


<b>UNITED STATES BANKRUPTCY COURT</b> <b>MIDDLE DISTRICT OF FLORIDA</b> <b>JACKSONVILLE DIVISION</b>		<b>PROOF OF CLAIM</b>	
<b>In re:</b> <b>TAYLOR, BEAN &amp; WHITAKER MORTGAGE CORP.</b>		<b>Case Number:</b> <b>3:09-bk-07047-JAF</b>	
<small>NOTE: This form should not be used to make a claim for an administrative expense arising after the commencement of the case. A "request" for payment of an administrative expense may be filed pursuant to 11 U.S.C. § 503.</small>		<input type="checkbox"/> Check box if you are aware that anyone else has filed a proof of claim relating to your claim. Attach copy of statement giving particulars.	
<b>Name of Creditor and Address:</b> the person or other entity to whom the debtor owes money or property. If necessary, please cross out pre-printed address and write change of address.		<div style="font-size: 2em; font-weight: bold; transform: rotate(-15deg); opacity: 0.5;">CLAIM FILED</div> <div style="font-size: 1.5em; font-weight: bold; margin-top: 10px;">MAR 12 2010</div> <div style="font-size: 0.8em; margin-top: 10px;">CLERK, U.S. BANKRUPTCY COURT MIDDLE DISTRICT OF FLORIDA</div>	
Wells Fargo Funding, Inc. c/o Gilbert LLP 1100 New York Avenue NW, Suite 700 Washington, DC 20005			
Creditor Telephone Number (202) 772-2200			
Name and address where payment should be sent (if different from above): Amy Thoreson Long Wells Fargo Law Department 90 South 7th Street, 17th Floor MAC N9305-176 Minneapolis, MN 55402-3903			
Payment Telephone Number (612) 667-3995		<input type="checkbox"/> Check this box if you are the debtor or trustee in this case.	
<input type="checkbox"/> Check box if address is where Notice is to be sent.		<input type="checkbox"/> Check this box to indicate that this claim amends a previously filed claim. Claim Number (if known): _____ Filed on: _____	
<b>1. AMOUNT OF CLAIM AS OF DATE CASE FILED</b> \$ 1,387,990.21 If all or part of your claim is secured, complete item 4 below; however, if all of your claim is unsecured, do not complete item 4. If all or part of your claim is entitled to priority, complete item 5.			
<input type="checkbox"/> Check this box if claim includes interest or other charges in addition to the principal amount of claim. Attach itemized statement of interest or charges.			
<b>2. BASIS FOR CLAIM:</b> Breaches of representations and warranties		<b>3. LAST FOUR DIGITS OF ANY NUMBER BY WHICH CREDITOR IDENTIFIES DEBTOR:</b> 3a. Debtor may have scheduled account as: _____	
<b>4. SECURED CLAIM</b> (See instruction #4 on reverse side.) Check the appropriate box if your claim is secured by a lien on property or a right of set off and provide the requested information <b>Nature of property or right of setoff:</b> Describe: <input type="checkbox"/> Real Estate <input type="checkbox"/> Motor Vehicle <input type="checkbox"/> Other _____ Value of Property: \$ _____ Annual Interest Rate: _____ % if any: \$ _____ Basis for Perfection: _____ Secured Claim Amount: \$ _____ Unsecured Claim Amount: \$ 1,387,990.21 Amount of arrearage and other charges as of time case filed included in secured claim, _____ <b>DO NOT</b> include the priority portion of your claim here.			
<b>5. PRIORITY CLAIM</b> <input type="checkbox"/> Amount of Claim Entitled to Priority under 11 U.S.C. § 507(a). If any portion of your claim falls in one of the following categories, check the box and state the amount. You <b>MUST</b> specify the priority of the claim: <input type="checkbox"/> Domestic support obligations under 11 U.S.C. § 507(a)(1)(A) or (a)(1)(B). <input type="checkbox"/> Wages, salaries, or commissions (up to \$10,950*), earned within 180 days before filing of the bankruptcy petition or cessation of the debtor's business, whichever is earlier - 11 U.S.C. § 507(a)(4). <input type="checkbox"/> Contributions to an employee benefit plan - 11 U.S.C. § 507(a)(5). Unsecured Priority Claim Amount: \$ 0.00 Include <b>ONLY</b> the priority portion of your unsecured claim here. <input type="checkbox"/> Up to \$2,425* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use - 11 U.S.C. § 507(a)(7). <input type="checkbox"/> Taxes or penalties owed to governmental units - 11 U.S.C. § 507(a)(8). <input type="checkbox"/> Other - Specify applicable paragraph of 11 U.S.C. § 507(a) ( _____ ). * Amounts are subject to adjustment on 4/1/10 and every 3 years thereafter with respect to cases commenced on or after the date of adjustment.			
<b>6. CREDITS:</b> The amount of all payments on this claim has been credited for the purpose of making this proof of claim.			
<b>7. SUPPORTING DOCUMENTS:</b> Attach redacted copies of supporting documents, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, court judgments, mortgages, and security agreements. You may also attach a summary. Attach redacted copies of evidence of perfection of a security interest. (See definition of "redacted" on reverse side.) If the documents are not available, please explain. <b>DATE-STAMPED COPY</b> To receive an acknowledgment of the filing of your claim, enclose a stamped, self-addressed envelope and copy of this proof of claim. <b>DO NOT SEND ORIGINAL DOCUMENTS. ATTACHED DOCUMENTS MAY BE DESTROYED AFTER SCANNING.</b>			
The original of this completed proof of claim form must be sent by mail, hand, courier or overnight delivery (facsimile, telecopy or other electronic means NOT accepted), so that it is actually received on or before 5:00 p.m. prevailing Eastern Time on June 15, 2010, the Bar Date (as defined in the Bar Date Notice). <b>By Regular Mail to:</b> BMC Group, Inc. Attn: Taylor, Bean & Whitaker Mortgage Corp. Claim Processing PO Box 3020 Chanhassen, MN 55317-3020		<b>THIS SPACE FOR COURT USE ONLY</b> T, B & W Mortgage Corp.  01157	
<b>DATE</b> 3/10/2010		<b>SIGNATURE:</b> The person filing this claim must sign it. Sign and print name and title, if any, of the creditor or other person authorized to file this claim and state address and telephone number if different from the notice address above. Attach copy of power of attorney, if any. Agent for Wells Fargo Funding, Inc.	

## INSTRUCTIONS FOR PROOF OF CLAIM FORM

*The instructions and definitions below are general explanations of the law. In certain circumstances, such as bankruptcy cases not filed voluntarily by the debtor, there may be exceptions to these general rules.*

### ITEMS TO BE COMPLETED IN PROOF OF CLAIM FORM (IF NOT ALREADY PROPERLY FILLED IN)

#### Court, Name of Debtor, and Case Number:

Use this proof of claim form only if you are asserting a claim against the Debtor, Taylor, Bean & Whitaker Mortgage Corp. If you received a notice of the case from the Claims Agent, BMC Group, some or all of this information may have been already completed.

DEBTOR	CASE NO	PETITION DATE
Taylor, Bean & Whitaker Mortgage Corp.	3:09-bk-07047-JAF	8/24/2009

#### Creditor's Name and Address:

Fill in the name of the person or entity asserting a claim and the name and address of the person who should receive notices issued during the bankruptcy case. A separate space is provided for the payment address if it differs from the notice address. The creditor has a continuing obligation to keep the court informed of its current address. See Federal Rule of Bankruptcy Procedure (FRBP) 2002(g).

#### 1. Amount of Claim as of Date Case Filed:

State the total amount (in lawful US currency) owed to the creditor on the date of the Bankruptcy filing. Follow the instructions concerning whether to complete item 4. Check the box if interest or other charges are included in the claim.

#### 2. Basis for Claim:

State the type of debt or how it was incurred. Examples include goods sold, money loaned, services performed, personal injury/wrongful death, car loan, mortgage note, and credit card.

#### 3. Last Four Digits of Any Number by Which Creditor Identifies Debtor:

State only the last four digits of the debtor's account or other number used by the creditor to identify the debtor.

#### 3a. Debtor May Have Scheduled Account As:

Use this space to report a change in the creditor's name, a transferred claim, or any other information that clarifies a difference between this proof of claim and the claim as scheduled by the debtor.

#### 4. Secured Claim:

Check the appropriate box and provide the requested information if the claim is fully or partially secured. Skip this section if the claim is entirely unsecured. (See DEFINITIONS, below.)

State the type and the value of property that secures the claim, attach copies of lien documentation, and state annual interest rate and the amount past due on the claim as of the date of the bankruptcy filing.

#### 5. Amount of Claim Entitled to Priority Under 11 U.S.C. §507(a).

If any portion of your claim falls in one or more of the listed categories, check the appropriate box(es) and state the amount entitled to priority. (See DEFINITIONS, below.) A claim may be partly priority and partly non-priority. For example, in some of the categories, the law limits the amount entitled to priority.

#### 6. Credits:

An authorized signature on this proof of claim serves as an acknowledgment that when calculating the amount of the claim, the creditor gave the debtor credit for any payments received toward the debt.

#### 7. Supporting Documents:

Attach to this proof of claim form redacted copies documenting the existence of the debt and of any lien securing the debt. You may also attach a summary if documentation is voluminous or an explanation if documentation is not available. You must also attach copies of documents that evidence perfection of any security interest. You may also attach a summary. FRBP 3001(c) and (d). Do not send original documents, as attachments may be destroyed after scanning.

#### Date and Signature:

The person filing this proof of claim must sign and date it. FRBP 9011. Print the name and title, if any, of the creditor or other person authorized to file this claim. State the filer's address and telephone number if it differs from the address given on the top of the form for purposes of receiving notices. Attach a complete copy of any power of attorney. Criminal penalties apply for making a false statement on a proof of claim.

#### Date-Stamped Copy:

Return claim form and attachments. If you wish to receive an acknowledgement of your claim, please enclose a self-addressed stamped envelope and a second copy of the proof of claim form with any attachments to the Claims Agent, BMC Group, at the address on the front of this form.

*Please read – important information: upon completion of this claim form, you are certifying that the statements herein are true.*

Be sure all items are answered on the claim form. If not applicable, insert "Not Applicable."

### DEFINITIONS

#### DEBTOR

A debtor is the person, corporation, or other entity that has filed a bankruptcy case.

#### CREDITOR

A creditor is any person, corporation, or other entity to whom the debtor owed a debt on the date that the bankruptcy case was filed.

#### CLAIM

A claim is the creditor's right to receive payment on a debt that was owed by the debtor on the date of the bankruptcy filing. See 11 U.S.C. §101 (5). A claim may be secured or unsecured.

#### PROOF OF CLAIM

A form telling the bankruptcy court how much the debtor owed a creditor at the time the bankruptcy case was filed (the amount of the creditor's claim). This form must be filed with the court-appointed Claims Agent, BMC Group, at the address listed on the reverse side of this page

#### SECURED CLAIM Under 11 U.S.C. §506(a)

A secured claim is one backed by a lien on property of the debtor. The claim is secured so long as the creditor has the right to be paid from the property prior to other creditors.

The amount of the secured claim cannot exceed the value of the property. Any amount owed to the creditor in excess of the value of the property is an unsecured claim. Examples of liens on property include a mortgage on real estate or a security interest in a car.

A lien may be voluntarily granted by a debtor or may be obtained through a court proceeding. In some states, a court judgment is a lien. A claim also may be secured if the creditor owes the debtor money (has a right to setoff).

#### UNSECURED NONPRIORITY CLAIM

If a claim is not a secured claim it is an unsecured claim. A claim may be partly secured and partly unsecured if the property on which a creditor has a lien is not worth enough to pay the creditor in full.

#### UNSECURED PRIORITY CLAIM Under 11 U.S.C. §507(a)

Priority claims are certain categories of unsecured claims that are paid from the available money or property in a bankruptcy case before other unsecured claims.

#### Evidence of Perfection

Evidence of perfection may include a mortgage, lien, certificate of title, financing statement, or other

### INFORMATION

document showing that the lien has been filed or recorded.

#### Redacted

A document has been redacted when the person filing it has masked, edited out, or otherwise deleted, certain information. A creditor should redact and use only the last four digits of any social-security, individual's tax-identification, or financial-account number, all but the initials of a minor's name and only the year of any person's date of birth.

#### Offers to Purchase a Claim

Certain entities are in the business of purchasing claims for an amount less than the face value of the claims. One or more of these entities may contact the creditor and offer to purchase the claim. Some of the written communications from these entities may easily be confused with official court documentation or communications from the debtor. These entities do not represent the bankruptcy court or the debtor. The creditor has no obligation to sell its claim. However, if the creditor decides to sell its claim, any transfer of such claim is subject to FRBP 3001(e), any applicable provisions of the Bankruptcy Code (11 U.S.C. § 101 et seq.), and any applicable orders of the bankruptcy court.

ONCE YOUR CLAIM IS FILED YOU CAN OBTAIN OR VERIFY YOUR CLAIM NUMBER BY VISITING [www.bmcgroup.com/tbw/mortgage](http://www.bmcgroup.com/tbw/mortgage)

Billing Type	Net Due
Early Payoff	\$8,340.00
Escrow Deficiency	\$11.94
FHA Disclosures Fees	\$4,366.22
Final Doc Procurement Fees	\$51,405.00
Funding Adjustment	\$12,478.44
Indemnification	\$475,824.86
MH Title Curative Expense	\$6,483.63
Miscellaneous Fees	\$375.00
Non MERS Penalties	\$50.00
Pairoff	\$53,201.55
Payment Advance	\$3,478.18
Repurchase	\$222,867.38
Soft Letter Repurchase	\$543,835.34
Tax Penalty	\$722.67
Underwriting	\$4,550.00

**Total** **\$1,387,990.21**

Loan Number	Client Loan Number	Borrower Last Name	Billed Date	Funded Date	PIF Date	# of Days	Net Amount Due
263296816	209851	CLOSMANN	10/6/2009	7/24/2009	9/28/2009	66	\$8,340.00
<b>Total</b>							<b>\$8,340.00</b>

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<b>Total</b>							<b>\$8,340.00</b>

The loans identified below are the result of one of two scenarios. 1) If there is an amount in the 'Amount of Escrow Funds Received on Funded Date' field, escrow funds are due Wells Fargo as a result of an escrow deficiency which occurred during the purchase of the loan. Wells Fargo has calculated the total amount due. 2) If there is an amount in the 'Purchase Advice Discrepancy' field, Wells Fargo funded this loan incorrectly due to a system calculation. Please refer to the Purchase Advice and review the escrow balance field. The escrow balance field was added to your total wire, however, escrow funds should have been netted from the total wire. Wells Fargo has calculated the total amount due, which includes the

Loan Number	Client Loan Number	Borrower Last Name	Billed Date	Net Amount Due	Actual Amt Funded	Correct Escrow Amt	Funded Date
209225465	2438050700	CROSS	7/6/2009	\$11.94	\$3,111.75	\$3,123.69	9/26/2008
Total				\$11.94			

The following loan document(s) was/were not received in a timely manner and a procurement fee has been assessed.

