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STATE OF CALIFORNIA

DEPARTMENT OF REAL ESTATE
MORTGAGE LENDING

LENDER/PURCHASER DISCLOSURE STATEMENT *Multi-Property (Cross Collateralization) Addendum*

RE 851D (Rev. 6/09)

GENERAL INFORMATION

This statement is an addendum to either: Lender/Purchaser Disclosure Statement (Loan Origination) RE 851A or Lender/Purchaser Disclosure Statement (Sale of Existing Note) RE 851B.

- *There is more than one property securing this loan.*
- *You have a right to receive a copy of an independent appraisal by a qualified appraiser or, upon your written waiver of an independent appraisal on a case by case basis, a copy of the broker's estimate of value for each property based on objective data.*

PART 1

LOAN TO VALUE RATIO

Property No.	Remaining Sr. Encumbrances	Expected Sr. Encumbrances	Total Sr. Encumbrances	Market Value	Amt. of Equity (market Value minus Current Encumbrance)	Amount of Equity Securing Loan	Loan to Value *
<<f11>>	<<f45>>	<<f44>>	<<f591>>	<<f593>>	<<f594>>	<<f595>>	<<f596>>
<<f46>>	<<f80>>	<<f79>>	<<f613>>	<<f615>>	<<f616>>	<<f617>>	<<f618>>
<<f81>>	<<f115>>	<<f114>>	<<f635>>	<<f637>>	<<f638>>	<<f639>>	<<f640>>
<<f116>>	<<f150>>	<<f149>>	<<f657>>	<<f659>>	<<f660>>	<<f661>>	<<f662>>
<<f151>>	<<f185>>	<<f184>>	<<f679>>	<<f681>>	<<f682>>	<<f683>>	<<f684>>
TOTAL EQUITY AMOUNT SECURING LOAN				TOTAL AMOUNT OF LOAN TO BE SECURED BY MULTIPLE PROPERTIES			
\$ <<f4>>				\$ <<f5>>			

* Loan to value- the loan to value for each property must not exceed the maximum loan to value, as set forth below, for each individual property being used to secure the loan. The loan to value for each individual property must be calculated using that portion of the principal loan amount being attributed to that individual property. Additional properties may be used to secure the loan over and above those required to satisfy the loan-to-value ratio requirements. All properties securing the loan are included in this disclosure.

Example: If the total principal amount of the loan exceeds the maximum allowable loan to value that can be secured by the equity in Property #1, The portion of the loan that is remaining may be secured by the equity in Property #2 to the maximum amount allowable for that property, and so on to Property #3, etc.

Loan To Value

The aggregate principal amount of the notes or interests sold, together with the unpaid principal amount of any senior encumbrances upon the real property, shall not exceed the following percentages of the current market value of the real property, as determined by an independent appraisal or broker's evaluation. In the case of construction or rehabilitation loan an appraisal must be performed by a qualified appraiser in accordance the Uniform Standards of Professional Appraisal Practice (USPAP).

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%

PART 2 SECURING PROPERTIES

1. PROPERTY TYPE			
«f39»	SINGLE FAMILY RESIDENCE (owner occupied)	«f41»	COMMERCIAL & INCOME PRODUCING
«f39»	SINGLE FAMILY RESIDENCE (not owner occupied)	«f42»	LAND (zoned commercial/residential)
«f40»	SINGLE FAMILY (zoned residential lot/parcel)	«f43»	OTHER

PROPERTY OWNER
«f12»

PROPERTY ADDRESS
«f14»

REMAINING SENIOR ENCUMBRANCE \$ «f45»	EXPECTED SENIOR ENCUMBRANCE \$ «f44»	TOTAL SENIOR ENCUMBRANCES \$ «f591»
TOTAL (Total senior encumbrances + loan amt.) \$ «f592»	CURRENT MARKET VALUE \$ «f593»	LOAN TO VALUE RATIO* «f596» %

2. PROPERTY TYPE			
«f74»	SINGLE FAMILY RESIDENCE (owner occupied)	«f76»	COMMERCIAL & INCOME PRODUCING
«f74»	SINGLE FAMILY RESIDENCE (not owner occupied)	«f77»	LAND (zoned commercial/residential)
«f75»	SINGLE FAMILY (zoned residential lot/parcel)	«f78»	OTHER

