

Uniform Residential Loan Application

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower", as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when ☐ the income or assets of a person other than the "Borrower" (including the Borrower's spouse) will be used as a basis for loan qualification or ☐ the income or assets of the Borrower's spouse will not be used as a basis for loan qualification, but his or her liabilities must be considered because the Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

I. TYPE OF MORTGAGE AND TERMS OF LOAN					
Mortgage Applied for:	<input type="checkbox"/> VA <input type="checkbox"/> FHA	<input checked="" type="checkbox"/> Conventional <input type="checkbox"/> USDA/Rural Housing Service	<input type="checkbox"/> Other (explain):	Agency Case Number	Lender Case Number

Amount \$	116,000	Interest Rate %	5.250	No. of Months	180/180	Amortization Type:	<input checked="" type="checkbox"/> Fixed Rate <input type="checkbox"/> GPM	<input type="checkbox"/> Other (explain): <input type="checkbox"/> ARM (type):
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II. PROPERTY INFORMATION AND PURPOSE OF LOAN	
Subject Property Address (street, city, state, ZIP) 1321 EASTPINE DRIVE, Seaside, OR 97138 County: Clatsop	No. of Units 1
Legal Description of Subject Property (attach description if necessary) Lot 7, Eastpine	Year Built

Purpose of Loan	<input type="checkbox"/> Purchase <input checked="" type="checkbox"/> Refinance	<input type="checkbox"/> Construction <input type="checkbox"/> Construction-Permanent	<input type="checkbox"/> Other (explain):	Property will be:	<input checked="" type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input type="checkbox"/> Investment
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Complete this line if construction or construction-permanent loan.

Year Lot Acquired	Original Cost	Amount Existing Liens	(a) Present Value of Lot	(b) Cost of Improvements	Total (a+b)
	\$	\$	\$	\$	\$

Complete this line if this is a refinance loan.

Year Acquired	Original Cost	Amount Existing Liens	Purpose of Refinance	Describe Improvements	<input type="checkbox"/> made <input type="checkbox"/> to be made
2000	\$ 105,000	\$ 92,000	Cash-Out/Debt Consolidation	Cost: \$	

Title will be held in what Name(s)	GARRISON W GREENWOOD LINDA C GREENWOOD	Manner in which Title will be held	HW as Tenants by the entirety	Estate will be held in:	<input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold (show expiration date)
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Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain)	Equity from Subject Property
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Borrower		III. BORROWER INFORMATION				Co-Borrower			
Borrower's Name (include Jr. or Sr. if applicable) GARRISON W GREENWOOD				Co-Borrower's Name (include Jr. or Sr. if applicable) LINDA C GREENWOOD					
Social Security Number	Home Phone (incl. area code)	DOB (MM/DD/YYYY)	Yrs. School	Social Security Number	Home Phone (incl. area code)	DOB (MM/DD/YYYY)	Yrs. School		
550-86-0854	503-717-8473	12/22/1949	16	571-62-2331	503-717-8473	12/24/1949	16		
<input checked="" type="checkbox"/> Married <input type="checkbox"/> Separated		<input type="checkbox"/> Unmarried (include single, divorced, widowed)		<input checked="" type="checkbox"/> Married <input type="checkbox"/> Separated		<input type="checkbox"/> Unmarried (include single, divorced, widowed)			
Dependents (not listed by Co-Borrower)		no. 0 ages		Dependents (not listed by Borrower)		no. 0 ages			
Present Address (street, city, state, ZIP)				Present Address (street, city, state, ZIP)					
1321 EASTPINE DRIVE Seaside, OR 97138				1321 EASTPINE DRIVE Seaside, OR 97138					
Mailing Address, if different from Present Address				Mailing Address, if different from Present Address					

If residing at present address for less than two years, complete the following:

