Mortgage + Care

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STATE OF CALIFORNIA

DEPARTMENT OF REAL ESTATE MORTGAGE LENDING

LENDER/PURCHASER DISCLOSURE STATEMENT

(Sale of Existing Note)
RF 851B (Rev. 6/09)

KE 651D (KCV. 0/09)								
	DIS	SCLOSURE STAT	TEMENT SUMMAR	RY				
Note: If this is a multi-lender trans	saction and m	ore than one property	secures the loan, you sh	ould also	refer to the			
attached Lender/Purchaser I	Disclosure Sta	atement Multi-Proper	ty (Cross Collateralization	n) Adder	ndum (RE 851D).			
BALANCE OF NOTE YOU ARE RECEIVING (S	SEE PART 3)	MARKET VALUE OF PRO	PERTY (SEE PART 8)	MOUNT OF ENCUMBRANCES SENIOR TO				
\$ «f21»		\$ «f247»			OAN (SEE PART 9) «f245»			
PROTECTIVE EQUITY (MARKET VALUE-THI	IS I OAN AND	TOTAL LOAN TO VALUE	(SEE PART 10F)	\$ «I.	243»			
TOTAL SENIOR ENCUMBRANCES)	IS ECTIVIEVE	TOTAL BOTAL TO VILLED	(SEETTING TOE)					
\$ «f246»		«f172» %						
PART 1		BROKER IN	FORMATION					
NAME OF BROKER				I	REAL ESTATE ID#			
«f80»					«f85»			
BUSINESS ADDRESS				[]	TELEPHONE NUMBER			
«f81»					«f84»			
«f82», «f83» NAME OF BROKER'S REPRESENTATIVE								
«f75»								
PART 2	RR	OKER CAPACIT	Y IN TRANSACTIO	N				
THE BROKER IDENTIFIED IN PART 1 OF THIS					HECK AS APPLIES)			
<u>«f213»</u> A. Agent in arrai				10110111 (0				
<u>«f214»</u> B. Principal as o		_						
		•		. (Multi-le	ender transactions are subject to			
		Code Section 10238.)		,	,			
PART 3		TDANSACTION	INFORMATION					
(CHECK IF APPLICABLE)		TRANSACTION	INFORMATION					
IF THERE IS MORE THAN ONE PROF	PERTY SECURING	G THE LOAN. IF MULTI-LE	ENDER LOAN, YOU SHOULD AL	SO REFER	TO ATTACHED RE851D.			
SOURCE OF INFORMATION ABOUT THIS EX XX BROKER INQUIRY		BORROWER	XX SELLER OF NOTE		OTHER (DESCRIBE)			
NAME OF EXISTING NOTE OWNER								
«f207» «f344» «f345» «f346»								
ORIGINAL PRINCIPAL	SELLING PRICE	3	YOUR SHARE IF MULTI-LEN	DER TRAN	S. DATE OF NOTE			
\$ «f20»	\$ «f336»	>	\$ «f42»		«f30»			
PRIORITY OF THIS NOTE (1st, 2nd)	MATURITY DA	TE	DATE INTEREST PAID TO					
«f65»	«f27»		«f208»					
INTEREST RATE		REMIUM OVER OR DISCOU			EFF. RATE OF RETURN			
«f22»% <u>«f222»</u> VARIABLE		NCIPAL BALANCE PLUS			[If note is paid according to its terms (multi-lender			
<u>«f223»</u> FIXED	ACCRUED BUT	UNPAID INTEREST	%		«f22» % transactions only)]			
PAYMENT DUE DATE	AMOUNT OF PA	AYMENT	YOUR SHARE OF PYMT. IF N LENDER TRANSACTION	MULTI-	PAYMENT FREQUENCY XX MONTHLY			
«f45»	\$ «f24»		\$ «f230»		WEEKLY			
BALLOON PAYMENT	AMOUNT OF B.	ALLOON PAYMENT	YOUR SHARE OF BALLOON MULTI-LENDER TRANSACT		IF AN ASSIGNMENT OF THE TRUST DEED WILL BE RECORDED			
«f224» YES«225» NO	\$ «f25»		\$ «f231»		DEED WILL BE RECORDED			
UNPAID PRINCIPAL BALANCE		OF UNPAID PRINCIPAL	(CHECK ONE)		•			
\$ «f21»	\$ «f234»	ULTI-LENDER TRANS.	<u>«f215»</u> AMORTIZED <u>«f217»</u> PARTIALLY A	MORTIZED	<u>«f216»</u> INTEREST ONLY			

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Balloon Payment

A Balloon payment is any installment payment (usually the payment due at maturity) which is greater than twice the amount of the smallest installment payment under the terms of the promissory note or sales contract.

The borrower/vendee may have to obtain a new loan or sell the property to make the balloon payment. If the effort is not successful it may be necessary for the holder of the note/contract to foreclose on the property as a means of collecting the amount owed.