PROPERTY OWNER
«f47»

PROPERTY ADDRESS
«f49»

REMAINING SENIOR ENCUMBRANCE \$ «f80»	EXPECTED SENIOR ENCUMBRANCE \$ «f79»	TOTAL SENIOR ENCUMBRANCES \$ «f613»
TOTAL (Total senior encumbrances + loan amt.) \$ «f614»	CURRENT MARKET VALUE \$ «f615»	LOAN TO VALUE RATIO* «f618» %

3. PROPERTY TYPE			
«f109»	SINGLE FAMILY RESIDENCE (owner occupied)	«f111»	COMMERCIAL & INCOME PRODUCING
«f109»	SINGLE FAMILY RESIDENCE (not owner occupied)	«f112»	LAND (zoned commercial/residential)
«f110»	SINGLE FAMILY (zoned residential lot/parcel)	«f113»	OTHER

PROPERTY OWNER
«f82»

PROPERTY ADDRESS
«f84»

REMAINING SENIOR ENCUMBRANCE \$ «f115»	EXPECTED SENIOR ENCUMBRANCE \$ «f114»	TOTAL SENIOR ENCUMBRANCES \$ «f635»
TOTAL (Total senior encumbrances + loan amt.) \$ «f636»	CURRENT MARKET VALUE \$ «f637»	LOAN TO VALUE RATIO* «f640» %

4. PROPERTY TYPE			
«f144»	SINGLE FAMILY RESIDENCE (owner occupied)	«f146»	COMMERCIAL & INCOME PRODUCING
«f144»	SINGLE FAMILY RESIDENCE (not owner occupied)	«f147»	LAND (zoned commercial/residential)
«f145»	SINGLE FAMILY (zoned residential lot/parcel)	«f148»	OTHER

PROPERTY OWNER
«f117»

PROPERTY ADDRESS
«f119»

REMAINING SENIOR ENCUMBRANCE \$ «f150»	EXPECTED SENIOR ENCUMBRANCE \$ «f149»	TOTAL SENIOR ENCUMBRANCES \$ «f657»
TOTAL (Total senior encumbrances + loan amt.) \$ «f658»	CURRENT MARKET VALUE \$ «f659»	LOAN TO VALUE RATIO* «f662» %

5. PROPERTY TYPE			
«f179»	SINGLE FAMILY RESIDENCE (owner occupied)	«f181»	COMMERCIAL & INCOME PRODUCING
«f179»	SINGLE FAMILY RESIDENCE (not owner occupied)	«f182»	LAND (zoned commercial/residential)
«f180»	SINGLE FAMILY (zoned residential lot/parcel)	«f183»	OTHER

PROPERTY OWNER
«f152»

PROPERTY ADDRESS
«f154»

REMAINING SENIOR ENCUMBRANCE \$ «f185»	EXPECTED SENIOR ENCUMBRANCE \$ «f184»	TOTAL SENIOR ENCUMBRANCES \$ «f679»
TOTAL (Total senior encumbrances + loan amt.) \$ «f680»	CURRENT MARKET VALUE \$ «f681»	LOAN TO VALUE RATIO* «f684» %

BROKER VERIFICATION

The information in this statement is true and correct to the best of my knowledge and belief. This addendum is attached to and made part of the Lender Purchser Disclosure Statement (RE 851A or 851B).