Former Address (street, city, state, ZIP)	<input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs.	Former Address (street, city, state, ZIP)	<input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs.
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Borrower		IV. EMPLOYMENT INFORMATION		Co-Borrower	
Name & Address of Employer PORTLAND STATE UNIVERSITY P.O BOX 488 CORVALLIS, OR 97339		Yrs. on this job 4 yr(s) Yrs. employed in this line of work/profession 4		Name & Address of Employer NEAWANNA BY THE SEA 20 NORTH WAHANNA ROAD SEASIDE, OR 97138	
Position/Title/Type of Business PROFESSOR		Business Phone (incl. area code) 503-725-2331		Position/Title/Type of Business ACTIVITY DIRECTOR	
Business Phone (incl. area code)		503-738-5526		Business Phone (incl. area code)	
If employed in current position for less than two years or if currently employed in more than one position, complete the following:					
Name & Address of Employer <input type="checkbox"/> Self Employed		Dates (from-to)		Name & Address of Employer <input type="checkbox"/> Self Employed	
		Monthly Income \$		CLATSOP CARE CENTER HEALTH DISTRICT 646 16TH STREET ASTORIA, OR 97103	
Position/Title/Type of Business		Business Phone (incl. area code)		Position/Title/Type of Business ACTIVITY DIRECTOR	
Business Phone (incl. area code)				Business Phone (incl. area code)	
Name & Address of Employer <input type="checkbox"/> Self Employed		Dates (from-to)		Name & Address of Employer <input type="checkbox"/> Self Employed	
		Monthly Income \$		Monthly Income \$	
Position/Title/Type of Business		Business Phone (incl. area code)		Position/Title/Type of Business	
Business Phone (incl. area code)				Business Phone (incl. area code)	

V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION						
Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expense	Present	Proposed
Base Empl. Income*	\$ 6,740.15	\$ 699.77	\$ 7,439.92	Rent	\$	
Overtime				First Mortgage (P&I)	651.03	\$ 932.50
Bonuses				Other Financing (P&I)		
Commissions				Hazard Insurance	28.75	28.75
Dividends/Interest				Real Estate Taxes	115.00	115.00
Net Rental Income				Mortgage Insurance		
Other (before completing, see the notice in "describe other income," below)				Homeowner Assn. Dues		
				Other:		
Total	\$ 6,740.15	\$ 699.77	\$ 7,439.92	Total	\$ 794.78	\$ 1,076.25

* Self Employed Borrower(s) may be required to provide additional documentation such as tax returns and financial statements.

Describe Other Income Notice: Alimony, child support, or separate maintenance income need not be revealed if the Borrower (B) or Co-Borrower (C) does not choose to have it considered for repaying this loan.

B/C	Monthly Amount
	\$

VI. ASSETS AND LIABILITIES

This Statement and any applicable supporting schedules may be completed jointly by both married and unmarried Co-borrowers if their assets and liabilities are sufficiently joined so that the Statement can be meaningfully and fairly presented on a combined basis; otherwise, separate Statements and Schedules are required. If the Co-Borrower section was completed about a spouse, this Statement and supporting schedules must be completed about that spouse also.