WF Loan #	Lender/Loan #	Borrower Name	Address	City	State	Zip	Amount Charged	Bill Month	Document Type
209008168	2694419	DAVID J KARDELL	8551 SOLOMONS ISLAND RD	OWINGS	MD	20736	\$55.00	8/1/2009	Mortgage/DOT
209008697	2631038	ESTATE OF EDWARD MACK	234 SAVANNAH ST SE	WASHINGTON	DC	20032	\$55.00	8/1/2009	Mortgage/DOT
209056548	7081917	DAVID E FRANQUELIN	4050 ENCINA DR	NAPA	CA	94558	\$55.00	9/1/2009	Title Policy
209067602	7079223	ALTON R COULTER	5308 GLOCK	GILLETTE	WY	82718	\$45.00	9/1/2009	Assignment of Mortgage
209068733	7083036	FRANCISCO DE LEON	8896 DELANO DRIVE	RIVERSIDE	CA	92503	\$55.00	9/1/2009	Mortgage/DOT
209068733	7083036	FRANCISCO DE LEON	8896 DELANO DRIVE	RIVERSIDE	CA	92503	\$55.00	9/1/2009	Title Policy
209087246	7081524	MARTIN ALVAREZ	1709 N WILMINGTON AVENUE	COMPTON	CA	90222	\$55.00	9/1/2009	Title Policy
209087246	7081524	MARTIN ALVAREZ	1709 N WILMINGTON AVENUE	COMPTON	CA	90222	\$55.00	9/1/2009	Mortgage/DOT
209088715	7078157	ROBERT COLEMAN	184 LAKE OAK DRIVE	MOUNTAIN HOME	AR	72653	\$45.00	9/1/2009	Assignment of Mortgage
209162569	2693980	APRIL S REAVES	613 WALNUT STREET	WAYNESBORO	TN	38485	\$45.00	9/1/2009	Assignment of Mortgage
209201987	7082181	CHARLES SHORR	4534 TIMBERLAKE TRAIL	HIGHLAND	MI	48357	\$45.00	9/1/2009	Assignment of Mortgage
209202001	7084322	RICHARD MEEKS	111 BLAKE COVE	DOUGLASVILLE	GA	30134	\$45.00	9/1/2009	Assignment of Mortgage
209216886	7075666	MARK ALLEN CRAFT	110 CATHERINE CIRCLE	VIDALIA	LA	71373	\$45.00	9/1/2009	Assignment of Mortgage
209453703	7088492	SYED HASAN	16095 COUNTY LINE RD	MASARYKTOWN	FL	34604	\$55.00	10/1/2009	Title Policy
209455716	7091413	SAREENA VELU	1409 OAKMONT PL	PITTSBURG	CA	94565	\$55.00	10/1/2009	Title Policy
209546803	2796450	WELDON THOMAS	3401 BANGOR STREET SE	WASHINGTON	DC	20020	\$55.00	10/1/2009	Mortgage/DOT
209546803	2796450	WELDON THOMAS	3401 BANGOR STREET SE	WASHINGTON	DC	20020	\$55.00	10/1/2009	Title Policy
209550433	7088784	JEREMY HILL	3870 PINTAIL COURT	MERCED	CA	95340	\$55.00	10/1/2009	Title Policy
209482165	7091544	ROBERT USHER	3700 Q STREET #113	BAKERSFIELD	CA	93301	\$55.00	10/1/2009	Title Policy
209640903	7091854	HUGO MORENO	330 GROVE ST	ARVIN	CA	93203	\$55.00	10/1/2009	Title Policy
209443803	2664570	LINDA ROCKEFELLER	5 SOMBRERO LANE	SAINT ROSE	LA	70087	\$55.00	10/1/2009	Mortgage/DOT
209443803	2664570	LINDA ROCKEFELLER	5 SOMBRERO LANE	SAINT ROSE	LA	70087	\$55.00	10/1/2009	Title Policy
209668201	7098006	FELICIA LAMBIN	1804 BRADY COURT	RAHWAY	NJ	07065	\$55.00	10/1/2009	Mortgage/DOT
209641737	7096647	ESTELA JIMENEZ	184 SOUTH T STREET	MERCED	CA	95341	\$55.00	11/1/2009	Title Policy
209643337	7095239	HUGO MENDOZA	819 GARNER AVE	SALINAS	CA	93905	\$55.00	11/1/2009	Title Policy
209668938	2773439	BLANCA ZAMBRANO	4807 N HARLEM AVENUE	CHICAGO	IL	60656	\$55.00	11/1/2009	Mortgage/DOT
209712249	2798700	HENRY LIERS	33 MOUNTAIN VIEW	TUBAC	AZ	85646	\$55.00	11/1/2009	Title Policy
209711522	7093781	DAVID WHIPPLE	861 N BLACKS CORNERS RD	IMLAY CITY	MI	48444	\$55.00	11/1/2009	Title Policy
209546639	2637925	BARREY STAGGS	19921 E RAMBLING ROAD	COVINA	CA	91724	\$55.00	11/1/2009	Mortgage/DOT
209653898	2822396	REGINALD FLUELLEN SR	202 STARKSVILLE AVE S	LEESBURG	GA	31763	\$55.00	11/1/2009	Title Policy
209902139	7090276	VICTOR MADUKA	5013 QUEENSBERRY AVENUE	BALTIMORE	MD	21215	\$55.00	11/1/2009	Mortgage/DOT
209446061	7090633	VIOLETA MARIN	4125 GRAND AVE	MONTCLAIR	CA	91763	\$55.00	11/1/2009	Mortgage/DOT
209446061	7090633	VIOLETA MARIN	4125 GRAND AVE	MONTCLAIR	CA	91763	\$55.00	11/1/2009	Title Policy
178319455	2612505	GREGORY E PECK	18 TOWNHOUSE HILL ROAD	NORTH EGREMONT	MA	01252	\$45.00	11/1/2009	Assignment of Mortgage
209453661	7090070	RENE GUBESI	3930 N PINE GROVE AVE #2808	CHICAGO	IL	60613	\$45.00	11/1/2009	Assignment of Mortgage
210003505	7093869	CLIFFORD STONE	3815 S ATLANTIC BLVD 302	DAYTONA BEACH SHO	FL	32118	\$55.00	12/1/2009	Mortgage/DOT

210003505	7093869	CLIFFORD STONE	3815 S ATLANTIC BLVD 302	DAYTONA BEACH SHO	FL	32118	\$55.00	12/1/2009	Title Policy
210003935	7093961	VICENTE CAMPOS	2217 W ELIA STREET	MEGA	AZ	85201	\$55.00	12/1/2009	Title Policy
209453117	7805300034	MICHELE COCCOVIZZO	5956 BARN OWL CT	ROCKLEDGE	FL	32955	\$45.00	12/1/2009	Assignment of Mortgage
210123766	7098833	KAREN JOHNSON	4346 MORGAN AVENUE NORTH	MINNEAPOLIS	MN	55412	\$55.00	12/1/2009	Title Policy
210123766	7098833	KAREN JOHNSON	4346 MORGAN AVENUE NORTH	MINNEAPOLIS	MN	55412	\$55.00	12/1/2009	Mortgage/DOT
210144812	7103012	MAUREEN FERDINAND	1040 TENNESSEE AVE	FORT LAUDERDALE	FL	33312	\$45.00	12/1/2009	Assignment of Mortgage
210222667	7093468	HAILE MITCHELL	850 STEWART STREET	PARIS	KY	40361	\$45.00	12/1/2009	Assignment of Mortgage
210263372	2847074	KEVIN CORCORAN	806 W HACKBERRY DR	ARLINGTON HEIGHTS	IL	60004	\$55.00	12/1/2009	Title Policy
210263752	7096593	VICTOR TEDESCO	1000 KALISTE SALOOM RD 13	LAFAYETTE	LA	70508	\$55.00	12/1/2009	Mortgage/DOT
210281044	2914787	GARY CLARK	552 RIVER ROAD	ORRINGTON	ME	04474	\$55.00	12/1/2009	Title Policy
210345013	7097869	RONALD HOOKER	2444 S 73RD STREET	WEST ALLIS	WI	53219	\$55.00	12/1/2009	Mortgage/DOT
210347282	7099503	NELDA MASSINGHAM	3326 E SAGINAW WAY	FRESNO	CA	93726	\$45.00	12/1/2009	Assignment of Mortgage
210414066	7103884	DANNY IRONS	1058 NE REGENT ST	CEDAR RAPIDS	IA	52402	\$55.00	12/1/2009	Title Policy
210410189	2909593	RODNEY NUNNELLY	4477 DEPRIEST ST	ROSEBURG	OR	97470	\$55.00	1/1/2010	Title Policy
210410858	2923537	PAUL OSAK	150 ROOSEVELT DR	TRUMBULL	CT	06611	\$55.00	1/1/2010	Mortgage/DOT
210412094	2926568	PARNESH SINGH	926 O CONNOR STREET	PALO ALTO	CA	94303	\$55.00	1/1/2010	Mortgage/DOT
210412391	2940870	JAMES TAYLOR	410 STONEBRIDGE CIR	SAVANNAH	GA	31419	\$55.00	1/1/2010	Title Policy
210562377	2927689	NORAH MEDWINTER	9 GREEN ST	STAMFORD	CT	06902	\$55.00	1/1/2010	Mortgage/DOT
210562377	2927689	NORAH MEDWINTER	9 GREEN ST	STAMFORD	CT	06902	\$55.00	1/1/2010	Title Policy
210563326	2947348	DIMITRI SANDU	344- 346 CALDWELL AVENUE	PATERSON	NJ	07502	\$55.00	1/1/2010	Title Policy
210611992	2968547	LYNN LAYMAN	1990 HALE RD	SONOMA	CA	95476	\$55.00	1/1/2010	Title Policy
210652145	2947809	CRYSTAL LA MORA	590 SAN ROGELIO ST	HEMET	CA	92545	\$55.00	1/1/2010	Mortgage/DOT
210709077	7109389	SHIRLEY JOHNSON	263 HUBBARD ROAD	LEBANON	ME	04027	\$55.00	1/1/2010	Mortgage/DOT
210709168	7103454	GEOFFREY REED	5 SHERIDAN RD	LEBANON	NJ	08833	\$55.00	1/1/2010	Title Policy
210710489	7103992	THOMAS PEIFER III	329 DURANGO DRIVE	MARION	IA	52302	\$55.00	1/1/2010	Title Policy
210753752	2948349	MITCHELL MCMURTRY	6298 ALHAMBRA AVENUE	RIVERSIDE	CA	92505	\$55.00	1/1/2010	Title Policy
210753836	2928899	JULIA ROBINSON SHIMIZU	12334 EMELITA STREET	VALLEY VILLAGE	CA	91607	\$55.00	1/1/2010	Mortgage/DOT
210003091	7101416	SAMUEL MINOR JR	662 AND 664 E 120TH ST	LOS ANGELES	CA	90059	\$55.00	2/1/2010	titl pley
210347423	7099566	DANIEL LAWLESS	126 CROSSINGS BLVD	BLUFFTON	SC	29910	\$55.00	2/1/2010	titl pley
210348033	7105778	ALVARO RODRIGUEZ	1525 BLACKBIRCH WAY	TOBYHANNA	PA	18466	\$55.00	2/1/2010	titl pley
210348553	7103546	JOHN KUJAT	945 LATTIMER ROAD	HAZLE TOWNSHIP	PA	18202	\$55.00	2/1/2010	mrt dot
210348553	7103546	JOHN KUJAT	945 LATTIMER ROAD	HAZLE TOWNSHIP	PA	18202	\$55.00	2/1/2010	titl pley
210352662	7101418	TINA SARVER	165 HILLEGASS ROAD	SHELLSBURG	PA	15559	\$55.00	2/1/2010	titl pley
210412268	2926701	MICHAEL HELDMAN	1931 N VILLA AVENUE	OROVILLE	CA	95966	\$55.00	2/1/2010	mrt dot
210412268	2926701	MICHAEL HELDMAN	1931 N VILLA AVENUE	OROVILLE	CA	95966	\$55.00	2/1/2010	titl pley
198088585	763633	CHARSELYLEA OLIVER	94 SWEETWATER RD	FORT MITCHELL	AL	36856	\$55.00		MH Affidavit of Affixation
198088585	763633	CHARSELYLEA OLIVER	94 SWEETWATER RD	FORT MITCHELL	AL	36856	\$55.00		MH Conversion Final
198490963	846965	JEFFREY R MOORE	3367 NEBO ROAD	DALLAS	GA	30132	\$55.00		MH Affidavit of Affixation
198490963	846965	JEFFREY R MOORE	3367 NEBO ROAD	DALLAS	GA	30132	\$55.00		MH Conversion Final
198490963	846965	JEFFREY R MOORE	3367 NEBO ROAD	DALLAS	GA	30132	\$55.00		MH POA