SIGNATURE OF BROKER OR DESIGNATED REPRESENTATIVE ➤	BROKER/CORPORATION ID# «f6»	DATE
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ACKNOWLEDGEMENT OF RECEIPT

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

SIGNATURE OF BROKER OR PROSPECTIVE LENDER/PURCHASER ➤	DATE
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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

RE 851D

PROPERTY #1

PROPERTY INFORMATION

STREET ADDRESS «f14»		OWNER OCCUPIED «f13»
ANNUAL PROPERTY TAXES «f36»	ARE TAXES DELINQUENT? «f37»	IF YES, AMT. REQUIRED TO BRING CURRENT «f37»
SOURCE OF TAX INFORMATION «f38»		

APPRAISAL INFORMATION

Estimate of fair market value is to be determined by an independent appraisal, a 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 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) «f15»		DATE OF APPRAISAL «f18»
NAME OF APPRAISER (IF KNOWN TO BROKER) «f16»		
ADDRESS OF APPRAISER «f22», «f17»		
DESCRIPTION OF PROPERTY/IMPROVEMENT «f28»		IS THERE ADDITIONAL SECURING PROPERTY? YES
AGE «f29»	SQUARE FEET «f30»	TYPE OF CONSTRUCTION «f32»
IF THE PROPERTY IS CURRENTLY GENERATING INCOME FOR THE BORROWER/OBLIGOR: «f25»		
ESTIMATED GROSS ANNUAL INCOME \$«f26»		ESTIMATED NET ANNUAL INCOME \$«f27»

ENCUMBRANCE INFORMATION

Information is being provided concerning the senior encumbrances against the property, to the extent reasonably available from customary sources [excluding the note described on page 1 part 3 of the Lender/Purchaser Disclosure Statement (RE 851A or 851B)]. **Note:** You have the option to purchase a policy of title insurance or an endorsement to an existing policy of title insurance to insure your interest. You are entitled to receive 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 creditworthiness of the borrower.

PROPERTY #2

PROPERTY INFORMATION

STREET ADDRESS «f49»		OWNER OCCUPIED «f48»
ANNUAL PROPERTY TAXES «f71»	ARE TAXES DELINQUENT? «f72»	IF YES, AMT. REQUIRED TO BRING CURRENT «f72»
SOURCE OF TAX INFORMATION «f73»		

APPRAISAL INFORMATION

Estimate of fair market value is to be determined by an independent appraisal, a 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 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) «f50»		DATE OF APPRAISAL «f53»
NAME OF APPRAISER (IF KNOWN TO BROKER) «f51»		
ADDRESS OF APPRAISER «f57», «f52»		
DESCRIPTION OF PROPERTY/IMPROVEMENT «f63»		IS THERE ADDITIONAL SECURING PROPERTY? YES
AGE «f64»	SQUARE FEET «f65»	TYPE OF CONSTRUCTION «f67»
IF THE PROPERTY IS CURRENTLY GENERATING INCOME FOR THE BORROWER/OBLIGOR: «f60»		
ESTIMATED GROSS ANNUAL INCOME \$«f61»		ESTIMATED NET ANNUAL INCOME \$«f62»

ENCUMBRANCE INFORMATION

Information is being provided concerning the senior encumbrances against the property to the extent reasonably available from customary sources [excluding the note described on page 1 part 3 of the Lender/Purchaser Disclosure Statement (RE 851A or 851B)]. **Note:** You have the option to purchase a policy of title insurance or an endorsement to an existing policy of title insurance to insure your interest. You are entitled to receive 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 creditworthiness of the borrower.

NOTE: In order to protect your security interest, you will be required to cure any defaults that may occur on a senior lien. You should be aware that defaults can occur simultaneously on one or more senior liens recorded against one or more of the properties securing your loan. Also, additional foreclosure fees and expenses may be required.

Section 01238(g) of the Business and Professions code provides, in part, that “the notes or interests of the purchasers shall be identical in their underlying terms, including the right to direct or required foreclosure, rights to and rate of interest, and other incidents of being a lender.” Your proportionate interest in the note will determine any amounts to be contributed by you to cure defaults or amounts received by you as a result of foreclosure(s).

SOURCE OF INFORMATION	BORROWER «f622»	OTHER(EXPLAIN) «f623»
BROKER INQUIRY «f621»		
Are there any encumbrances of record against the securing property at this time?	«f624»	YES «f625» NO
A. Over the last 12 months were any payments more than 60 days late?	«f626»	YES «f627» NO
B. If yes, how many?	«f628»	
C. Do any of these payments remain unpaid?	«f629»	YES «f630» NO
D. If yes, will the proceeds of the subject loan be used to cure the delinquency?	«f631»	YES «f632» NO
E. If no, source of funds to bring the loan current	«f633»	

Encumbrances remaining and/or expected or anticipated to be placed against the property by the borrower/obligor after the close of escrow (excluding the note described on page1).