Completed ☒ Jointly ☐ Not Jointly

ASSETS	Cash or Market Value	Liabilities and Pledged Assets. List the creditor's name, address and account number for all outstanding debts, including automobile loans, revolving charge accounts, real estate loans, alimony, child support, stock pledges, etc. Use continuation sheet, if necessary. Indicate by (*) those liabilities which will be satisfied upon sale of real estate owned or upon refinancing of the subject property.			
Description		LIABILITIES		Monthly Payment & Months Left to Pay	Unpaid Balance
Cash deposit toward purchase held by:	\$				
List checking and savings accounts below		Name and address of Company		\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union		MBNA AMERICA BANK NA			
		Acct. no. 532906		86	11,658
Acct. no.	\$	Name and address of Company		\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union		AMEX			
		Acct. no. 037161621009337632		0	9,522
Acct. no.	\$	Name and address of Company		\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union		WAUNA FCU			
		CLATSKANIE, OR			
		Acct. no. 302234151		260	7,632
Acct. no.	\$	Name and address of Company		\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union		USAA SAVINGS BANK			
		P.O. BOX 47504			
		SAN ANTONIO, TX 78265			
		Acct. no. 5491237020914381		108	5,427
Acct. no.	\$	Name and address of Company		\$ Payment/Months	\$
Stocks & Bonds (Company name/ number & description)		BANK OF AMERICA			
		Acct. no. 488860320828		30	1,382
Life insurance net cash value		Name and address of Company		\$ Payment/Months	\$
Face amount: \$		WAUNA FCU			
Subtotal Liquid Assets					
		Acct. no. 302234150		247	1,214
Real estate owned (enter market value from schedule of real estate owned)	\$ 135,000	Name and address of Company		\$ Payment/Months	\$
Vested interest in retirement fund	\$	AMGNL			
Net worth of business(es) owned (attach financial statement)	\$	EVANSVILLE, IN			
Automobiles owned (make and year)	\$	Acct. no. 2032446013353832		(1)	1,109
Other Assets (itemize)	\$	Alimony/Child Support/Separate Maintenance Payments Owed to:		\$	
		Job Related Expense (child care, union dues, etc.)		\$	
		Total Monthly Payments		\$ 730	
Total Assets a.	\$ 135,000	Net Worth (a minus b) =>	\$ 1,969	Total Liabilities b.	\$ 133,031

Continuation Sheet/Residential Loan Application

Use this continuation sheet if you need more space to complete the Residential Loan Application. Mark B for Borrower or C for Co-Borrower.	Borrower: GARRISON W GREENWOOD	Agency Case Number:
	Co-Borrower: LINDA C GREENWOOD	Lender Case Number:

VI. ASSETS AND LIABILITIES				
ASSETS	Cash or Market Value	LIABILITIES	Monthly Payment & Months Left to Pay	Unpaid Balance
Name and address of Bank, S&L, or Credit Union		Name and address of Company CBCS ,	\$ Payt./Mos.	\$
Acct. no.	\$	Acct. No. 21370008974	* 1	264
Name and address of Bank, S&L, or Credit Union		Name and address of Company COML ADJ CO	\$ Payt./Mos.	\$
Acct. no.	\$	Acct. No. 21109373	* 0	136
Name and address of Bank, S&L, or Credit Union		Name and address of Company COML ADJ CO	\$ Payt./Mos.	\$
Acct. no.	\$	Acct. No. 21109371	* 0	66
Name and address of Bank, S&L, or Credit Union		Name and address of Company COML ADJ CO	\$ Payt./Mos.	\$
Acct. no.	\$	Acct. No. 31110380	* 0	53
Name and address of Bank, S&L, or Credit Union		Name and address of Company AAA COLLECTORS INC ,	\$ Payt./Mos.	\$
Acct. no.	\$	Acct. No. 131010621	* 0	30
Name and address of Bank, S&L, or Credit Union		Name and address of Company OREGON DEPARTMENT OF VETERAN'S AFFAIRS 700 SUMMER STREET NORTHEAST SALEM,OR 97138	\$ Payt./Mos.	\$
Acct. no.	\$	Acct. No. 0003029394	* (651)	94,538
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payt./Mos.	\$
Acct. no.	\$	Acct. No.	\$ Payt./Mos.	\$
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payt./Mos.	\$
Acct. no.	\$	Acct. No.	\$ Payt./Mos.	\$
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payt./Mos.	\$
Acct. no.	\$	Acct. No.	\$ Payt./Mos.	\$

I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of Title 18, United States Code, Section 1001, et seq.			
Borrower's Signature: X		Date	Co-Borrower's Signature: X
			Date