198584021	844764	KEITTA EVANS	396 E PLAINVIEW DRIVE	WARRENTON	GA	30828	\$55.00	MH POA
198584674	860683	BRIAN LUMPKINS	1733 BAINUM ROAD	NEW RICHMOND	OH	45157	\$55.00	MH POA
198683682	877258	GILBERT G SIMS	126 WALLACE ROAD	TRION	GA	30753	\$55.00	MH POA
198868408	852706	SERGIO VALDEZ	3103 RIVER ROAD	WIMAUMA	FL	33598	\$55.00	MH Affidavit of Affixation
198868408	852706	SERGIO VALDEZ	3103 RIVER ROAD	WIMAUMA	FL	33598	\$55.00	MH Conversion Final
198868408	852706	SERGIO VALDEZ	3103 RIVER ROAD	WIMAUMA	FL	33598	\$55.00	MH POA
198907461	724973	WYLETHA CHESTER	455 PEAR ORCHARD RD	GREENSBORO	GA	30642	\$55.00	MH Affidavit of Affixation
198907461	724973	WYLETHA CHESTER	455 PEAR ORCHARD RD	GREENSBORO	GA	30642	\$55.00	MH Conversion Final
198907834	787421	JAMES D MATHEWS	5126 HUNTINGTON COURT	MIDDLEBURG	FL	32068	\$55.00	MH Affidavit of Affixation
198907834	787421	JAMES D MATHEWS	5126 HUNTINGTON COURT	MIDDLEBURG	FL	32068	\$55.00	MH Conversion Final
198907917	881523	BRITTANY M ODOM	4114 BRYAN DRIVE SE	ACWORTH	GA	30102	\$55.00	MH Affidavit of Affixation
198907917	881523	BRITTANY M ODOM	4114 BRYAN DRIVE SE	ACWORTH	GA	30102	\$55.00	MH Conversion Final
198908006	852734	RACHEL D ROBINSON	57 SUNSET RIDGE	WALDOBORO	ME	04572	\$55.00	MH Affidavit of Affixation
198908006	852734	RACHEL D ROBINSON	57 SUNSET RIDGE	WALDOBORO	ME	04572	\$55.00	MH Conversion Final
198747354	881748	CATHY L BROWN	179 SUBURBAN DRIVE	SANDERSVILLE	GA	31082	\$55.00	MH POA
199117466	875276	JOSHUA FIELDER	146 DOGWOOD CIRCLE	JACKSON	GA	30233	\$55.00	MH Affidavit of Affixation
199117466	875276	JOSHUA FIELDER	146 DOGWOOD CIRCLE	JACKSON	GA	30233	\$55.00	MH Conversion Final
199117565	889675	CLARENCE F MACLEOD	438 LYFORD ROAD	ORNEVILLE	ME	04463	\$55.00	MH Affidavit of Affixation
199117565	889675	CLARENCE F MACLEOD	438 LYFORD ROAD	ORNEVILLE	ME	04463	\$55.00	MH Affidavit of Affixation
199117581	902723	MATTHEW MASSEY	4922 IRON HILL RD	DEARING	GA	30808	\$55.00	MH POA
199117722	866334	SCOTT WILLIAMS	3821 N ABBOTT ROAD	SAINT HEDWIG	TX	78152	\$55.00	MH POA
198747339	818357	STACY L BLALOCK	146 WEST VIEW CIRCLE	LAFAYETTE	GA	30728	\$55.00	MH POA
198908063	876571	CHARLES P SHANER	201 DELOACH ROAD	PEMBROKE	GA	31321	\$55.00	MH Affidavit of Affixation
198908063	876571	CHARLES P SHANER	201 DELOACH ROAD	PEMBROKE	GA	31321	\$55.00	MH Conversion Final
198908063	876571	CHARLES P SHANER	201 DELOACH ROAD	PEMBROKE	GA	31321	\$55.00	MH POA
199242496	894021	EDWARD W LYNE	4856 NW LYONS ST	ARCADIA	FL	34266	\$55.00	MH Affidavit of Affixation
199242496	894021	EDWARD W LYNE	4856 NW LYONS ST	ARCADIA	FL	34266	\$55.00	MH Conversion Final
199242496	894021	EDWARD W LYNE	4856 NW LYONS ST	ARCADIA	FL	34266	\$55.00	MH POA
199242504	848305	MARY MALDONADO	4755 HWY 71	GREENWOOD	FL	32443	\$55.00	MH Conversion Final
199242652	837296	KAREN J STRIBLING	1490 RAINBOW DR	ELBERTON	GA	30635	\$55.00	MH Conversion Final
198612293	865448	SHANE A WEEKLY	34 PRARIE CHICKEN COURT	MONTICELLO	GA	31064	\$55.00	MH Affidavit of Affixation
198612293	865448	SHANE A WEEKLY	34 PRARIE CHICKEN COURT	MONTICELLO	GA	31064	\$55.00	MH Conversion Final
198612293	865448	SHANE A WEEKLY	34 PRARIE CHICKEN COURT	MONTICELLO	GA	31064	\$55.00	MH POA
198587578	807898	ALEX J PETTITT	2064 YMCA CAMP ROAD	KING	NC	27012	\$55.00	MH Affidavit of Affixation
198587578	807898	ALEX J PETTITT	2064 YMCA CAMP ROAD	KING	NC	27012	\$55.00	MH Conversion Final
199393745	876799	RONALD CULVER	16 LAKE HILL CIRCLE	DEATSVILLE	AL	36022	\$55.00	MH Affidavit of Affixation
199393745	876799	RONALD CULVER	16 LAKE HILL CIRCLE	DEATSVILLE	AL	36022	\$55.00	MH Conversion Final
198926685	825811	FRED L NORTON	1101 KINNETT ROAD	COVINGTON	GA	30016	\$55.00	MH Conversion Final
199481995	909127	WILLIE BRANTLEY	674 S MAIN ST	DAVISBORO	GA	31018	\$55.00	MH Affidavit of Affixation
199481995	909127	WILLIE BRANTLEY	674 S MAIN ST	DAVISBORO	GA	31018	\$55.00	MH POA



199482092	867114	KHULAF A ILAUUWAHID	7469 HIAWATHA DRIVE	DOUGLASVILLE	GA	30134	\$55.00	MH POA
199482175	781807	MELISSA PARHAM	3958 RIVER ROAD	MANCHESTER	GA	31816	\$55.00	MH Conversion Final
199482126	880437	MARLENE LENCHERICH	119 OLD OAK LANE	MOCKSVILLE	NC	27028	\$55.00	MH POA
199456104	852316	CHERYL YN J LIVINGSTON	15307 NAVA STREET	HUDSON	FL	34667	\$55.00	MH Affidavit of Affixation
199456104	852316	CHERYL YN J LIVINGSTON	15307 NAVA STREET	HUDSON	FL	34667	\$55.00	MH Conversion Final
199456104	852316	CHERYL YN J LIVINGSTON	15307 NAVA STREET	HUDSON	FL	34667	\$55.00	MH POA
199456195	934763	JOHN P ROBERTS	1715 BROOME STREET	SUMTER	SC	29150	\$55.00	MH Affidavit of Affixation
199456195	934763	JOHN P ROBERTS	1715 BROOME STREET	SUMTER	SC	29150	\$55.00	MH Conversion Final
199456203	925141	DUSTIN B ROY	20038 SULTANA LANE	SPRING HILL	FL	34610	\$55.00	MH Affidavit of Affixation
199456203	925141	DUSTIN B ROY	20038 SULTANA LANE	SPRING HILL	FL	34610	\$55.00	MH Conversion Final
199608167	940541	LESLIE M CARTER	258 SOUTHERN CHARM WAY	GUYTON	GA	31312	\$55.00	MH POA
199608183	774948	BRIAN R ESLINGER	14250 SE 62ND COURT	SUMMERFIELD	FL	34491	\$55.00	MH Affidavit of Affixation
199608183	774948	BRIAN R ESLINGER	14250 SE 62ND COURT	SUMMERFIELD	FL	34491	\$55.00	MH Conversion Final
199608241	884572	MICHAEL RICHIE	17704 GREENSBORO STREET	BROOKSVILLE	FL	34610	\$55.00	MH Affidavit of Affixation
199608241	884572	MICHAEL RICHIE	17704 GREENSBORO STREET	BROOKSVILLE	FL	34610	\$55.00	MH Conversion Final
199795931	899710	JACK W HAYS	2470 HONEYPOT LANE	CYPRESS	FL	32432	\$55.00	MH Affidavit of Affixation
199795931	899710	JACK W HAYS	2470 HONEYPOT LANE	CYPRESS	FL	32432	\$55.00	MH Conversion Final
199803552	899953	DAVID VASQUEZ JR	2818 METRO DRIVE	RUSKIN	FL	33570	\$55.00	MH Affidavit of Affixation
199803552	899953	DAVID VASQUEZ JR	2818 METRO DRIVE	RUSKIN	FL	33570	\$55.00	MH Conversion Final
199803578	848016	TROY D WALKER	6115 RUBEN STREET	ALBANY	GA	31707	\$55.00	MH Affidavit of Affixation
199803578	848016	TROY D WALKER	6115 RUBEN STREET	ALBANY	GA	31707	\$55.00	MH Conversion Final
199795956	879733	KARL J HOPKINS	14525 BRIARPATCH LANE	DEWITT	VA	23840	\$55.00	MH Affidavit of Affixation
199795956	879733	KARL J HOPKINS	14525 BRIARPATCH LANE	DEWITT	VA	23840	\$55.00	MH POA
199802232	899039	VINCENT WHITE	2018 HWY 128	ROBERTA	GA	31078	\$55.00	MH POA
200003036	929879	RICHARD C STORTZ	7509 E TAURUS CIRCLE	JACKSONVILLE	FL	32222	\$55.00	MH Conversion Final
200045698	910946	MIGUEL C GUILLEN	3751 PECAN LANE	LAS VEGAS	NV	89115	\$55.00	MH POA
199796178	933213	SANDRA NEWMAN	177 HICKORY CIRCLE	SPRINGFIELD	GA	31329	\$55.00	MH POA
200002947	946738	JOHNNY MURRAY	321 MACDONALD DOWNS ROAD	HAVELOCK	NC	28532	\$55.00	MH POA
200126118	926688	ANZELLA CARTER	3649 HEADSTALL LANE	DEARING	GA	30808	\$55.00	MH POA
200126191	938104	BRANDY W PENDERGRASS	138 JORDAN LANE	HENDERSON	NC	27537	\$55.00	MH POA
200126233	954541	MICHAEL T THRASHER	829 WASHINGTON RD	LEXINGTON	GA	30648	\$55.00	MH Affidavit of Affixation
200126233	954541	MICHAEL T THRASHER	829 WASHINGTON RD	LEXINGTON	GA	30648	\$55.00	MH Conversion Final
200126233	954541	MICHAEL T THRASHER	829 WASHINGTON RD	LEXINGTON	GA	30648	\$55.00	MH POA
200165835	1005805	KELVIN M GARDNER	1206 BROWN ROAD	JAMESVILLE	NC	27846	\$55.00	MH Affidavit of Affixation
200165835	1005805	KELVIN M GARDNER	1206 BROWN ROAD	JAMESVILLE	NC	27846	\$55.00	MH POA
200187771	881601	DEBORAH J PARKER	811 HALLTOWN RD	PORTLAND	TN	37148	\$55.00	MH Conversion Final
200187789	970831	RICHARD ROBINSON	73 LEE ROAD 2104	OPELIKA	AL	36804	\$55.00	MH Affidavit of Affixation
200187789	970831	RICHARD ROBINSON	73 LEE ROAD 2104	OPELIKA	AL	36804	\$55.00	MH Conversion Final
200165884	997848	DENNIS HARRIS	68 LASSO LOOP	PHENIX CITY	AL	36860	\$55.00	MH Affidavit of Affixation
200165884	997848	DENNIS HARRIS	68 LASSO LOOP	PHENIX CITY	AL	36860	\$55.00	MH Conversion Final

200340727	928733	HANNA K BEARDEN	4662 BELLADONNA STREET	MIDDLEBURG	FL	32068	\$55.00	MH Affidavit of Affixation
200340727	928733	HANNA K BEARDEN	4662 BELLADONNA STREET	MIDDLEBURG	FL	32068	\$55.00	MH Conversion Final
200340784	949991	ELIZABETH A CAVANAUGH	1287 WALTER SAMS ROAD	WINTERVILLE	GA	30683	\$55.00	MH Affidavit of Affixation
200340784	949991	ELIZABETH A CAVANAUGH	1287 WALTER SAMS ROAD	WINTERVILLE	GA	30683	\$55.00	MH POA
200340974	929037	DAVID L MOORE	3235 MOODY ROAD	BONAIRE	GA	31005	\$55.00	MH Affidavit of Affixation
200340974	929037	DAVID L MOORE	3235 MOODY ROAD	BONAIRE	GA	31005	\$55.00	MH Conversion Final
200341113	1003485	MARIA VERGARA	15950 NE 58 AVE	CITRA	FL	32113	\$55.00	MH Affidavit of Affixation
200341113	1003485	MARIA VERGARA	15950 NE 58 AVE	CITRA	FL	32113	\$55.00	MH Conversion Final
200376739	853827	JULIETTE LUCAS	6200 COUNTY ROAD 315C	KEYSTONE HEIGHTS	FL	32656	\$55.00	MH Conversion Final
200376747	966788	KEVIN D MOORE	8100 STATE ROUTE 135	LYNCBURG	OH	45142	\$55.00	MH Affidavit of Affixation
200376747	966788	KEVIN D MOORE	8100 STATE ROUTE 135	LYNCBURG	OH	45142	\$55.00	MH POA
200299329	831514	JOHN SHULER	1322 LIVE OAK PKWY	TARPON SPRINGS	FL	34689	\$55.00	MH Affidavit of Affixation
200299329	831514	JOHN SHULER	1322 LIVE OAK PKWY	TARPON SPRINGS	FL	34689	\$55.00	MH Conversion Final
200371243	998036	BENJAMIN M WATSON	300 NOGAL CANYON	BENT	NM	88314	\$55.00	MH Affidavit of Affixation
200371243	998036	BENJAMIN M WATSON	300 NOGAL CANYON	BENT	NM	88314	\$55.00	MH Conversion Final
200255305	959262	JAMES R THOMASON	1085 PROCTOR ROAD	ROCKMART	GA	30153	\$55.00	MH Affidavit of Affixation
200255305	959262	JAMES R THOMASON	1085 PROCTOR ROAD	ROCKMART	GA	30153	\$55.00	MH Conversion Final
200255305	959262	JAMES R THOMASON	1085 PROCTOR ROAD	ROCKMART	GA	30153	\$55.00	MH POA
200341071	986568	KAREN STRIBLING	420 LEE ROAD 290	PHENIX CITY	AL	36867	\$55.00	MH Affidavit of Affixation
200341071	986568	KAREN STRIBLING	420 LEE ROAD 290	PHENIX CITY	AL	36867	\$55.00	MH POA
200451409	793878	CARLOS A ARELLANO	10598 E HIGHWAY 92	HEREFORD	AZ	85615	\$55.00	MH Affidavit of Affixation
200451409	793878	CARLOS A ARELLANO	10598 E HIGHWAY 92	HEREFORD	AZ	85615	\$55.00	MH POA
150015469	884116	JASON S HARBOUR	9584 EAST 37TH STREET	YUMA	AZ	85365	\$55.00	MH POA
200725356	1039404	TONY BARNES	311 MELROSE LANDING BLVD	MELROSE	FL	32666	\$55.00	MH Affidavit of Affixation
200725356	1039404	TONY BARNES	311 MELROSE LANDING BLVD	MELROSE	FL	32666	\$55.00	MH Conversion Final
200725398	1041193	JERROD COURBAT	2248 LINTON RD	SANDERSVILLE	GA	31082	\$55.00	MH Affidavit of Affixation
200725398	1041193	JERROD COURBAT	2248 LINTON RD	SANDERSVILLE	GA	31082	\$55.00	MH POA
200725406	1044616	BRANDI L DONALDSON	207 BRIAR CREEK RUN	LIZELLA	GA	31052	\$55.00	MH Affidavit of Affixation
200725406	1044616	BRANDI L DONALDSON	207 BRIAR CREEK RUN	LIZELLA	GA	31052	\$55.00	MH Conversion Final
200725539	893390	GEORGE MCGOUIRK	118 BETHLEHEM CHURCH RD	EAST DUBLIN	GA	31027	\$55.00	MH Affidavit of Affixation
200725539	893390	GEORGE MCGOUIRK	118 BETHLEHEM CHURCH RD	EAST DUBLIN	GA	31027	\$55.00	MH Conversion Final
200725539	893390	GEORGE MCGOUIRK	118 BETHLEHEM CHURCH RD	EAST DUBLIN	GA	31027	\$55.00	MH POA
200853406	1016450	MARCI J BOLER	207 BRADFORD DRIVE	BYRON	GA	31008	\$55.00	MH Conversion Final
200853505	1013880	KENNETH R CALDWELL	5858 CEDAR BROOK COURT	STANLEY	NC	28164	\$55.00	MH Conversion Final
200853935	1035774	ELBERT LYONS	130 TURNER DRIVE	DYER	AR	72935	\$55.00	MH Conversion Final
200854297	1027891	DARLENE A STALK	1460 S COLONNADES CIRCLE	LAKELAND	FL	33811	\$55.00	MH Conversion Final
200854347	1020786	CHARLENE TOWNSEND	2577 KY HWAY 2141 LOT-A	STANFORD	KY	40484	\$55.00	MH Conversion Final
200853554	993296	DAVID CHADDOCK	4439 MAGNOLIA ROAD	MARIANNA	FL	32448	\$55.00	MH Conversion Final
200854222	1060479	CASEY SHEPHERD	656 BILL LOHR ROAD	LEXINGTON	NC	27292	\$55.00	MH Affidavit of Affixation
200854222	1060479	CASEY SHEPHERD	656 BILL LOHR ROAD	LEXINGTON	NC	27292	\$55.00	MH POA