PROPERTY #2

ENCUMBRANCE INFORMATION (Continued)			
ENCUMBRANCE(S) REMAINING (AS REPRESENTED BY THE BORROWER)			
PRIORITY (1 ST , 2 ND , ECT.) «f284»	INTEREST RATE «f282» %	PRIORITY (1 ST , 2 ND , ECT.) «f304»	INTEREST RATE «f302» %
BENEFICIARY «f271»		BENEFICIARY «f291»	
ORIGINAL AMOUNT \$«f275»	APPROXIMATE PRINCIPAL BALANCE \$«f276»	ORIGINAL AMOUNT \$«f295»	APPROXIMATE PRINCIPAL BALANCE \$«f296»
MONTHLY PAYMENT \$«f281»	MATURITY DATE «f280»	MONTHLY PAYMENT \$«f301»	MATURITY DATE «f300»
BALLOON PAYMENT «f28 YES «f287 NO «f288 UNKNOWN 6»		IF YES, AMOUNT \$«f278»	
BALLOON PAYMENT «f30 YES «f30 NO «f30 UNKNOWN 6» 7» 8»		IF YES, AMOUNT \$«f298»	
ENCUMBRANCE(S) EXPECTED OR ANTICIPATED (AS REPRESENTED BY THE BORROWER)			
PRIORITY (1 ST , 2 ND , ECT.) «f324»	INTEREST RATE «f322» %	PRIORITY (1 ST , 2 ND , ECT.) «f344»	INTEREST RATE «f342» %
BENEFICIARY «f311»		BENEFICIARY «f331»	
ORIGINAL AMOUNT \$«f315»	APPROXIMATE PRINCIPAL BALANCE \$«f316»	ORIGINAL AMOUNT \$«f335»	APPROXIMATE PRINCIPAL BALANCE \$«f336»
MONTHLY PAYMENT \$«f321»	MATURITY DATE «f320»	MONTHLY PAYMENT \$«f341»	MATURITY DATE «f340»
BALLOON PAYMENT «f32 YES «f32 NO «f32 UNKNOWN 6» 7» 8»		IF YES, AMOUNT \$«f318»	
BALLOON PAYMENT «f34 YES «f34 NO «f34 UNKNOWN 6» 7» 8»		IF YES, AMOUNT \$«f338»	
Additional remaining, expected or anticipated encumbrances are set forth in an attachment to this statement..... «f703» YES «f704» NO			
		BROKER INITIALS	LENDER/PURCHASER INITIALS

PROPERTY #3

PROPERTY INFORMATION	
STREET ADDRESS «f84»	OWNER OCCUPIED «f83»
ANNUAL PROPERTY TAXES «f106»	ARE TAXES DELINQUENT? «f107»
SOURCE OF TAX INFORMATION «f108»	
APPRAISAL INFORMATION	
Estimate of fair market value is to be determined by an independent appraisal, a 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 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) «f85»	DATE OF APPRAISAL «f88»
NAME OF APPRAISER (IF KNOWN TO BROKER) «f86»	
ADDRESS OF APPRAISER «f92», «f87»	
DESCRIPTION OF PROPERTY/IMPROVEMENT «f98»	IS THERE ADDITIONAL SECURING PROPERTY? YES
AGE «f99»	SQUARE FEET «f100»
	TYPE OF CONSTRUCTION «f102»
IF THE PROPERTY IS CURRENTLY GENERATING INCOME FOR THE BORROWER/OBLIGOR: «f95»	
ESTIMATED GROSS ANNUAL INCOME \$«f96»	ESTIMATED NET ANNUAL INCOME \$«f97»
ENCUMBRANCE INFORMATION	

Information is being provided concerning the senior encumbrances against the property to the extent reasonably available from customary sources [excluding the note described on page 1 part 3 of the Lender/Purchaser Disclosure Statement (RE 851A or 851B)]. **Note:** You have the option to purchase a policy of title insurance or an endorsement to an existing policy of title insurance to insure your interest. You are entitled to receive 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 creditworthiness of the borrower.