VI. ASSETS AND LIABILITIES (cont.)								
Schedule of Real Estate Owned (if additional properties are owned, use continuati on sheet)								
Property Address (enter S if sold, PS if pending sale or R if rental being held for income)	Type of Property	Present Market Value	Amount of Mortgages & Liens	Gross Rental Income	Mortgage Payments	Insurance, Maintenance, Taxes & Misc.	Net Rental Income	
1321 EASTPINE DRIVE Seaside, OR 97138	S SFR	\$ 135,000	\$ 84,536	\$	\$ 651	\$	\$	
	Totals	\$ 135,000	\$ 84,536	\$	\$ 651	\$	\$	

List any additional names under which credit has previously been received and indicate appropriate creditor name(s) and account number(s):

Alternate Name	Creditor Name	Account Number

VII. DETAILS OF TRANSACTION		VIII. DECLARATIONS				
a. Purchase price	\$	If you answer "yes" to any questions a through i, please use continuation sheet for explanation.	Borrower		Co-Borrower	
b. Alterations, improvements, repairs			Yes	No	Yes	No
c. Land (if acquired separately)			<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
d. Refinance (incl. debts to be paid off)	95,087.00		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
e. Estimated prepaid items	253.75		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
f. Estimated closing costs	4,233.00		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
g. PMI, MIP, Funding Fee			<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
h. Discount (if Borrower will pay)	580.00		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
i. Total costs (add items a through h)	100,153.75		foreclosure, transfer of title in lieu of foreclosure, or judgment? (This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans, any mortgage, financial obligation, bond, or loan guarantee. If "Yes," provide details, including date, name and address of Lender, FHA or VA case number, if any, and reasons for the action.)			
j. Subordinate financing						
k. Borrower's closing costs paid by Seller						
l. Other Credits(explain)		f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee? If "Yes," give details as described in the preceding question.	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
		g. Are you obligated to pay alimony, child support, or separate maintenance?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
		h. Is any part of the down payment borrowed?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
		i. Are you a co-maker or endorser on a note? -----	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
		j. Are you a U. S. citizen?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
m. Loan amount (exclude PMI, MIP, Funding Fee financed)	116,000.00	k. Are you a permanent resident alien?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
n. PMI, MIP, Funding Fee financed		l. Do you intend to occupy the property as your primary residence? If "Yes," complete question m below.				
o. Loan amount (add m & n)	116,000.00	m. Have you had an ownership interest in a property in the last three years?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
		(1) What type of property did you own-principal residence (PR), second home (SH), or investment property (IP)?	PR		PR	
		(2) How did you hold title to the home-solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?	SP		SP	
p. Cash from/to Borrower (subtract j, k, l & o from i)	(15,846.25)					

IX. ACKNOWLEDGMENT AND AGREEMENT			
Each of the undersigned specifically represents to Lender and to Lender's actual or potential agents, brokers, processors, attorneys, insurers, servicers, successors and assigns and agrees and acknowledges that: (1) the information provided in this application is true and correct as of the date set forth opposite my signature and that any intentional or negligent misrepresentation of this information contained in this application may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon any misrepresentation that I have made on this application, and/or in criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Sec. 1001, et seq.; (2) the loan requested pursuant to this application (the "Loan") will be secured by a mortgage or deed of trust on the property described herein; (3) the property will not be used for any illegal or prohibited purpose or use; (4) all statements made in this application are made for the purpose of obtaining a residential mortgage loan; (5) the property will be occupied as indicated herein; (6) any owner or servicer of the Loan may verify or reverify any information contained in the application from any source named in this application, and Lender, its successors or assigns may retain the original and/or an electronic record of this application, even if the Loan is not approved; (7) the Lender and its agents, brokers, insurers, servicers, successors and assigns may continuously rely on the information contained in the application, and I am obligated to amend and/or supplement the information provided in this application if any of the material facts that I have represented herein should change prior to closing of the Loan; (8) in the event that my payments on the Loan become delinquent, the owner or servicer of the Loan may, in addition to any other rights and remedies that it may have relating to such delinquency, report my name and account information to one or more consumer credit reporting agencies; (9) ownership of the Loan and/or administration of the Loan account may be transferred with such notice as may be required by law; (10) neither Lender nor its agents, brokers, insurers, servicers, successors or assigns has made any representation or warranty, express or implied, to me regarding the property or the condition or value of the property; and (11) my transmission of this application as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or my facsimile transmission of this application containing a facsimile of my signature, shall be as effective, enforceable and valid as if a paper version of this application were delivered containing my original written signature.			
Borrower's Signature	Date	Co-Borrower's Signature	Date
X		X	