200810174	1059475	ERIK S PASTOR	128 STRICKLAND LOOP	FORSYTH	GA	31029	\$55.00	MH Affidavit of Affixation
200810174	1059475	ERIK S PASTOR	128 STRICKLAND LOOP	FORSYTH	GA	31029	\$55.00	MH POA
200944189	1081304	BILLY LUSCO	170 LEE ROAD 693	OPELIKA	AL	36804	\$55.00	MH Conversion Final
200944197	1035137	DAVID M MARTIN	117 SHORT BRIDGE ROAD	JACKSON	GA	30233	\$55.00	MH Affidavit of Affixation
200944197	1035137	DAVID M MARTIN	117 SHORT BRIDGE ROAD	JACKSON	GA	30233	\$55.00	MH Conversion Final
200944197	1035137	DAVID M MARTIN	117 SHORT BRIDGE ROAD	JACKSON	GA	30233	\$55.00	MH POA
200966414	967781	FREDDIE BROOKINS	67 BURNETT STREET	SPARTA	GA	31087	\$55.00	MH Conversion Final
200966489	908205	ELLEN P CASSIDY	4819 DALE COURT	MIDDLEBURG	FL	32068	\$55.00	MH Affidavit of Affixation
200966489	908205	ELLEN P CASSIDY	4819 DALE COURT	MIDDLEBURG	FL	32068	\$55.00	MH POA
200966802	1012054	MELVIN D HAYES	827 RED FOX AVENUE	MORRISTOWN	TN	37813	\$55.00	MH Conversion Final
200966836	1046578	MICHAEL A HOUGHLAND	5377 E LAKE MARTIN DRIVE	GAYLORD	MI	49735	\$55.00	MH Affidavit of Affixation
200966836	1046578	MICHAEL A HOUGHLAND	5377 E LAKE MARTIN DRIVE	GAYLORD	MI	49735	\$55.00	MH POA
200966927	1031566	DEBORAH J MANESS	101 BLACKWOOD COURT	YORKTOWN	VA	23693	\$55.00	MH Affidavit of Affixation
200966927	1031566	DEBORAH J MANESS	101 BLACKWOOD COURT	YORKTOWN	VA	23693	\$55.00	MH POA
200967081	1070398	ANDY QUINN	342 HARMONY CHURCH RD	SANDERSVILLE	GA	31082	\$55.00	MH Affidavit of Affixation
200967081	1070398	ANDY QUINN	342 HARMONY CHURCH RD	SANDERSVILLE	GA	31082	\$55.00	MH Conversion Final
200967081	1070398	ANDY QUINN	342 HARMONY CHURCH RD	SANDERSVILLE	GA	31082	\$55.00	MH POA
200967248	846931	LASHENDRAL J THOMAS	645 SE BYRD STREET	MADISON	FL	32340	\$55.00	MH Affidavit of Affixation
200967248	846931	LASHENDRAL J THOMAS	645 SE BYRD STREET	MADISON	FL	32340	\$55.00	MH Conversion Final
200967248	846931	LASHENDRAL J THOMAS	645 SE BYRD STREET	MADISON	FL	32340	\$55.00	MH POA
200967339	1061227	ANNETTE P WILLIAMS	116 SADDLEHORN DRIVE	GUYTON	GA	31312	\$55.00	MH Affidavit of Affixation
200967339	1061227	ANNETTE P WILLIAMS	116 SADDLEHORN DRIVE	GUYTON	GA	31312	\$55.00	MH POA
200626265	795321	MARK A BEANE	425 GUS STURKIE ROAD	SWANSEA	SC	29160	\$55.00	MH Affidavit of Affixation
200626265	795321	MARK A BEANE	425 GUS STURKIE ROAD	SWANSEA	SC	29160	\$55.00	MH POA
200966992	1034317	MIKEL YN A MCCORD	894 GINGER HILL RD	THOMSON	GA	30824	\$55.00	MH Affidavit of Affixation
200966992	1034317	MIKEL YN A MCCORD	894 GINGER HILL RD	THOMSON	GA	30824	\$55.00	MH POA
200967321	837987	EMMA L WHITE	45038 MARVIN STREET	CALLAHAN	FL	32011	\$55.00	MH Affidavit of Affixation
200967321	837987	EMMA L WHITE	45038 MARVIN STREET	CALLAHAN	FL	32011	\$55.00	MH Conversion Final
200967321	837987	EMMA L WHITE	45038 MARVIN STREET	CALLAHAN	FL	32011	\$55.00	MH POA
200967149	768497	ANTHONY SCOTT	125 SW 75TH COURT	OCALA	FL	34474	\$55.00	MH Affidavit of Affixation
200967149	768497	ANTHONY SCOTT	125 SW 75TH COURT	OCALA	FL	34474	\$55.00	MH POA
201086501	1093228	SARAH E KLEIN-MARK	1982 S SOUTHERN PACIFIC ST	FLAGSTAFF	AZ	86001	\$55.00	MH POA
201086691	1077839	WADE RAMEY	404 SIMMERING ROAD	SOUTH WEBSTER	OH	45682	\$55.00	MH Affidavit of Affixation
201086857	1052534	CALVIN E SYDNOR	6172 BETHEL ROAD	HALIFAX	VA	24558	\$55.00	MH Conversion Final
201086857	1052534	CALVIN E SYDNOR	6172 BETHEL ROAD	HALIFAX	VA	24558	\$55.00	MH Affidavit of Affixation
201180692	1065289	RICKY DACOSTA	41 OAK PL	THOMASVILLE	GA	31792	\$55.00	MH Conversion Final
201180692	1065289	RICKY DACOSTA	41 OAK PL	THOMASVILLE	GA	31792	\$55.00	MH POA
201180692	1065289	RICKY DACOSTA	41 OAK PL	THOMASVILLE	GA	31792	\$55.00	MH Affidavit of Affixation
201180908	1027915	WILLIAM E HARDY	9590 DEVERS ROAD	SHREVEPORT	LA	71119	\$55.00	MH Certificate
201180908	1027915	WILLIAM E HARDY	9590 DEVERS ROAD	SHREVEPORT	LA	71119	\$55.00	MH POA

201181088	1068948	DONNA L KOCH	19151 STATE HIGHWAY 17	MOFFAT	CO	81143	\$55.00	MH Affidavit of Affixation
201181088	1068948	DONNA L KOCH	19151 STATE HIGHWAY 17	MOFFAT	CO	81143	\$55.00	MH Conversion Final
201181088	1068948	DONNA L KOCH	19151 STATE HIGHWAY 17	MOFFAT	CO	81143	\$55.00	MH POA
201181229	1100108	TIMOTHY J MESSMER	544 MAYS ROAD	CALIFORNIA	KY	41007	\$55.00	MH Affidavit of Affixation
201181229	1100108	TIMOTHY J MESSMER	544 MAYS ROAD	CALIFORNIA	KY	41007	\$55.00	MH POA
201181351	1090183	DANA W NEW	319 COHRAN ROAD	DALLAS	GA	30157	\$55.00	MH Conversion Final
201181575	1041711	BRANDON B SVENSSON	100 GLENDEMERE STREET	BRANCHVILLE	AL	35120	\$55.00	MH Affidavit of Affixation
201181575	1041711	BRANDON B SVENSSON	100 GLENDEMERE STREET	BRANCHVILLE	AL	35120	\$55.00	MH POA
201181641	1085393	ANN WALLACE	67204 340TH AVENUE	HILL CITY	MN	55748	\$55.00	MH Affidavit of Affixation
201181641	1085393	ANN WALLACE	67204 340TH AVENUE	HILL CITY	MN	55748	\$55.00	MH Conversion Final
201181682	1088841	MELVIN N WETHERED	13638 S SAGE BRUSH DRIVE	SPRING VALLEY	AZ	86333	\$55.00	MH POA
201181708	965838	ROBERT WHITT	606 WATERWORKS ROAD	JOHNSTON	SC	29832	\$55.00	MH Affidavit of Affixation
201181708	965838	ROBERT WHITT	606 WATERWORKS ROAD	JOHNSTON	SC	29832	\$55.00	MH POA
201181708	965838	ROBERT WHITT	606 WATERWORKS ROAD	JOHNSTON	SC	29832	\$55.00	MH Affidavit of Affixation
201181153	985305	SCOTT LONG	5 RUMMERIL ROAD	WISCASSET	ME	04578	\$55.00	MH Conversion Final
201181153	985305	SCOTT LONG	5 RUMMERIL ROAD	WISCASSET	ME	04578	\$55.00	MH POA
201181153	985305	SCOTT LONG	5 RUMMERIL ROAD	WISCASSET	ME	04578	\$55.00	MH Affidavit of Affixation
201206596	866286	JESSIE L MCGRAW	820 GRISSOM FERRY ROAD	VINCENT	AL	35178	\$55.00	MH POA
201254372	1071415	BARBARA J CONDREY	7611 NE 219TH TERRACE	MELROSE	FL	32666	\$55.00	MH Affidavit of Affixation
201254372	1071415	BARBARA J CONDREY	7611 NE 219TH TERRACE	MELROSE	FL	32666	\$55.00	MH Conversion Final
201254372	1071415	BARBARA J CONDREY	7611 NE 219TH TERRACE	MELROSE	FL	32666	\$55.00	MH POA
201254547	1056022	CODY L JACK	700 GROOM STREET	PANHANDLE	TX	79068	\$55.00	MH Affidavit of Affixation
201254547	1056022	CODY L JACK	700 GROOM STREET	PANHANDLE	TX	79068	\$55.00	MH Conversion Final
201254547	1056022	CODY L JACK	700 GROOM STREET	PANHANDLE	TX	79068	\$55.00	MH POA
201254679	1080989	DEBORAH MASON	6345 PROSPERO ROAD	PEYTON	CO	80831	\$55.00	MH Affidavit of Affixation
201254679	1080989	DEBORAH MASON	6345 PROSPERO ROAD	PEYTON	CO	80831	\$55.00	MH Conversion Final
201254679	1080989	DEBORAH MASON	6345 PROSPERO ROAD	PEYTON	CO	80831	\$55.00	MH POA
201254703	1093109	SHELBY N MILLAR	2467 N PRIVATE DRIVE	CAMP VERDE	AZ	86322	\$55.00	MH Affidavit of Affixation
201254802	1089693	JEANYNE J RICHIE	900 EAST DEER LICK ROAD	JAY	OK	74346	\$55.00	MH Conversion Final
201254802	1089693	JEANYNE J RICHIE	900 EAST DEER LICK ROAD	JAY	OK	74346	\$55.00	MH Affidavit of Affixation
201254869	1071092	JULIE L SCHELL	8606 BURT ROAD	CAPAC	MI	48014	\$55.00	MH Conversion Final
201254869	1071092	JULIE L SCHELL	8606 BURT ROAD	CAPAC	MI	48014	\$55.00	MH Affidavit of Affixation
201254885	1099497	JAMES SHORT	615 KELLY BRANCH RD	LONDON	KY	40741	\$55.00	MH POA
201254885	1099497	JAMES SHORT	615 KELLY BRANCH RD	LONDON	KY	40741	\$55.00	MH Affidavit of Affixation
201254919	1062445	FRANKLIN D SMITH	11879 HENDON ROAD	GRAYSVILLE	TN	37327	\$55.00	MH Conversion Final
201254919	1062445	FRANKLIN D SMITH	11879 HENDON ROAD	GRAYSVILLE	TN	37327	\$55.00	MH Affidavit of Affixation
201254984	1083760	DONNA STROUD	1173 THAYER ROAD	TRINITY	NC	27370	\$55.00	MH POA
201254984	1083760	DONNA STROUD	1173 THAYER ROAD	TRINITY	NC	27370	\$55.00	MH Affidavit of Affixation
201254984	1083760	DONNA STROUD	1173 THAYER ROAD	TRINITY	NC	27370	\$55.00	MH Conversion Final
201255056	1099838	TOMMY C WITT	537 KELLY BRANCH RD	LONDON	KY	40741	\$55.00	MH POA
201255056	1099838	TOMMY C WITT	537 KELLY BRANCH RD	LONDON	KY	40741	\$55.00	MH Affidavit of Affixation
201269792	1083965	BERNARD MCKINNEY	24603 E MERIDIAN AVENUE	GRAHAM	WA	98338	\$55.00	MH Conversion Final
201269792	1083965	BERNARD MCKINNEY	24603 E MERIDIAN AVENUE	GRAHAM	WA	98338	\$55.00	MH Affidavit of Affixation