NOTE: In order to protect your security interest, you will be required to cure any defaults that may occur on a senior lien. You should be aware that defaults can occur simultaneously on one or more senior liens recorded against one or more of the properties securing your loan. Also, additional foreclosure fees and expenses may be required.

Section 01238(g) of the Business and Professions code provides, in part, that "the notes or interests of the purchasers shall be identical in their underlying terms, including the right to direct or required foreclosure, rights to and rate of interest, and other incidents of being a lender." Your proportionate interest in the note will determine any amounts to be contributed by you to cure defaults or amounts received by you as a result of foreclosure(s).

SOURCE OF INFORMATION	BORROWER	OTHER(EXPLAIN)
BROKER INQUIRY		
Are there any encumbrances of record against the securing property at this time?	YES	NO
A. Over the last 12 months were any payments more than 60 days late?	YES	NO
B. If yes, how many?		
C. Do any of these payments remain unpaid?	YES	NO
D. If yes, will the proceeds of the subject loan be used to cure the delinquency?	YES	NO
E. If no, source of funds to bring the loan current		

Encumbrances remaining and/or expected or anticipated to be placed against the property by the borrower/obligor after the close of escrow (excluding the note described on page1).

RE 851D

PROPERTY #3

ENCUMBRANCE INFORMATION (Continued)							
ENCUMBRANCE(S) REMAINING (AS REPRESENTED BY THE BORROWER)							
PRIORITY (1 ST , 2 ND , ECT.)	INTEREST RATE	PRIORITY (1 ST , 2 ND , ECT.)	INTEREST RATE				
	%		%				
BENEFICIARY		BENEFICIARY					
ORIGINAL AMOUNT	APPROXIMATE PRINCIPAL BALANCE	ORIGINAL AMOUNT	APPROXIMATE PRINCIPAL BALANCE				
	\$		\$				
MONTHLY PAYMENT	MATURITY DATE	MONTHLY PAYMENT	MATURITY DATE				
BALLOON PAYMENT	IF YES, AMOUNT	BALLOON PAYMENT	IF YES, AMOUNT				
YES NO UNKNOWN	\$	YES NO UNKNOWN	\$				
ENCUMBRANCE(S) EXPECTED OR ANTICIPATED (AS REPRESENTED BY THE BORROWER)							
PRIORITY (1 ST , 2 ND , ECT.)	INTEREST RATE	PRIORITY (1 ST , 2 ND , ECT.)	INTEREST RATE				
	%		%				
BENEFICIARY		BENEFICIARY					
ORIGINAL AMOUNT	APPROXIMATE PRINCIPAL BALANCE	ORIGINAL AMOUNT	APPROXIMATE PRINCIPAL BALANCE				
	\$		\$				
MONTHLY PAYMENT	MATURITY DATE	MONTHLY PAYMENT	MATURITY DATE				
BALLOON PAYMENT	IF YES, AMOUNT	BALLOON PAYMENT	IF YES, AMOUNT				
YES NO UNKNOWN	\$	YES NO UNKNOWN	\$				

Additional remaining, expected or anticipated encumbrances are set forth in an attachment to this statement..... YES NO

BROKER INITIALS	LENDER/PURCHASER INITIALS
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PROPERTY #4

PROPERTY INFORMATION

STREET ADDRESS «f119»		OWNER OCCUPIED «f118»
ANNUAL PROPERTY TAXES «f141»	ARE TAXES DELINQUENT? «f142»	IF YES, AMT. REQUIRED TO BRING CURRENT «f142»
SOURCE OF TAX INFORMATION «f143»		