X. INFORMATION FOR GOVERNMENT MONITORING PURPOSES							
The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a Lender may discriminate neither on the basis of this information, nor on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, this Lender is required to note the information on the basis of visual observation or surname. If you do not wish to furnish the information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the particular type of loan applied for.)							
BORROWER <input type="checkbox"/> I do not wish to furnish this information				CO-BORROWER <input type="checkbox"/> I do not wish to furnish this information			
Ethnicity:		<input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino		Ethnicity:		<input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino	
Race:		<input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input checked="" type="checkbox"/> White		Race:		<input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input checked="" type="checkbox"/> White	
Sex:		<input type="checkbox"/> Female <input checked="" type="checkbox"/> Male		Sex:		<input checked="" type="checkbox"/> Female <input type="checkbox"/> Male	
To be Completed by Interviewer		Interviewer's Name (print or type)		Name and Address of Interviewer's Employer			
This application was taken by:		Ryan Garman		FIRST AMERICAN CAPITAL RES. INC			
<input type="checkbox"/> Face-to-face interview		Interviewer's Signature		2152 DUPONT DRIVE # 101			
<input type="checkbox"/> Mail		Date		IRVINE,, CA 92612			
<input checked="" type="checkbox"/> Telephone		Interviewer's Phone Number (incl. area code)		(P) 800-790-2374			
<input type="checkbox"/> Internet				(F) 949-900-2616			

GOOD FAITH EST IMATE

Applicants: GARRISON W GREENWOOD / LINDA C GREENWOOD
Property Addr: 1321 EASTPINE DRIVE, Seaside, OR 97138
Prepared By: FIRST AMERICAN CAPITAL RES. INC Ph. 800-790-2374
2152 DUPONT DRIVE # 101, IRVINE,, CA 92612

Application No: 0403170001
Date Prepared: 03/17/2004
Loan Program: 15 YEAR FIXED

The information provided below reflects estimates of the charges which you are likely to incur at the settlement of your loan. The fees listed are estimates-actual charges may be more or less. Your transaction may not involve a fee for every item listed. The numbers listed beside the estimates generally correspond to the numbered lines contained in the HUD-1 settlement statement which you will be receiving at settlement. The HUD-1 settlement statement will show you the actual cost for items paid at settlement.

Total Loan Amount \$ 116,000 Interest Rate: 5.250 % Term: 180 / 180 mths

800 ITEMS PAYABLE IN CONNECTION WITH LOAN:				
801	Loan Origination Fee	1.000%	\$	1,160.00 PFC
802	Loan Discount	0.500%		580.00
803	Appraisal Fee			
804	Credit Report			16.00 PFC
805	Lender's Inspection Fee			
808	Mortgage Broker Fee			
809	Tax Related Service Fee			
810	Processing Fee			595.00 PFC
811	Underwriting Fee			749.00 PFC
812	Wire Transfer Fee			50.00 PFC
	ADMIN			600.00 PFC
	COURIER			35.00 PFC
	PRE AUDIT			35.00 PFC

1100 TITLE CHARGES:				
1101	Closing or Esc row Fee:		\$	450.00
1105	Document Preparation Fee			
1106	Notary Fees			
1107	Attorney Fees			
1108	Title Insurance:			468.00

1200 GOVERNMENT RECORDING & TRANSFER CHARGES:				
1201	Recording Fees:		\$	75.00
1202	City/County Tax/Stamps:			
1203	State Tax/Stamps:			