201269792	1083965	BERNARD MCKINNEY	24603 E MERIDIAN AVENUE	GRAHAM	WA	98338	\$55.00	MH POA
201269909	1092323	DENNIS T BERRY	311 JOHNSON FARM ROAD	MAYNARDVILLE	TN	37807	\$55.00	MH Affidavit of Affixation
201269909	1092323	DENNIS T BERRY	311 JOHNSON FARM ROAD	MAYNARDVILLE	TN	37807	\$55.00	MH Conversion Final
201269909	1092323	DENNIS T BERRY	311 JOHNSON FARM ROAD	MAYNARDVILLE	TN	37807	\$55.00	MH POA
201270196	1093657	JAMES C KECSKES	159 BONAVISTA LANE	TUNNEL HILL	GA	30755	\$55.00	MH Affidavit of Affixation
201270196	1093657	JAMES C KECSKES	159 BONAVISTA LANE	TUNNEL HILL	GA	30755	\$55.00	MH Conversion Final
201270337	1064159	LINDA G PULLEY	6152 DOVE DRIVE	LIZELLA	GA	31052	\$55.00	MH Affidavit of Affixation
201270337	1064159	LINDA G PULLEY	6152 DOVE DRIVE	LIZELLA	GA	31052	\$55.00	MH POA
201270352	979758	ERIC A REGISTER	701 N POPLAR ST	ADEL	GA	31620	\$55.00	MH Affidavit of Affixation
201270352	979758	ERIC A REGISTER	701 N POPLAR ST	ADEL	GA	31620	\$55.00	MH Conversion Final
201270352	979758	ERIC A REGISTER	701 N POPLAR ST	ADEL	GA	31620	\$55.00	MH POA
201270428	1002742	CHARLES R SCARBROUGH	4877 AIRLINE GOLDMINE RD	CANON	GA	30520	\$55.00	MH Affidavit of Affixation
201270428	1002742	CHARLES R SCARBROUGH	4877 AIRLINE GOLDMINE RD	CANON	GA	30520	\$55.00	MH Conversion Final
201270428	1002742	CHARLES R SCARBROUGH	4877 AIRLINE GOLDMINE RD	CANON	GA	30520	\$55.00	MH POA
201254836	1053449	RANDALL ROTH	34756 N TOMBSTONE STREET	QUEEN CREEK	AZ	85242	\$55.00	MH POA
201255049	1093965	TRACIA A VOKAL	19119 DOVE ROAD	LAND O LAKES	FL	34638	\$55.00	MH Affidavit of Affixation
201255049	1093965	TRACIA A VOKAL	19119 DOVE ROAD	LAND O LAKES	FL	34638	\$55.00	MH Conversion Final
201255049	1093965	TRACIA A VOKAL	19119 DOVE ROAD	LAND O LAKES	FL	34638	\$55.00	MH POA
201254232	931473	PATRICK R ALLTOP	21310 BEAR SWAMP RD	MARYSVILLE	OH	43040	\$55.00	MH POA
201254398	1095293	CARL W CROUCH	3001 GRAVOIS ROAD	ST CLAIR	MO	63077	\$55.00	MH Affidavit of Affixation
201254398	1095293	CARL W CROUCH	3001 GRAVOIS ROAD	ST CLAIR	MO	63077	\$55.00	MH Conversion Final
201254398	1095293	CARL W CROUCH	3001 GRAVOIS ROAD	ST CLAIR	MO	63077	\$55.00	MH POA
201269883	1026556	CRISTAL D BARCANAS	124 QUAIL PLACE	MILLEDEGEVILLE	GA	31061	\$55.00	MH Affidavit of Affixation
201269883	1026556	CRISTAL D BARCANAS	124 QUAIL PLACE	MILLEDEGEVILLE	GA	31061	\$55.00	MH POA
201269982	847707	CELESTE V CONROY	106 COVEY CIRCLE	DOTHAN	AL	36305	\$55.00	MH POA
201318441	1045414	ROBERT L MAINS	104 BAYBERRY DRIVE	BYRON	GA	31008	\$55.00	MH Affidavit of Affixation
201318441	1045414	ROBERT L MAINS	104 BAYBERRY DRIVE	BYRON	GA	31008	\$55.00	MH POA
201318755	994913	RAY RYDER	2883 W LEVER RD	HART	MI	49420	\$55.00	MH Affidavit of Affixation
201318755	994913	RAY RYDER	2883 W LEVER RD	HART	MI	49420	\$55.00	MH POA
201318516	1073161	ANDREW J MITCHEM	178 COUNTY ROAD 689	ROANOKE	AL	36274	\$55.00	MH Conversion Final
201318847	1108681	ROBERT M TASCH	5971 MARATHON EDENTON RD	WILLIAMSBURG	OH	45176	\$55.00	MH Affidavit of Affixation
201318847	1108681	ROBERT M TASCH	5971 MARATHON EDENTON RD	WILLIAMSBURG	OH	45176	\$55.00	MH POA
201254711	1102949	SHIRLEY MORA	187 PAT WEBB CIRCLE	ROSSVILLE	GA	30741	\$55.00	MH Affidavit of Affixation
201254711	1102949	SHIRLEY MORA	187 PAT WEBB CIRCLE	ROSSVILLE	GA	30741	\$55.00	MH Conversion Final
201318342	1126134	GREGORY HAWKINS	1868 11TH STREET	PENROSE	CO	81240	\$55.00	MH Affidavit of Affixation
201268265	1033225	AUDREY J WORTHINGTON	5550 THOMAS RD	GEORGETOWN	OH	45121	\$55.00	MH Affidavit of Affixation
201268265	1033225	AUDREY J WORTHINGTON	5550 THOMAS RD	GEORGETOWN	OH	45121	\$55.00	MH POA
201270162	1098020	ANGELA HUMPHRIES	1285 COUNTY HIGHWAY 156	HAMILTON	AL	35570	\$55.00	MH POA
201635356	1065344	BOBBY R FRUGE	11055 BIG OAK TRAIL	KEITHVILLE	LA	71047	\$55.00	MH Affidavit of Affixation
201635356	1065344	BOBBY R FRUGE	11055 BIG OAK TRAIL	KEITHVILLE	LA	71047	\$55.00	MH POA

201699915	1021782	ROBERT BELDIN JR	489 TIP TUCKER ROAD	EASTPOINT	FL	32328	\$55.00	MH Affidavit of Affixation
201699915	1021782	ROBERT BELDIN JR	489 TIP TUCKER ROAD	EASTPOINT	FL	32328	\$55.00	MH Conversion Final
201699915	1021782	ROBERT BELDIN JR	489 TIP TUCKER ROAD	EASTPOINT	FL	32328	\$55.00	MH POA
201699956	1035007	MATTHEW M BOWMER	9529 N US HWY 441	LAKE CITY	FL	32055	\$55.00	MH Affidavit of Affixation
201699956	1035007	MATTHEW M BOWMER	9529 N US HWY 441	LAKE CITY	FL	32055	\$55.00	MH Conversion Final
201699956	1035007	MATTHEW M BOWMER	9529 N US HWY 441	LAKE CITY	FL	32055	\$55.00	MH POA
201700036	1088058	JENNIFER DAVIS	260 HUNDRED ACRE ROAD	RINGGOLD	VA	24586	\$55.00	MH Affidavit of Affixation
201700036	1088058	JENNIFER DAVIS	260 HUNDRED ACRE ROAD	RINGGOLD	VA	24586	\$55.00	MH Conversion Final
201700036	1088058	JENNIFER DAVIS	260 HUNDRED ACRE ROAD	RINGGOLD	VA	24586	\$55.00	MH POA
201700242	1120105	LEANNE C HANNA	414 WESTRIDGE DRIVE	TRAFFORD	AL	35172	\$55.00	MH Affidavit of Affixation
201700242	1120105	LEANNE C HANNA	414 WESTRIDGE DRIVE	TRAFFORD	AL	35172	\$55.00	MH Conversion Final
201700242	1120105	LEANNE C HANNA	414 WESTRIDGE DRIVE	TRAFFORD	AL	35172	\$55.00	MH POA
201700481	1048411	BOBBY J PULLUM	3432 LARKSPUR DRIVE	MARIANNA	FL	32446	\$55.00	MH Affidavit of Affixation
201700481	1048411	BOBBY J PULLUM	3432 LARKSPUR CIRCLE	MARIANNA	FL	32446	\$55.00	MH Conversion Final
201700481	1048411	BOBBY J PULLUM	3432 LARKSPUR CIRCLE	MARIANNA	FL	32446	\$55.00	MH POA
201700275	1142638	MICHAEL D HOLCOMBE JR	621 LOVE AND CARE ROAD	SIX MILE	SC	29682	\$55.00	MH Affidavit of Affixation
201700408	1052893	LEAH MIDDLETON	234 E CHARITY ROAD	ROSE HILL	NC	28458	\$55.00	MH Affidavit of Affixation
201700408	1052893	LEAH MIDDLETON	234 E CHARITY ROAD	ROSE HILL	NC	28458	\$55.00	MH Conversion Final
201700408	1052893	LEAH MIDDLETON	234 E CHARITY ROAD	ROSE HILL	NC	28458	\$55.00	MH POA
201700655	1111070	JONATHAN F STEELE	142 SAND CREEK TRAIL	GRAY	GA	31032	\$55.00	MH POA
201700671	765456	SAUNDJA SUTTLE	402 WALNUT	AFTON	OK	74331	\$55.00	MH Conversion Final
201700721	1139098	SCOTTY A WEBB	111 AUTUMN LANE	CLIFTON FORGE	VA	24422	\$55.00	MH Affidavit of Affixation
201700721	1139098	SCOTTY A WEBB	111 AUTUMN LANE	CLIFTON FORGE	VA	24422	\$55.00	MH Conversion Final
201700788	1011875	TOBY WOODS	3784 OLD MILITARY ROAD	PARIS	AR	72855	\$55.00	MH Affidavit of Affixation
201700788	1011875	TOBY WOODS	3784 OLD MILITARY ROAD	PARIS	AR	72855	\$55.00	MH Conversion Final
201700788	1011875	TOBY WOODS	3784 OLD MILITARY ROAD	PARIS	AR	72855	\$55.00	MH POA
201700788	1011875	TOBY WOODS	3784 OLD MILITARY ROAD	PARIS	AR	72855	\$55.00	MH Affidavit of Affixation
201700507	1130723	RODNEY C SCHMITZER	79 W BONANZA PLACE	PARACHUTE	CO	81635	\$55.00	MH Affidavit of Affixation
201700507	1130723	RODNEY C SCHMITZER	79 W BONANZA PLACE	PARACHUTE	CO	81635	\$55.00	MH Conversion Final
201700507	1130723	RODNEY C SCHMITZER	79 W BONANZA PLACE	PARACHUTE	CO	81635	\$55.00	MH POA
201700622	1142904	RAYMOND D SPEIGHTS	414 PECAN DRIVE	SHREVEPORT	LA	71264	\$55.00	MH Affidavit of Affixation
201700622	1142904	RAYMOND D SPEIGHTS	414 PECAN DRIVE	SHREVEPORT	LA	71264	\$55.00	MH POA
201699998	1128251	WILLIAM B CARTWRIGHT	94 GODLEY ROAD	BLOOMINGDALE	GA	31302	\$55.00	MH Affidavit of Affixation
201699998	1128251	WILLIAM B CARTWRIGHT	94 GODLEY ROAD	BLOOMINGDALE	GA	31302	\$55.00	MH Conversion Final
201700382	1099106	KEVIN J MERRILL	585 N 200TH AVE	HESPERIA	MI	49421	\$55.00	MH Affidavit of Affixation
201700382	1099106	KEVIN J MERRILL	585 N 200TH AVE	HESPERIA	MI	49421	\$55.00	MH POA
201700598	1081566	DANA L SMITH	8412 EVERONA ROAD	UNIONVILLE	VA	22567	\$55.00	MH Affidavit of Affixation
201700598	1081566	DANA L SMITH	8412 EVERONA ROAD	UNIONVILLE	VA	22567	\$55.00	MH Conversion Final
201700598	1081566	DANA L SMITH	8412 EVERONA ROAD	UNIONVILLE	VA	22567	\$55.00	MH POA
201748464	1143146	HOLLY BELLINA	4205 HESS AVENUE	COCOA	FL	32926	\$55.00	MH POA
201749272	1099995	CHESTER S POLAK JR	4170 OAKWOOD DRIVE	SAINT CLOUD	FL	34772	\$55.00	MH Affidavit of Affixation