APPRAISAL INFORMATION

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FAIR MARKET VALUE (ACCORDING TO APPRAISER) «f120»		DATE OF APPRAISAL «f123»
NAME OF APPRAISER (IF KNOWN TO BROKER) «f121»		
ADDRESS OF APPRAISER «f127», «f122»		
DESCRIPTION OF PROPERTY/IMPROVEMENT «f133»		IS THERE ADDITIONAL SECURING PROPERTY? YES
AGE «f134»	SQUARE FEET «f135»	TYPE OF CONSTRUCTION «f137»
IF THE PROPERTY IS CURRENTLY GENERATING INCOME FOR THE BORROWER/OBLIGOR: «f130»		
ESTIMATED GROSS ANNUAL INCOME \$«f131»		ESTIMATED NET ANNUAL INCOME \$«f132»

ENCUMBRANCE INFORMATION

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SOURCE OF INFORMATION	BORROWER	OTHER(EXPLAIN)
BROKER INQUIRY «f665»	«f666»	«f667»
Are there any encumbrances of record against the securing property at this time?	«f668»	YES «f669» NO
A. Over the last 12 months were any payments more than 60 days late?	«f670»	YES «f671» NO
B. If yes, how many?	«f672»	
C. Do any of these payments remain unpaid?	«f673»	YES «f674» NO
D. If yes, will the proceeds of the subject loan be used to cure the delinquency?	«f675»	YES «f676» NO
E. If no, source of funds to bring the loan current	«f677»	

Encumbrances remaining and/or expected or anticipated to be placed against the property by the borrower/obligor after the close of escrow (excluding the note described on page1).

PROPERTY #4

ENCUMBRANCE INFORMATION (Continued)

ENCUMBRANCE(S) REMAINING (AS REPRESENTED BY THE BORROWER)

PRIORITY (1 ST , 2 ND , ECT.) «f444»	INTEREST RATE «f442»%	PRIORITY (1 ST , 2 ND , ECT.) «f464»	INTEREST RATE «f462» %
BENEFICIARY «f431»		BENEFICIARY «f451»	
ORIGINAL AMOUNT \$«f435»	APPROXIMATE PRINCIPAL BALANCE \$«f436»	ORIGINAL AMOUNT \$«f455»	APPROXIMATE PRINCIPAL BALANCE \$«f456»
MONTHLY PAYMENT \$«f441»	MATURITY DATE «f440»	MONTHLY PAYMENT \$«f461»	MATURITY DATE «f460»
BALLOON PAYMENT «f44 YES «f447 NO «f44 UNKNOWN 6» » 8»	IF YES, AMOUNT \$«f438»	BALLOON PAYMENT «f46 YES «f46 NO «f468 UNKNOWN 6» 7»	IF YES, AMOUNT \$«f458»

ENCUMBRANCE(S) EXPECTED OR ANTICIPATED (AS REPRESENTED BY THE BORROWER)

PRIORITY (1 ST , 2 ND , ECT.) «f484»	INTEREST RATE «f482» %	PRIORITY (1 ST , 2 ND , ECT.) «f504»	INTEREST RATE «f502» %
BENEFICIARY «f471»		BENEFICIARY «f491»	
ORIGINAL AMOUNT \$«f475»	APPROXIMATE PRINCIPAL BALANCE \$«f476»	ORIGINAL AMOUNT \$«f495»	APPROXIMATE PRINCIPAL BALANCE \$«f496»
MONTHLY PAYMENT \$«f481»	MATURITY DATE «f480»	MONTHLY PAYMENT \$«f501»	MATURITY DATE «f500»
BALLOON PAYMENT «f48 YES «f48 NO «f48 UNKNOWN 6» 7» 8»	IF YES, AMOUNT \$«f478»	BALLOON PAYMENT «f50 YES «f50 NO «f50 UNKNOWN 6» 7» 8»	IF YES, AMOUNT \$«f498»

Additional remaining, expected or anticipated encumbrances are set forth in an attachment to this statement..... «f707» YES «f708» NO

BROKER INITIALS	LENDER/PURCHASER INITIALS
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PROPERTY #5

PROPERTY INFORMATION

STREET ADDRESS «f154»	OWNER OCCUPIED «f153»
ANNUAL PROPERTY TAXES «f176»	ARE TAXES DELINQUENT? «f177»
SOURCE OF TAX INFORMATION «f178»	IF YES, AMT. REQUIRED TO BRING CURRENT «f177»