Over the last 12 months were any payments more than 60 days late?	<u>«f314»</u> Yes	<u>«f315»</u> No
If YES, how many?	«f316»	
Have the delinquencies been cured?		<u>«f320»</u> No
There are subordination provisions. If YES, explain here or on an attachment. «f278»	<u>«f276»</u> Yes	<u>«f277»</u> No

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

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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.

SERVICING ARRANGEMENTS

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

PART 5

If the loan is to be serviced by a re encumbrances to protect the securit repay any advances made by the b securities permit is obtained from the	y of your not roker. The b	te. De roker	pending on the may not guara	terms and co	nditions of th	e servicing	contract, y	ou may b	e obligated to
CHECK APPROPRIATE STATEMENTS THERE ARE NO SERVICING ANOTHER QUALIFIED PART				transactions.)	XX BRO		ERVICING AGI		ITACHED
IF BROKER IS NOT THE SERVICING AGENT, RELATIONSHIP BETWEEN THE BROKER AN		COS	ST TO LENDER FOR \$ «f232»	XX	RANGEMENTS (E MONTH YEAR	XPRESS AS DO	XX	VT OR PERCA MONTH ANNUAL	LY
NAME OF AUTHORIZED SERVICER, IF ANY «f80»		ı							
BUSINESS ADDRESS «f81» «f82», «f83»						TEL	ephone num «f84»	1BER	
PART 6	TRUSTO	R/OI	BLIGOR INF	ORMATIC	ON (as known	to broker)			
	XX SELLER (OF NOT	E _XX		known to the				e seller of the
CREDIT REPORT	OTHER (I	DESCRI	BE						
NAME				CO-TRUSTOI	R'S NAME				
«f5» «f6» «f7»				«f10»	«f11» «f12»				
RESIDENCE ADDRESS «f13», «f14», «f15»				co-trustoi «f69»	R'S RESIDENCE	ADDRESS			
					DIG OCCUPATION	LOD DDOEEG	YON		
OCCUPATION OR PROFESSION «f236»				«f237»	R'S OCCUPATION	N OR PROFES	SION		
CURRENT EMPLOYER				_	' R'S CURRENT EN	4PLOYER			
«f238»				«f239»		II LOTEK			
HOW LONG EMPLOYED?	AGE			HOW LONG I			CO-TRUSTO	R'S AGE?	
«f240»	«f242»			«f241»	>		«f243:	»	
SOURCES OF GROSS INCOME			MONTHLY		USTOR SOURCES				IONTHLY
Cross colors	ARATELY)	\$	AMOUNT «f265»		DIDENTIFY EACH	SOURCE SEP.	AKATELY)	\$	AMOUNT «f266»
Gross salary OTHER INCOME INCLUDING:		Ф	«1203»	Gross sala	ME INCLUDING			Ф	«1200»
Interest		\$	«f267»	Interes				\$	«f268»
Dividends		\$	«f269»	Divide	ends			\$	«f270»
Gross rental income		\$	«f271»	Gross	rental income	;		\$	«f272»
Miscellaneous income		\$	«f273»		llaneous inco			\$	«f274»
TOTAL EXPENS	SES OF ALL						A CORPO		
Payment of loan being obtained	LO OI TIEL	\$	«f24»	1	nild support	STORIS.		\$	/ «f284»
Rent		\$ \$	«f281»	Insurance	mu support			\$	«f285»
Charge account/credit cards		\$ \$	«f282»		on(s)				«f286»
				Vehicle loan(s) \$ Other «f288» \$					
Mortgage payments (include taxes and property insurance)		\$	«f283»		88» state income ta	xes, etc.)		\$	«f287»
TOTAL GROSS MONTHLY INCOME OF TRUS	TOR(S)				THLY EXPENSES		R(S)	•	
\$ «f289»				\$ «f290	>>				

The trustor has filed for bankruptc	y in the past 12 months		«f291»	Yes Unkn	«f292» own	_ No
If YES, the bankruptcy has be	en discharged or dismissed		«f293»	Yes Unkn	«f294» own	_ No
* THE FOLLOWING STATES OTHER FORM OF OPERA		E TRUSTOR IS A CORPORATIO	ON, PART	NERSI	HIP OR S	OME
Copies of a balance sheet of the enhave been supplied by the trustor/o	•	-	«f295»	Yes	<u>«f296»</u>	No
If YES, date of balance sheet.			«f297»			_
Income statement period (from	n-to)		«f298»			_
Financial statements have bee	n audited by CPA or PA		«f299»	Yes	«f300»	No
Additional information is included	on attached addendum			Yes		_ No
						=
						=
						_
						_
						_
PART 7	PROPERTY INFOR	RMATION (if known to broker)				
Identification of property which is s locating the property is attached.)	security for note. (If no street add	dress, the assessor's parcel number	or legal de	escriptio	on and a m	eans for
(CHECK IF APPLICABLE)						
IF THERE IS MORE THAN ONE PROPE STREET ADDRESS	ERTY SECURING THE LOAN. IF MULTI-L	LENDER LOAN, YOU SHOULD ALSO REFER T		OCCUPI		
«f18», «f19»				212» N		_ YES
ANNUAL PROPERTY TAXES		ARE TAXES DELINQUENT?	IF YES, CURRE		REQUIRED 7	ΓΟ BRING
\$ «f248» <u>«f301»</u> ACT	UAL <u>«f302»</u> ESTIMATED	<u>«f303»</u> NO <u>«f304»</u> YES		f249»		
SOURCE OF TAX INFORMATION						
«f305»						