201749272	1099995	CHESTER S POLAK JR	4170 OAKWOOD DRIVE	SAINT CLOUD	FL	34772	\$55.00	MH Conversion Final
201749298	893125	WILLARD D PUMPHREY	12864 SE ADAMS RIDGE RD	BLOUNTSTOWN	FL	32424	\$55.00	MH Affidavit of Affixation
201749298	893125	WILLARD D PUMPHREY	12864 SE ADAMS RIDGE RD	BLOUNTSTOWN	FL	32424	\$55.00	MH Conversion Final
201749298	893125	WILLARD D PUMPHREY	12864 SE ADAMS RIDGE RD	BLOUNTSTOWN	FL	32424	\$55.00	MH POA
201749405	898618	JOHN J SOARES	170 FLORADANDY ROAD	HAWTHORNE	FL	32640	\$55.00	MH Affidavit of Affixation
201749405	898618	JOHN J SOARES	170 FLORADANDY ROAD	HAWTHORNE	FL	32640	\$55.00	MH Conversion Final
201749405	898618	JOHN J SOARES	170 FLORADANDY ROAD	HAWTHORNE	FL	32640	\$55.00	MH POA
201749694	922046	LONNIE C WYMES JR	2057 STONEMILL CREEK ROAD	WEWAHITCHKA	FL	32465	\$55.00	MH Affidavit of Affixation
201749694	922046	LONNIE C WYMES JR	2057 STONEMILL CREEK ROAD	WEWAHITCHKA	FL	32465	\$55.00	MH Conversion Final
201748522	917485	ROGER L BUCKLER	204 MAPLE STREET	LYNN	IN	47355	\$55.00	MH Affidavit of Affixation
201748522	917485	ROGER L BUCKLER	204 MAPLE STREET	LYNN	IN	47355	\$55.00	MH POA
201748738	1139945	RICK J ERBES	44539 PRIDDY AVENUE	PIERCE	CO	80650	\$55.00	MH POA
201749033	1112956	JOHN LIVAS	4760 SOUTH AGAVE RANCH RD	TUCSON	AZ	85735	\$55.00	MH Affidavit of Affixation
201749033	1112956	JOHN LIVAS	4760 SOUTH AGAVE RANCH RD	TUCSON	AZ	85735	\$55.00	MH POA
201749256	1126450	CECIL J PAINTER	81 PAINTER LANE	ROXBORO	NC	27574	\$55.00	MH Affidavit of Affixation
201749256	1126450	CECIL J PAINTER	81 PAINTER LANE	ROXBORO	NC	27574	\$55.00	MH POA
201749264	1069484	MANDY M PATTERSON	237 SHIPMANS PIKE	JACKSONVILLE	NC	28546	\$55.00	MH Affidavit of Affixation
201749264	1069484	MANDY M PATTERSON	237 SHIPMANS PIKE	JACKSONVILLE	NC	28546	\$55.00	MH POA
201749371	1158488	MAC K W SCOTT	7501 THORNBERRY DRIVE	AMARILLO	TX	79118	\$55.00	MH Affidavit of Affixation
201749371	1158488	MAC K W SCOTT	7501 THORNBERRY DRIVE	AMARILLO	TX	79118	\$55.00	MH POA
201749488	1160586	WILLIAM SYLVESTER	17583 E MEADOW LANE	CLAREMORE	OK	74017	\$55.00	MH Conversion Final
201749595	1044052	DERRICK WEST	948 SE OLD COUNTY CAMP ROAC	MADISON	FL	32340	\$55.00	MH Affidavit of Affixation
201749595	1044052	DERRICK WEST	948 SE OLD COUNTY CAMP ROAC	MADISON	FL	32340	\$55.00	MH Conversion Final
201749595	1044052	DERRICK WEST	948 SE OLD COUNTY CAMP ROAC	MADISON	FL	32340	\$55.00	MH POA
201749629	1130398	MICHAEL D WHITT	110 SOUTH CAMBRIDGE ROAD	HUBERT	NC	28539	\$55.00	MH Affidavit of Affixation
201749629	1130398	MICHAEL D WHITT	110 SOUTH CAMBRIDGE ROAD	HUBERT	NC	28539	\$55.00	MH POA
201749686	1019003	TERRANCE WOODALL	400 SPARKMAN ROAD	SCOTTSBORO	AL	35768	\$55.00	MH Conversion Final
201749082	1118360	RUTH A LUSHBAUGH	12121 HEATHER DRIVE	HAGERSTOWN	MD	21740	\$55.00	MH Affidavit of Affixation
201749082	1118360	RUTH A LUSHBAUGH	12121 HEATHER DRIVE	HAGERSTOWN	MD	21740	\$55.00	MH Conversion Final
201804754	1057538	IRENE BARNES	3602 RADFORD CULBERTH ROA	THOMSON	GA	30824	\$55.00	MH Affidavit of Affixation
201804754	1057538	IRENE BARNES	3602 RADFORD CULBERTH ROA	THOMSON	GA	30824	\$55.00	MH Conversion Final
201804754	1057538	IRENE BARNES	3602 RADFORD CULBERTH ROA	THOMSON	GA	30824	\$55.00	MH POA
201749181	1075355	EMILIO MONTANO	7411 MARY ROSE AVE	AMARILLO	TX	79118	\$55.00	MH Affidavit of Affixation
201749181	1075355	EMILIO MONTANO	7411 MARY ROSE AVE	AMARILLO	TX	79118	\$55.00	MH POA
201749439	1094931	VALERIE S STEVENS	701 LINDEN COURT	MOUNT STERLING	KY	40353	\$55.00	MH Affidavit of Affixation
201700291	1119744	SHAUN R KIDD	933 MCKIBBEN ROAD	MARTINSVILLE	OH	45146	\$55.00	MH Affidavit of Affixation
201700291	1119744	SHAUN R KIDD	933 MCKIBBEN ROAD	MARTINSVILLE	OH	45146	\$55.00	MH POA
202156758	1061275	MELVIN C KNOX	16 SHORT HOLLOW ROAD	TRION	GA	30753	\$55.00	MH Affidavit of Affixation
202156758	1061275	MELVIN C KNOX	16 SHORT HOLLOW ROAD	TRION	GA	30753	\$55.00	MH POA
202156741	1078680	BEVERLY KITCHENS	2146 LITTLE BRIAR CHURCH	WARRENTON	GA	30828	\$55.00	MH Affidavit of Affixation

202156741	1078680	BEVERLY KITCHENS	2146 LITTLE BRIAR CHURCH	WARRENTON	GA	30828	\$55.00	MH POA
201970274	1101865	TONIA GERMANY	2488 PINEVILLE ROAD	BUENA VISTA	GA	31803	\$55.00	MH Conversion Final
202156808	1154302	JOHN MORAN	1106 MUSIC TREE PLACE	DOVER	FL	33527	\$55.00	MH Affidavit of Affixation
202156808	1154302	JOHN MORAN	1106 MUSIC TREE PLACE	DOVER	FL	33527	\$55.00	MH Conversion Final
202156808	1154302	JOHN MORAN	1106 MUSIC TREE PLACE	DOVER	FL	33527	\$55.00	MH POA
202156667	1099924	MAKEBA L CARTER	2054 CAPPS CIRCLE	RENTZ	GA	31075	\$55.00	MH Affidavit of Affixation
202156667	1099924	MAKEBA L CARTER	2054 CAPPS CIRCLE	RENTZ	GA	31075	\$55.00	MH Conversion Final
202156667	1099924	MAKEBA L CARTER	2054 CAPPS CIRCLE	RENTZ	GA	31075	\$55.00	MH POA
202156899	1097739	JULIA J WILLIAMSON	256 SUNRIDGE DRIVE	AUBURNDALE	FL	33823	\$55.00	MH POA
202156865	1097611	JACOB SEELEY	1770 W SHELLIE DRIVE	FLAGSTAFF	AZ	86001	\$55.00	MH POA
203465034	1329693	SAMUEL A BENNETT	7320 STATE HIGHWAY 323 W	OVERTON	TX	75684	\$55.00	MH POA
203459391	1329664	ROY W HILLIN II	7122 FM 959	TATUM	TX	75691	\$55.00	MH POA
204078794	7000202	PAUL D HAYNE	8010 IVY STREET	COMMERCE CITY	CO	80022	\$55.00	MH Conversion Final
204078794	7000202	PAUL D HAYNE	8010 IVY STREET	COMMERCE CITY	CO	80022	\$55.00	MH POA
209223932	2631133	MARJORIE J REMES	4501 PAGE DRIVE	METAIRIE	LA	70003	\$45.00	Assignment
211011242	11682775854	JAMES R MARKLE	203 S ROWE STREET	PRYOR	OK	74361	\$55.00	Title Policy
211003942	2925860	JEFFREY SUHR	11668 167TH PLACE NORTH	JUPITER	FL	33478	\$55.00	Title Policy
211476957	3076402	BETH A SCHWOCH	W6017 PROSPECT ROAD	HORICON	WI	53032	\$55.00	Title Policy
211502505	7098056	DONALD BUZZINSKI	1705, 1705 1/2, 1707PRICEST	SCRANTON	PA	18504	\$55.00	Mortgage/DOT
211501291	7113340	MARK H ELLSWORTH	9 ABBOTT ROAD	SOMERSET	NJ	08873	\$55.00	Title Policy
211520176	7110161	DIKIMBERLY S MIDDLETON	8233 PENNY LANE	MILLINGTON	TN	38053	\$55.00	Mortgage/DOT
211540224	50589995	CAROL YN M KIRKLIN	2906 BROMPTON SQUARE DR	HOUSTON	TX	77025	\$55.00	Mortgage/DOT
211540224	50589995	CAROL YN M KIRKLIN	2906 BROMPTON SQUARE DR	HOUSTON	TX	77025	\$55.00	Title Policy
210352563	7103063	TERRY MCANALLY	8020 CORONET DRIVE	PENSACOLA	FL	32514	\$55.00	Mortgage/DOT
210352563	7103063	TERRY MCANALLY	8020 CORONET DRIVE	PENSACOLA	FL	32514	\$55.00	Title Policy
211609482	19311	JOEL SKAGGS	22410 LAURAS GLEN COURT	KATY	TX	77450	\$55.00	Title Policy
211638622	50588758	WILLIAM A PADDOCK	4922 POST OAK TIMBER DR	HOUSTON	TX	77056	\$55.00	Mortgage/DOT
211646039	50642207	KENNETH HOTCHKISS	13815 FRIO SPRING COURT	CYPRESS	TX	77429	\$55.00	Mortgage/DOT
211619929	3061714	MIRANDA R HINSON-TURBEVILLE	340 JAMES HINSON ROAD	CLARENDON	NC	28432	\$55.00	Title Policy
180509457		TINA M COOK	2210 NORTH SHADOW GROVE LA	RICHMOND	TX	77406	\$55.00	Mortgage/DOT
180509457		TINA M COOK	2210 NORTH SHADOW GROVE LA	RICHMOND	TX	77406	\$55.00	Title Policy
210813069	2913092	HALLA STODDARD	5 S LADDER HILL RD	WESTON	CT	06883	\$55.00	Title Policy
211520259	3032160	SCOTT A USKOSKI	7001 NE 329TH STREET	LA CENTER	WA	98629	\$55.00	Title Policy
211649009	3052511	LAURIE J LYNCH	34 MARTIN ROAD	DOUGLAS	MA	01516	\$55.00	Mortgage/DOT
211649009	3052511	LAURIE J LYNCH	34 MARTIN ROAD	DOUGLAS	MA	01516	\$55.00	Title Policy
211476601	3018005	JOHN K BROOKSBY	439 PIMA LANE	LAKE SIDE	AZ	85929	\$55.00	Title Policy
211501879	2482517	KYRIAKOS MAVROULIS	302 OAK LANE CT	TOWSON	MD	21286	\$55.00	Title Policy
211649256	2781370	DANNA M GEORGE	20 EVERETT ST	MIDDLEBORO	MA	02346	\$55.00	Title Policy
211745377	3056591	MARYANNE MORGAN	8914 N 56TH AVENUE	GLENDALE	AZ	85302	\$55.00	Mortgage/DOT
211806443	3099108	AMY S GRANSON	313 N LEEDS STREET	KOKOMO	IN	46901	\$55.00	Title Policy



211010095	SHE282480	GWEN K SHEROW	6119 BLUESTONE AVE	HARRISBURG	PA	17112	\$55.00	Mortgage/DOT
211010095	SHE282480	GWEN K SHEROW	6119 BLUESTONE AVE	HARRISBURG	PA	17112	\$55.00	Title Policy
211856422	3094010	MICHAEL PROCACCINI	22 CLEAR POND ROAD	LAKEVILLE	MA	02347	\$55.00	Mortgage/DOT
211856422	3094010	MICHAEL PROCACCINI	22 CLEAR POND ROAD	LAKEVILLE	MA	02347	\$55.00	Title Policy
211856869	7114850	PAUL RODRIGUEZ	5790 OLDTOWN ST	DETROIT	MI	48224	\$55.00	Mortgage/DOT
211810007	50649256	FREDERICK G FRAM	12335 HUNTINGWICK DRIVE	HOUSTON	TX	77024	\$55.00	Mortgage/DOT
211810007	50649256	FREDERICK G FRAM	12335 HUNTINGWICK DRIVE	HOUSTON	TX	77024	\$55.00	Title Policy
211856349	50652048	MATTHEW J STEIN	2011 SUNSET BLVD	HOUSTON	TX	77005	\$55.00	Mortgage/DOT
211856349	50652048	MATTHEW J STEIN	2011 SUNSET BLVD	HOUSTON	TX	77005	\$55.00	Title Policy
211856083	3088888	REMY L RUIZ	103 SUNSET CIRCLE # 3	BENICIA	CA	94510	\$55.00	Mortgage/DOT
211856083	3088888	REMY L RUIZ	103 SUNSET CIRCLE # 3	BENICIA	CA	94510	\$55.00	Title Policy
211917489	50659070	ALISON L LYMAN	2901 BAMMEL LANE UNIT 5	HOUSTON	TX	77098	\$55.00	Title Policy
211788757	50567855	CLAY E CRAWFORD	6216 ABERDEEN AVENUE	DALLAS	TX	75230	\$55.00	Mortgage/DOT
211788757	50567855	CLAY E CRAWFORD	6216 ABERDEEN AVENUE	DALLAS	TX	75230	\$55.00	Title Policy
211921101	50662456	VIRGINIA A GRAEF	584 WILCREST DRIVE	HOUSTON	TX	77042	\$55.00	Title Policy
211921747	50574755	DENNIS L COFFEY	3010 SABLE PALM DRIVE	BAYTOWN	TX	77520	\$55.00	Mortgage/DOT
211964069	50655117	KATHERINE L UMMIS	1510 MISSOURI STREET #4	HOUSTON	TX	77006	\$55.00	Mortgage/DOT
211964069	50655117	KATHERINE L UMMIS	1510 MISSOURI STREET #4	HOUSTON	TX	77006	\$55.00	Title Policy
180936684	50642274	THOMAS KENNEY	1322 CORAL WAY DRIVE	SEABROOK	TX	77586	\$55.00	Mortgage/DOT
180936684	50642274	THOMAS KENNEY	1322 CORAL WAY DRIVE	SEABROOK	TX	77586	\$55.00	Title Policy
211917257	50642026	SID FARBSTEIN	3106 MCCULLOCH CIRCLE	HOUSTON	TX	77056	\$55.00	Mortgage/DOT
211917257	50642026	SID FARBSTEIN	3106 MCCULLOCH CIRCLE	HOUSTON	TX	77056	\$55.00	Title Policy
211956362	50655020	DAVID K MORRIS	2514 WATTS ROAD	HOUSTON	TX	77030	\$55.00	Mortgage/DOT
211956362	50655020	DAVID K MORRIS	2514 WATTS ROAD	HOUSTON	TX	77030	\$55.00	Title Policy
212038251	50662494	MICHAEL H KLEINMAN	5522 VALERIE STREET	HOUSTON	TX	77081	\$55.00	Mortgage/DOT
212038251	50662494	MICHAEL H KLEINMAN	5522 VALERIE STREET	HOUSTON	TX	77081	\$55.00	Title Policy
212047542	50652090	JOHN W GORDON	2733 WERLEIN ST	HOUSTON	TX	77005	\$55.00	Title Policy
212083349	50655069	SULTANA KALDIS	2307 QUENBY RD	HOUSTON	TX	77005	\$55.00	Mortgage/DOT
211806617	7116756	LARRY A BORNEMAN	4546 PACIFIC SUN AVENUE	LAS VEGAS	NV	89117	\$55.00	Mortgage/DOT
211806617	7116756	LARRY A BORNEMAN	4546 PACIFIC SUN AVENUE	LAS VEGAS	NV	89117	\$55.00	Title Policy
211806955	3074540	JOSE S CAMARENA	2239 OGDEN ST UNIT A & B	SAN BERNARDINO	CA	92407	\$55.00	Title Policy
180875742	1808975742	MARY JANE GRACIA	735 SAN JACINTO CIRCLE	BAYTOWN	TX	77521	\$55.00	Mortgage/DOT
212179147	180903031	JEFFREY S CHAPMAN	6206 SHADOW MOUNTAIN COVE	AUSTIN	TX	78731	\$55.00	Mortgage/DOT
212217392	50660499	ROBERT WILSON IV	6225 OVERBROOK LANE	HOUSTON	TX	77057	\$55.00	Mortgage/DOT
212216998	50659134	LEE H STALEY	215 CARUTHERS LANE	HOUSTON	TX	77024	\$55.00	Mortgage/DOT
212216998	50659134	LEE H STALEY	215 CARUTHERS LANE	HOUSTON	TX	77024	\$55.00	Title Policy
212167803	3102860	RICHARD S YOUNG	8098 WINDOVER WAY	TITUSVILLE	FL	32780	\$55.00	Mortgage/DOT
212226575	50559482	KATRINA C JENKINS	1025 S SHEPHERD DRIVE #102	HOUSTON	TX	77019	\$55.00	Mortgage/DOT
212226575	50559482	KATRINA C JENKINS	1025 S SHEPHERD DRIVE #102	HOUSTON	TX	77019	\$55.00	Title Policy
181077397	209029	BRIAN WILLSON	4362 FACULTY LANE	HOUSTON	TX	77004	\$55.00	Mortgage/DOT