APPRAISAL INFORMATION

Estimate of fair market value is to be determined by an independent appraisal, a 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 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) «f155»	DATE OF APPRAISAL «f158»
NAME OF APPRAISER (IF KNOWN TO BROKER) «f156»	
ADDRESS OF APPRAISER «f162», «f157»	
DESCRIPTION OF PROPERTY/IMPROVEMENT «f168»	IS THERE ADDITIONAL SECURING PROPERTY? YES
AGE «f169»	SQUARE FEET «f170»
TYPE OF CONSTRUCTION «f172»	
IF THE PROPERTY IS CURRENTLY GENERATING INCOME FOR THE BORROWER/OBLIGOR: «f165»	
ESTIMATED GROSS ANNUAL INCOME \$«f166»	ESTIMATED NET ANNUAL INCOME \$«f167»

ENCUMBRANCE INFORMATION

Information is being provided concerning the senior encumbrances against the property to the extent reasonably available from customary sources [excluding the note described on page 1 part 3 of the Lender/Purchaser Disclosure Statement (RE 851A or 851B)].
Note: You have the option to purchase a policy of title insurance or an endorsement to an existing policy of title insurance to insure your interest. You are entitled to receive 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 creditworthiness of the borrower.

NOTE: In order to protect your security interest, you will be required to cure any defaults that may occur on a senior lien. You should be aware that defaults can occur simultaneously on one or more senior liens recorded against one or more of the properties securing your loan. Also, additional foreclosure fees and expenses may be required.

Section 01238(g) of the Business and Professions code provides, in part, that “the notes or interests of the purchasers shall be identical in their underlying terms, including the right to direct or required foreclosure, rights to and rate of interest, and other incidents of being a lender.” Your proportionate interest in the note will determine any amounts to be contributed by you to cure defaults or amounts received by you as a result of foreclosure(s).

SOURCE OF INFORMATION	BORROWER	OTHER(EXPLAIN)
BROKER INQUIRY		
Are there any encumbrances of record against the securing property at this time?		
A. Over the last 12 months were any payments more than 60 days late?		
B. If yes, how many?		
C. Do any of these payments remain unpaid?		
D. If yes, will the proceeds of the subject loan be used to cure the delinquency?		
E. If no, source of funds to bring the loan current		

Encumbrances remaining and/or expected or anticipated to be placed against the property by the borrower/obligor after the close of escrow (excluding the note described on page1).
 RE 851D

PROPERTY #5

ENCUMBRANCE INFORMATION (Continued)

ENCUMBRANCE(S) REMAINING (AS REPRESENTED BY THE BORROWER)			
PRIORITY (1 ST , 2 ND , ECT.)	INTEREST RATE	PRIORITY (1 ST , 2 ND , ECT.)	INTEREST RATE
BENEFICIARY		BENEFICIARY	
ORIGINAL AMOUNT	APPROXIMATE PRINCIPAL BALANCE	ORIGINAL AMOUNT	APPROXIMATE PRINCIPAL BALANCE
MONTHLY PAYMENT	MATURITY DATE	MONTHLY PAYMENT	MATURITY DATE
BALLOON PAYMENT	IF YES, AMOUNT	BALLOON PAYMENT	IF YES, AMOUNT

ENCUMBRANCE(S) EXPECTED OR ANTICIPATED (AS REPRESENTED BY THE BORROWER)			
PRIORITY (1 ST , 2 ND , ECT.)	INTEREST RATE	PRIORITY (1 ST , 2 ND , ECT.)	INTEREST RATE
BENEFICIARY		BENEFICIARY	
ORIGINAL AMOUNT	APPROXIMATE PRINCIPAL BALANCE	ORIGINAL AMOUNT	APPROXIMATE PRINCIPAL BALANCE
MONTHLY PAYMENT	MATURITY DATE	MONTHLY PAYMENT	MATURITY DATE
BALLOON PAYMENT	IF YES, AMOUNT	BALLOON PAYMENT	IF YES, AMOUNT

Additional remaining, expected or anticipated encumbrances are set forth in an attachment to this statement.....

YES LENDER/PURCHASER INITIALS	NO BROKER INITIALS
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