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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' 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).

maependent, quamied apprais	ser in accordance	with the Officer	ii Standarus of P	rotessional Appr	alsai Fractice (US	rar).		
(CHECK IF APPLICABLE)								
IF THERE IS MORE THAN ONE PRO		E LOAN. IF MULTI-LE			ATTACHED RE851D.			
FAIR MARKET VALUE (ACCORDING TO APPRAISER) \$ \(\preceq \text{f250} \rightarrow \)			DATE OF APPRAISAL					
			«f251»	DDENT DEL ATIONGLIE	OF A DDD A IGED TO DDG	OVED.		
NAME OF APPRAISER (IF KNOWN TO BROKER) «f252»				NT, INDEPENDENT CO	OF APPRAISER TO BRO NTRACTOR, ETC.)	JKER		
			«f253»					
ADDRESS OF APPRAISER								
«f254»								
DESCRIPTION OF PROPERTY/IMPROVEMENT			IS THERE ADDITIONAL SECURING PROPERTY?					
«f306»				XX YES NO	IF YES, SEE ADDENDU	JM.		
AGE	SQUARE FEET		TYPE OF CONSTR	UCTION				
«f307»	«f308»		«f309»					
IF THE PROPERTY IS CURRENTLY GENER	RATING INCOME FOR T	HE BORROWER/OBLIG	GOR:					
ESTIMATED GROSS ANNUAL INCOME			ESTIMATED NET	ANNUAL INCOME				
\$ «f310»			\$ «f311»					
OTHER INFORMATION KNOWN TO BROK	ŒR							
PART 9	EN	NCUMBRANC	E INFORMAT	ΓΙΟΝ				
credit worthiness of the borrower (CHECK IF APPLICABLE) IF THERE IS MORE THAN ONE PRO		E LOAN. IF MULTI-LEI	NDER LOAN, YOU SH	OULD ALSO REFER TO	ATTACHED RE851D.			
SOURCE OF INFORMATION TRUSTOR	XX BROKER INQU		EXISTING BENE		OTHER (EXPLAIN)			
SENIOR ENCUMBRANCE(S) REMAININ	G							
PRIORITY (1ST, 2ND, ETC.)	INTEREST RATE		PRIORITY (1ST, 2N	2ND, ETC.) INTEREST RATE				
«f177»	«f115» %		«f178» «f156» %					
BENEFICIARY			BENEFICIARY					
«f181»			«f182»					
ORIGINAL AMOUNT	APPROXIMATE PR	INCIPAL BALANCE	ORIGINAL AMOU	NCIPAL BALANCE				
\$ «f173»	\$ «f185»		\$ «f174» \$ «f186»					
MONTHLY PAYMENT	MATURITY DATE		MONTHLY PAYM	ENT	MATURITY DATE			
\$ «f159»	«f163»		\$ «f160»		«f164»			
ALLOON PAYMENT IF YES, AMOUNT		Γ BALLOON PAYMENT		IF YES, AMOUNT				
<u>«f326»</u> YES <u>«f327»</u> NO	UNKNOWN	\$ «f167»	<u>«f328»</u> YE	S <u>«f329»</u> NO _	UNKNOWN	\$ «f168»		
Are there additional remaining s					«f171» Yes	No		
If YES, they are set forth in				4.0		**		
Has the seller received notice of								
If YES, has default been cur			Yes	No				

Yes ____

Yes ____

No

Is the broker aware of any junior encumbrances?

If YES, they are set forth in an attachment to this statement.

I	ART 10 LOAN TO VALUE RATIO			
(C	HECK IF APPLICABLE) IF THERE IS MORE THAN ONE PROPERTY SECURING THE LOAN. IF MULTI-LENDER LOAN, YOU SHOULD ALSO REFER TO A	TTACHED R	E851D.	
A.	Remaining encumbrances senior to this loan (from part 9)	\$	«f245»	
В.	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»	%
No	te: See Part 4 if multi-lender transaction.			
SIG	e information in this statement and in the attachments hereto is true and correct to the best of my knowledge and b NATURE OF BROKER OR DESIGNATED REPRESENTATIVE DATE BROKER/CORPORATION ID# «f85» 80»			
T	ACKNOWLEDGMENT OF RECEIPT The prospective lender/purchaser acknowledges receipt of a copy of this statement signed by or on behalf of the brown	zor		
	GNATURE OF PROSPECTIVE LENDER/PURCHASER DATE	ær.		
>				
«	38»			
«	39»			

For licensing information, please refer to the Department of Real Estate's Web site located at www.dre.ca.gov.

or

You may call the DRE licensing information telephone number at (877) 373-4542.