181077397	209029	BRIAN WILLSON	4362 FACULTY LANE	HOUSTON	TX	77004	\$55.00	Title Policy
180935439	209039	NEIL C STONE	919 WADE HAMPTON DRIVE	HOUSTON	TX	77024	\$55.00	Mortgage/DOT
180935439	209039	NEIL C STONE	919 WADE HAMPTON DRIVE	HOUSTON	TX	77024	\$55.00	Title Policy
212383772	50676944	WALTER R CORSON	12315 OVERCUP DR	HOUSTON	TX	77024	\$55.00	Mortgage/DOT
212405302	3115495	JESUS DELGADILLO	15884 SANTA CLARA AVENUE	CANTUA CREEK	CA	93608	\$55.00	Mortgage/DOT
212456347	50670179	LANCE STANFILL	5407 CORAL RIDGE ROAD	HOUSTON	TX	77069	\$55.00	Mortgage/DOT
212456347	50670179	LANCE STANFILL	5407 CORAL RIDGE ROAD	HOUSTON	TX	77069	\$55.00	Title Policy
212537542	3200956	JAMES T WESTBROOK	1709 E ELTON AVENUE	MESA	AZ	85204	\$55.00	Title Policy
181096124	209130	KENT S BRADSHAW	12623 TAYLORCREST RD	HOUSTON	TX	77024	\$55.00	Mortgage/DOT
212167597	3097742	WILLIAM K AMICK	1720 S DEMAREE ST	VISALIA	CA	93277	\$55.00	Title Policy
212239032	50662466	ROBERT P REED	4046 DUMBARTON STREET	HOUSTON	TX	77025	\$55.00	Title Policy
212470835	3114073	JASON E BENNETT	369 RIVER ROAD	BUCKSPORT	ME	04416	\$55.00	Title Policy
212524235	50672743	NEIL W PARROTT	3300 LEIGH DRIVE	PLANO	TX	75025	\$55.00	Title Policy
179558747		KATRINA C JENKINS	1005 SOUTH SHEPHERD DRIVE	HOUSTON	TX	77019	\$55.00	Mortgage/DOT
179558747		KATRINA C JENKINS	1005 SOUTH SHEPHERD DRIVE	HOUSTON	TX	77019	\$55.00	Title Policy
181098526	209147	PAUL STEFAN	10110 SHADY RIVER DRIVE	HOUSTON	TX	77042	\$55.00	Mortgage/DOT
181094251	209125	TREVOR M HORNE	8813 CEDARBRAKE DRIVE	HOUSTON	TX	77055	\$55.00	Mortgage/DOT
181094251	209125	TREVOR M HORNE	8813 CEDARBRAKE DRIVE	HOUSTON	TX	77055	\$55.00	Title Policy
181027384	209040	LEON J LEACH	6853 STAFFORDSHIRE STREET	HOUSTON	TX	77030	\$55.00	Mortgage/DOT
181027384	209040	LEON J LEACH	6853 STAFFORDSHIRE STREET	HOUSTON	TX	77030	\$55.00	Title Policy
181083452	181083452	LONG HOANG	12718 RACHELS WAY	MISSOURI CITY	TX	77489	\$55.00	Title Policy
181357161	209250	ROBERT E GRAHAM	127 CINNAMON OAK LANE	HOUSTON	TX	77079	\$55.00	Mortgage/DOT
181357161	209250	ROBERT E GRAHAM	127 CINNAMON OAK LANE	HOUSTON	TX	77079	\$55.00	Title Policy
212625552	3216009	ROBERT G SNYDER	308 TRACI LANE	RIDGECREST	CA	93555	\$55.00	Title Policy
212471908	7118258	LOWELL SWARTZ	5115 JACKSON ROAD	FLINT	MI	48506	\$55.00	Mortgage/DOT
212471908	7118258	LOWELL SWARTZ	5115 JACKSON ROAD	FLINT	MI	48506	\$55.00	Title Policy
181182262	209114	ROBERT KLEYPAS	26200 CENTURY OAKS BOULEVAF	HOCKLEY	TX	77447	\$55.00	Mortgage/DOT
181182262	209114	ROBERT KLEYPAS	26200 CENTURY OAKS BOULEVAF	HOCKLEY	TX	77447	\$55.00	Title Policy
212643357	7118467	RAJINDER S MALHOTRA	9753 N GRAND DUKE CIRCLE	TAMARAC	FL	33321	\$55.00	Title Policy
180935603		JAMES VERSALOVIC	2102 MACARTHUR STREET	HOUSTON	TX	77030	\$55.00	Mortgage/DOT
180935603		JAMES VERSALOVIC	2102 MACARTHUR STREET	HOUSTON	TX	77030	\$55.00	Title Policy
212821441	7116834	JAMES L BEETEM	185 PRINCETON PLACE	DUBUQUE	IA	52001	\$55.00	Title Policy
212424824	7116757	LISA M NEEDHAM	144 E SUNSET BLVD	BATTLE CREEK	MI	49017	\$55.00	Mortgage/DOT
212424824	7116757	LISA M NEEDHAM	144 E SUNSET BLVD	BATTLE CREEK	MI	49017	\$55.00	Title Policy
212788459	7115707	RICHARD H BRIDGES	115 MARGUERITE LANE	CLOVERDALE	CA	95425	\$55.00	Mortgage/DOT
212788459	7115707	RICHARD H BRIDGES	115 MARGUERITE LANE	CLOVERDALE	CA	95425	\$55.00	Title Policy
212881072	3194427	PAUL DICENSO	57 HENRY ST	FRAMINGHAM	MA	01702	\$55.00	Title Policy
212881924	7118145	GREGORY DIXON	5115 CENTRAL AVE	CHATTANOOGA	TN	37410	\$55.00	Mortgage/DOT
212881924	7118145	GREGORY DIXON	5115 CENTRAL AVE	CHATTANOOGA	TN	37410	\$55.00	Title Policy
181121815	209139	RICHARD F GARFIELD JR	1326 ALLSTON STREET	HOUSTON	TX	77008	\$55.00	Mortgage/DOT

181121815	209139	RICHARD F GARFIELD JR	1326 ALLSTON STREET	HOUSTON	TX	77008	\$55.00	Title Policy
181161829	209212	RAYMOND MAGGIORE	104 WINDCREST COURT	HOUSTON	TX	77064	\$55.00	Title Policy
181400771	209118	STEPHEN HARBACHICK	4514 TEAS STREET	BELLAIRE	TX	77401	\$55.00	Mortgage/DOT
181400771	209118	STEPHEN HARBACHICK	4514 TEAS STREET	BELLAIRE	TX	77401	\$55.00	Title Policy
212642706	7110243	JEREMIAH S LYNCH	731 B YORK STREET	MOUNT PLEASANT	SC	29464	\$55.00	Title Policy
212966113	7118861	CYNTHIA V SYLVESTER	5403 WESTBOURNE DR	RICHMOND	VA	23230	\$55.00	Mortgage/DOT
212966113	7118861	CYNTHIA V SYLVESTER	5403 WESTBOURNE DR	RICHMOND	VA	23230	\$55.00	Title Policy
260349253	260349253	MATTHEW PAUL JONES	3122 SUNSTREAM COURT	MANVEL	TX	77578	\$55.00	Mortgage/DOT
260349253	260349253	MATTHEW PAUL JONES	3122 SUNSTREAM COURT	MANVEL	TX	77578	\$55.00	Title Policy
181369349		RONALD R BOTTERWECK	4710 BANNING PARK COURT	KATY	TX	77494	\$55.00	Mortgage/DOT
181369349		RONALD R BOTTERWECK	4710 BANNING PARK COURT	KATY	TX	77494	\$55.00	Title Policy
212882021	3102998	JEFFREY M DURAND	5 MADISON LANE	ACTON	MA	01720	\$55.00	Mortgage/DOT
181030651	181030651	DAVID C GARFIELD	433 MCCLURE AVENUE	FIRESTONE	CO	80520	\$55.00	Mortgage/DOT
181030651	181030651	DAVID C GARFIELD	433 MCCLURE AVENUE	FIRESTONE	CO	80520	\$55.00	Title Policy
213141666	3230584	SUSAN P CHIPMAN	25 ILLINOIS AVE # L2	SCHAUMBURG	IL	60193	\$55.00	Mortgage/DOT
213141666	3230584	SUSAN P CHIPMAN	25 ILLINOIS AVE # L2	SCHAUMBURG	IL	60193	\$55.00	Title Policy
181154246	209148	PAUL H LAYNE	3502 CHRISTMAS TREE POINT	GALVESTON	TX	77554	\$55.00	Mortgage/DOT
181154246	209148	PAUL H LAYNE	3502 CHRISTMAS TREE POINT	GALVESTON	TX	77554	\$55.00	Title Policy
179664545		KATRINA C JENKINS	420 PINEWOLD DRIVE	HOUSTON	TX	77056	\$55.00	Mortgage/DOT
179664545		KATRINA C JENKINS	420 PINEWOLD DRIVE	HOUSTON	TX	77056	\$55.00	Title Policy
181276015	209220	JOHN DUNCAN FORD IV	82 SOUTH ROCKY POINT CIRCLE	SPRING	TX	77389	\$55.00	Mortgage/DOT
181276015	209220	JOHN DUNCAN FORD IV	82 SOUTH ROCKY POINT CIRCLE	SPRING	TX	77389	\$55.00	Title Policy
181378175	209252	GREGORY R REISZ	5810 DUSTY HEATH COURT	KATY	TX	77450	\$55.00	Title Policy
260309117		STANLEY STEIN	17 SCOTSMOOR COURT	SUGAR LAND	TX	77479	\$55.00	Mortgage/DOT
260309117		STANLEY STEIN	17 SCOTSMOOR COURT	SUGAR LAND	TX	77479	\$55.00	Title Policy
181199076	209217	CHRISTOPHER MCCORD	5659 MEADOW LAKE LANE	HOUSTON	TX	77056	\$55.00	Mortgage/DOT
181199076	209217	CHRISTOPHER MCCORD	5659 MEADOW LAKE LANE	HOUSTON	TX	77056	\$55.00	Title Policy
181338476	181338476	BRADLEY CHAMPION	1443 BLAIR STREET	HOUSTON	TX	77008	\$55.00	Mortgage/DOT
181338476	181338476	BRADLEY CHAMPION	1443 BLAIR STREET	HOUSTON	TX	77008	\$55.00	Title Policy
260256656	209054	ROBERT E GRAHAM	329 EAST 25TH STREET	HOUSTON	TX	77008	\$55.00	Mortgage/DOT
260256656	209054	ROBERT E GRAHAM	329 EAST 25TH STREET	HOUSTON	TX	77008	\$55.00	Title Policy
260335302	209143	JOEL D ROWLAND	7611 BRIDENWOOD COURT	SPRING	TX	77379	\$55.00	Mortgage/DOT
260335302	209143	JOEL D ROWLAND	7611 BRIDENWOOD COURT	SPRING	TX	77379	\$55.00	Title Policy
260464631	209174	AARON TITUS	800 BYRNE STREET	HOUSTON	TX	77009	\$55.00	Mortgage/DOT
260464631	209174	AARON TITUS	800 BYRNE STREET	HOUSTON	TX	77009	\$55.00	Title Policy
181326919	209283	CHARLES A GREMILLION III	20106 ANSON FALLS COURT	KATY	TX	77450	\$55.00	Mortgage/DOT
181326919	209283	CHARLES A GREMILLION III	20106 ANSON FALLS COURT	KATY	TX	77450	\$55.00	Title Policy
212386726	7095679	JAMES DONEY	147 SHADY TRAIL	KINGSTON	TN	37763	\$55.00	Title Policy
181088261	209060	WILLIAM A LANG	9131 RANGELY DRIVE	HOUSTON	TX	77055	\$55.00	Title Policy
1812227687	209227	ROBERT L MOSES	210 ELECTRA DRIVE	HOUSTON	TX	77079	\$55.00	Mortgage/DOT