1300 ADDITIONAL SETTLEMENT CHARGES:				
1302	Pest Inspection		\$	

			Estimated Closing Costs	4,813.00
900 ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE:				
901	Interest for	15 days @ \$	16.9167 per day	\$ 253.75
902	Mortgage Insurance Premium			
903	Hazard Insurance Premium			
904				
905	VA Funding Fee			

1000 RESERVES DEPOSITED WITH LENDER:				
1001	Hazard Insurance Premiums	months @ \$	28.75 per month	\$
1002	Mortgage Ins. Premium Reserves	months @ \$		per month
1003	School Tax	months @ \$		per month
1004	Taxes and Assessment Reserves	months @ \$	115.00 per month	
1005	Flood Insurance Reserves	months @ \$		per month
		months @ \$		per month
		months @ \$		per month

			Estimated Prepaid Items/Reserves	253.75
TOTAL ESTIMATED SETTLEMENT CHARGES				5,066.75
COMPENSATION TO BROKER (Not Paid Out of Loan Proceeds) :				
				\$

TOTAL ESTIMATED FUNDS NEEDED TO CLOSE:			TOTAL ESTIMATED MONTHLY PAYMENT:	
Purchase Price/Payoff (+)	95,087.00	New First Mortgage(-)	Principal & Interest	932.50
Loan Amount (-)	116,000.00	Sub Financing(-)	Other Financing (P & I)	
Est. Closing Costs (+)	4,813.00	New 2nd Mtg Closing Costs(+)	Hazard Insurance	28.75
Est. Prepaid Items/Reserves (+)	253.75		Real Estate Taxes	115.00
Amount Paid by Seller (-)			Mortgage Insurance	
			Homeowner Assn. Dues	
			Other	

Total Est. Funds to you	15,846.25	Total Monthly Payment	1,076.25
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☐ This Good Faith Estimate is being provided by _____, a mortgage broker, and no lender has been obtained. These estimates are provided pursuant to the Real Estate Settlement Procedures Act of 1974, as amended (RESPA). A additional information can be found in the HUD Special Information Booklet, which is to be provided to you by your mortgage broker or lender, if your application is to purchase residential real property and the lender will take a first lien on the property. The undersigned acknowledges receipt of the booklet "Settlement Costs," and if applicable the Consumer Handbook on ARM Mortgages.

Applicant GARRISON W GREENWOOD Date Applicant LINDA C GREENWOOD Date

TRUTH-IN-LENDING DISCLOSURE STATEMENT

(THIS IS NEITHER A CONTRACT NOR A COMMITMEN T TO LEND)

Applicants: GARRISON W GREENWOOD LINDA C GREENWOOD Prepared By: FIRST AMERICAN CAPITAL RES. INC 2152 DUPONT DRIVE # 101
Property Address: 1321 EASTPINE DRIVE IRVINE, , CA 92612 800-790-2374
Application No: 0403170001 Date Prepared: 03/17/2004

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
5.686 %	\$ 55,089.45	\$ 112,760.00	\$ 167,849.45

☐ REQUIRED D EPOSIT: The annual percentage rate does not take into account y our required deposit
PAYMENTS : Your payment schedule wil l 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
179	932.50	Monthly Beginning:			Monthly Beginning:			Monthly Beginning:
1	931.95							

☐ DEMAND FEATU RE: This obligation has a demand featu re.
☐ VARIABLE RATE FEATURE: This loan contai ns a variable rate feature. A variable rate disclosure has b een provided earlier.

CREDIT LIFE/CREDIT DISABILITY: Credit life insurance and credit disability insurance are not req uired 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 D isability		I want credit life and disability i nsurance. 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 th at 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 i n:
☐ 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 bu ying 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 an d 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 T axes and Insurance.

THE UNDERSIGNED ACKNOWLEDGES RECEIVING A COMPLETED COPY OF THIS DISCLOSURE.

GARRISON W GREENWOOD (Applicant) (Date) LINDA C GREENWOOD (Applicant) (Date)
(Applicant) (Date) (Applicant) (Date)
(Lender) (Date)