\$ «f311»	
OTHER INFORMATION KNOWN TO BROKER		

PART 9 ENCUMBRANCE INFORMATION

Information concerning senior encumbrances against the property, to the extent reasonably available from customary sources (excluding the note described on page 1 Part 3). **Note:** You have the option to purchase a title insurance policy or an endorsement to an existing title insurance policy insuring your interest, and you may be entitled to a copy of a written loan application and a credit report to obtain information concerning all encumbrances which constitute liens against the property. This information may help determine the financial standing and credit worthiness of the borrower.

(CHECK IF APPLICABLE)
 IF THERE IS MORE THAN ONE PROPERTY SECURING THE LOAN, YOU SHOULD ALSO REFER TO ATTACHED RE851D.
 SOURCE OF INFORMATION
 TRUSTOR BROKER INQUIRY EXISTING BENEFICIARY OTHER (EXPLAIN)

SENIOR ENCUMBRANCE(S) REMAINING			
PRIORITY (1ST, 2ND, ETC.)	INTEREST RATE	PRIORITY (1ST, 2ND, ETC.)	INTEREST RATE
«f177»	«f115» %	«f178»	«f156» %
BENEFICIARY		BENEFICIARY	
«f181»		«f182»	
ORIGINAL AMOUNT	APPROXIMATE PRINCIPAL BALANCE	ORIGINAL AMOUNT	APPROXIMATE PRINCIPAL BALANCE
\$ «f173»	\$ «f185»	\$ «f174»	\$ «f186»
MONTHLY PAYMENT	MATURITY DATE	MONTHLY PAYMENT	MATURITY DATE
\$ «f159»	«f163»	\$ «f160»	«f164»
BALLOON PAYMENT	IF YES, AMOUNT	BALLOON PAYMENT	IF YES, AMOUNT
«f326» YES «f327» NO <input type="checkbox"/> UNKNOWN	\$ «f167»	«f328» YES «f329» NO <input type="checkbox"/> UNKNOWN	\$ «f168»

Are there additional remaining senior encumbrances? «f171» Yes No
 If YES, they are set forth in an attachment to this statement.

Has the seller received notice of default on any senior encumbrances in the last 12 months? Yes No
 If YES, has default been cured? Yes No

Is the broker aware of any junior encumbrances? Yes No
 If YES, they are set forth in an attachment to this statement. Yes No

PART 10 LOAN TO VALUE RATIO

(CHECK IF APPLICABLE)
 IF THERE IS MORE THAN ONE PROPERTY SECURING THE LOAN, YOU SHOULD ALSO REFER TO ATTACHED RE851D.

A. Remaining encumbrances senior to this loan (from part 9) \$ «f245»

B. Unpaid principal balance of this loan from page 1 part 3 + \$ «f21»

C. Total all senior encumbrances and this loan = \$ «f229»

D. Fair market value from page 4 part 8 ÷ \$ «f250»

E. Loan to value ratio = «f172» %

Note: See Part 4 if multi-lender transaction.

BROKER VERIFICATION

The information in this statement and in the attachments hereto is true and correct to the best of my knowledge and belief.

SIGNATURE OF BROKER OR DESIGNATED REPRESENTATIVE	BROKER / CORPORATION ID#	DATE
➤ _____ «f80»	«f85»	

ACKNOWLEDGMENT OF RECEIPT

The prospective lender/purchaser acknowledges receipt of a copy of this statement signed by or on behalf of the broker.

SIGNATURE OF PROSPECTIVE LENDER/PURCHASER	DATE
➤ _____ «f38»	_____
➤ _____ «f38»	_____