181227687	209227	ROBERT L MOSES	210 ELECTRA DRIVE	HOUSTON	TX	77079	\$55.00	Title Policy
181276528	209223	MICHAEL W YEARLY	2220 ARLINGTON STREET	HOUSTON	TX	77008	\$55.00	Mortgage/DOT
181276528	209223	MICHAEL W YEARLY	2220 ARLINGTON STREET	HOUSTON	TX	77008	\$55.00	Title Policy
260313812	019329-2	CAROLYN R BRACCI	5646 BEAR MEADOW LANE	KATY	TX	77449	\$55.00	Mortgage/DOT
260313812	019329-2	CAROLYN R BRACCI	5646 BEAR MEADOW LANE	KATY	TX	77449	\$55.00	Title Policy
181360223	181360223	SIDNEY S SMITH JR	12726 HUNTERS CANYON LANE	CYPRESS	TX	77429	\$55.00	Mortgage/DOT
181360223	181360223	SIDNEY S SMITH JR	12726 HUNTERS CANYON LANE	CYPRESS	TX	77429	\$55.00	Title Policy
181357393	181357393	MARCOS J BASSO	2811 THOMAS AVENUE	DALLAS	TX	75204	\$55.00	Mortgage/DOT
181357393	181357393	MARCOS J BASSO	2811 THOMAS AVENUE	DALLAS	TX	75204	\$55.00	Title Policy
181061631	181061631	MICHAEL S KLAYBOR	1615 CORTLANDT STREET	HOUSTON	TX	77008	\$55.00	Mortgage/DOT
181061631	181061631	MICHAEL S KLAYBOR	1615 CORTLANDT STREET	HOUSTON	TX	77008	\$55.00	Title Policy
181275801	181275801	JOEL ANDERSON	28022 POST OAK RUN	MAGNOLIA	TX	77355	\$55.00	Mortgage/DOT
181275801	181275801	JOEL ANDERSON	28022 POST OAK RUN	MAGNOLIA	TX	77355	\$55.00	Title Policy
181141458	19394	RANDY SCHROEDER	17626 BLACK ROSE TRAIL	CYPRESS	TX	77429	\$55.00	Mortgage/DOT
181141458	19394	RANDY SCHROEDER	17626 BLACK ROSE TRAIL	CYPRESS	TX	77429	\$55.00	Title Policy
181250457	181250457	DAVID MARK FRIEDMAN	4127 GAIRLOCH LANE	HOUSTON	TX	77025	\$55.00	Mortgage/DOT
181250457	181250457	DAVID MARK FRIEDMAN	4127 GAIRLOCH LANE	HOUSTON	TX	77025	\$55.00	Title Policy
260298278	260298278	ASHISH MAHENDRU	607 HARVARD STREET	HOUSTON	TX	77007	\$55.00	Mortgage/DOT
181301003	181301003	MATTHEW FRAZIER	2419 LOCKE LANE	HOUSTON	TX	77019	\$55.00	Title Policy
181301003	181301003	MATTHEW FRAZIER	2419 LOCKE LANE	HOUSTON	TX	77019	\$55.00	Mortgage/DOT
181360041	181360041	MICHAEL E REEVES	4303 GIBSON STREET	HOUSTON	TX	77007	\$55.00	Mortgage/DOT
181360041	181360041	MICHAEL E REEVES	4303 GIBSON STREET	HOUSTON	TX	77007	\$55.00	Title Policy
213483316	7118461	DONALD R BAILEY	760 LAUREL DRIVE	GREENWOOD	AR	72936	\$55.00	Title Policy
181391277	209279	RICK C RUSSELL	1519 MURRAY LANE	AUSTIN	TX	78703	\$55.00	Title Policy
213631484	3169263	BONNIE L HAYES	109 SHORELINE DRIVE	ATCO	NJ	08004	\$55.00	Title Policy
213631831	3166919	JAMES D MARSHALL	2155 N MORGAN VALLEY DRIVE	MORGAN	UT	84050	\$55.00	Mortgage/DOT
213631831	3166919	JAMES D MARSHALL	2155 N MORGAN VALLEY DRIVE	MORGAN	UT	84050	\$55.00	Title Policy
260582226	019367	JOHN HARDY	9530 AMETHYST ARBOR LANE	KATY	TX	77494	\$55.00	Mortgage/DOT
260582226	019367	JOHN HARDY	9530 AMETHYST ARBOR LANE	KATY	TX	77494	\$55.00	Title Policy
260843594	0260843594	REBECCA ANN EMRICK	5706 BLOSSOM STREET	HOUSTON	TX	77007	\$55.00	Mortgage/DOT
260843594	0260843594	REBECCA ANN EMRICK	5706 BLOSSOM STREET	HOUSTON	TX	77007	\$55.00	Title Policy
260706924	260706924	DEAN E CORGEY	6615 WANTA PLACE	HOUSTON	TX	77007	\$55.00	Mortgage/DOT
260706924	260706924	DEAN E CORGEY	6615 WANTA PLACE	HOUSTON	TX	77007	\$55.00	Title Policy
260710736	0260710736	ERICK F GEITNER	11645 BLALOCK FOREST STREET	HOUSTON	TX	77024	\$55.00	Mortgage/DOT
260710736	0260710736	ERICK F GEITNER	11645 BLALOCK FOREST STREET	HOUSTON	TX	77024	\$55.00	Title Policy
260843735	260843735	JAMES CHRISTOPH JONES	11010 HUNTERS PARK DRIVE	HOUSTON	TX	77024	\$55.00	Mortgage/DOT
260843735	260843735	JAMES CHRISTOPH JONES	11010 HUNTERS PARK DRIVE	HOUSTON	TX	77024	\$55.00	Title Policy
260941216	230941216	TIMOTHY JOHN SEIPEL	6305 PICKENS ST #A	HOUSTON	TX	77007	\$55.00	Mortgage/DOT
260941216	230941216	TIMOTHY JOHN SEIPEL	6305 PICKENS ST #A	HOUSTON	TX	77007	\$55.00	Title Policy
260438536	0260438536	JAMES C SMITH	3905 IVY TERRACE COURT NORTH WASHINGTON	DC	20007	\$55.00	Mortgage/DOT	

260438536	0260438536	JAMES C SMITH	3905 IVY TERRACE COURT	NORTI WASHINGTON	DC	20007	\$55.00	Title Policy
213710999	7095739	BONNIE D CHANDLER	192 KAUILANI LANE	ANDREWS	NC	28901	\$55.00	Title Policy
260508262	209328	RICHARD TONE COLT	2600 PEMBERTON DRIVE	HOUSTON	TX	77005	\$55.00	Mortgage/DOT
260508262	209328	RICHARD TONE COLT	2600 PEMBERTON DRIVE	HOUSTON	TX	77005	\$55.00	Title Policy
260968953	0260968953	PORTER M YARBROUGH	727 SAN JACINTO CIRCLE	BAYTOWN	TX	77521	\$55.00	Mortgage/DOT
260968953	0260968953	PORTER M YARBROUGH	727 SAN JACINTO CIRCLE	BAYTOWN	TX	77521	\$55.00	Title Policy
213141724	3180426	RICHARD D GARNER	40274 WOLFE ROAD	CALEDONIA	MS	39740	\$55.00	Title Policy
260464045	209329	S DOUGLAS PRITCHETT JR	3804 VILLANOVA STREET	HOUSTON	TX	77005	\$55.00	Mortgage/DOT
260464045	209329	S DOUGLAS PRITCHETT JR	3804 VILLANOVA STREET	HOUSTON	TX	77005	\$55.00	Title Policy
261000202	0261000202	BARTON R BENTLEY	312 LONGWOODS LANE	HOUSTON	TX	77024	\$55.00	Mortgage/DOT
261000202	0261000202	BARTON R BENTLEY	312 LONGWOODS LANE	HOUSTON	TX	77024	\$55.00	Title Policy
180655367		JOHANNA SCHROEDER	927 ROBBIE STREET	HOUSTON	TX	77009	\$55.00	Mortgage/DOT
180655367		JOHANNA SCHROEDER	927 ROBBIE STREET	HOUSTON	TX	77009	\$55.00	Title Policy
213827652	3287081	BRUCE K PICKFORD	14544 SW 105TH COURT	MIAMI	FL	33176	\$55.00	Title Policy
213827751	7121869	CORNELIO A CASTRO	7919 A SAUSALITO PL	ALEXANDRIA	VA	22309	\$55.00	Mortgage/DOT
213827751	7121869	CORNELIO A CASTRO	7919 A SAUSALITO PL	ALEXANDRIA	VA	22309	\$55.00	Title Policy
260999693	0260999693	MATTHEW M LORENZ	3819 CAMBRIDGEPORT CT	KATY	TX	77494	\$55.00	Mortgage/DOT
261094403	209374	WILLIAM T HUGHES	2010 MARINER POINT LANE	KATY	TX	77494	\$55.00	Title Policy
260538467	0260538467	RONALD C HETHCOX	18202 HAMPTON OAK COURT	SPRING	TX	77379	\$55.00	Mortgage/DOT
260538467	0260538467	RONALD C HETHCOX	18202 HAMPTON OAK COURT	SPRING	TX	77379	\$55.00	Title Policy
260788484		VERAL D SULLIVAN	603 KYLE STREET	SUGAR LAND	TX	77478	\$55.00	Mortgage/DOT
261111496	209222	JERRY E WEST	121 N POST OAK LANE 1104	HOUSTON	TX	77024	\$55.00	Mortgage/DOT
261111496	209222	JERRY E WEST	121 N POST OAK LANE 1104	HOUSTON	TX	77024	\$55.00	Title Policy
261189559	261189559	JAMES LEDBETTER	127 RIVER PATH LANE	MCQUEENEY	TX	78123	\$55.00	Mortgage/DOT
261189559	261189559	JAMES LEDBETTER	127 RIVER PATH LANE	MCQUEENEY	TX	78123	\$55.00	Title Policy
260295423	209260	NATHAN L BOWIE	217 WEST 16TH STREET	HOUSTON	TX	77008	\$55.00	Mortgage/DOT
260295423	209260	NATHAN L BOWIE	217 WEST 16TH STREET	HOUSTON	TX	77008	\$55.00	Title Policy
260478177		MICHAEL WEAST	2110 GILLETTE ST	HOUSTON	TX	77006	\$55.00	Mortgage/DOT
260684147	0260684147	CHRISTOPHER FIELDS	13510 INDIAN CREEK ROAD	HOUSTON	TX	77079	\$55.00	Mortgage/DOT
260684147	0260684147	CHRISTOPHER FIELDS	13510 INDIAN CREEK ROAD	HOUSTON	TX	77079	\$55.00	Title Policy
260698741	0260698741	VLADIMIR FISHEL	5109 POCAHONTAS STREET	BELLAIRE	TX	77401	\$55.00	Title Policy
181142001	019014	MIKHAIL FUKSHANSKY	23 MARINERS LANE	LEAGUE CITY	TX	77573	\$55.00	Mortgage/DOT
260434501	209337	JOHN WILLARD HOLMES	3643 ABERDEEN WAY	HOUSTON	TX	77025	\$55.00	Mortgage/DOT
260434501	209337	JOHN WILLARD HOLMES	3643 ABERDEEN WAY	HOUSTON	TX	77025	\$55.00	Title Policy
260920079		DAVID HINDMAN	4114 MARLOWE STREET	HOUSTON	TX	77005	\$55.00	Title Policy
181228313	209295	JOSHUA R HENRY	3414 GANNETT STREET	HOUSTON	TX	77025	\$55.00	Mortgage/DOT
214145476	3259094	EDWIN N MOORE	3152 FLEETWOOD DR	JACKSON	MS	39212	\$55.00	Mortgage/DOT
260799846		ROBERT M ROSS	2107 SUNSET BOULEVARD	HOUSTON	TX	77005	\$55.00	Mortgage/DOT
260799846		ROBERT M ROSS	2107 SUNSET BOULEVARD	HOUSTON	TX	77005	\$55.00	Title Policy
261196901	0261196901	JOHNNY GALAN	9316 MOHAWK DR	LA PORTE	TX	77571	\$55.00	Mortgage/DOT

261196901	0261196901	JOHNNY GALAN	9316 MOHAWK DR	LA PORTE	TX	77571	\$55.00	Title Policy
261741367		THOMAS W HEATH	20026 LEGEND OAK DRIVE	HUMBLE	TX	77346	\$55.00	Mortgage/DOT
261741367		THOMAS W HEATH	20026 LEGEND OAK DRIVE	HUMBLE	TX	77346	\$55.00	Title Policy
214145401	7124386	BRADLEY NORDGREN	1001 MARINA DRIVE 203E	QUINCY	MA	02171	\$55.00	Mortgage/DOT
261189831	209408	MICHAEL SKOUTELAKIS	14406 BROADGREEN DRIVE	HOUSTON	TX	77079	\$55.00	Title Policy
260814355	0260814355	CAROLINE CLARKE	3418 GARDEN SHADOW LANE	HOUSTON	TX	77018	\$55.00	Mortgage/DOT
260814355	0260814355	CAROLINE CLARKE	3418 GARDEN SHADOW LANE	HOUSTON	TX	77018	\$55.00	Title Policy
181061458	0181061458	JESSIE BELL III	4313 BETTY ST	BELLAIRE	TX	77401	\$55.00	Title Policy
260459706	0260459706	TODD M JUREK	6410 ARCADIA BEND COURT	HOUSTON	TX	77041	\$55.00	Title Policy
260657754	0260657754	PETER M DEFAZIO	1130 BAYOU ISLAND DRIVE	HOUSTON	TX	77063	\$55.00	Mortgage/DOT
260657754	0260657754	PETER M DEFAZIO	1130 BAYOU ISLAND DRIVE	HOUSTON	TX	77063	\$55.00	Title Policy
260913462	209404	JASON ARNOLD CONSOLI	8 VILLAGE OAKS LANE	HOUSTON	TX	77055	\$55.00	Mortgage/DOT
260913462	209404	JASON ARNOLD CONSOLI	8 VILLAGE OAKS LANE	HOUSTON	TX	77055	\$55.00	Title Policy
261021083	209418	JOHN POWELL	14218 CHADBOURNE DRIVE	HOUSTON	TX	77079	\$55.00	Mortgage/DOT
261021083	209418	JOHN POWELL	14218 CHADBOURNE DRIVE	HOUSTON	TX	77079	\$55.00	Title Policy
181041997	0181041997	ARNOLD AREVALO	3611 VACANTI DR	RICHMOND	TX	77406	\$55.00	Mortgage/DOT
214331506	3310616	ANTIONETTE R MILLER	27 SE 52ND STREET	WASHINGTON	DC	20019	\$55.00	Mortgage/DOT
214331506	3310616	ANTIONETTE R MILLER	27 SE 52ND STREET	WASHINGTON	DC	20019	\$55.00	Title Policy
214331555	7125558	EDWARD A SOLOMON	515 NORTHWICK LANE	VILLANOVA	PA	19085	\$55.00	Title Policy
260702741		ROBERT A BLACKBURN	6231 DEL MONTE DRIVE	HOUSTON	TX	77057	\$55.00	Mortgage/DOT
260702741		ROBERT A BLACKBURN	6231 DEL MONTE DRIVE	HOUSTON	TX	77057	\$55.00	Title Policy
261189096		ALFRED J PRATKA III	4602 W ALABAMA ST	HOUSTON	TX	77027	\$55.00	Mortgage/DOT
261189096		ALFRED J PRATKA III	4602 W ALABAMA ST	HOUSTON	TX	77027	\$55.00	Title Policy
260583992	0260583992	LINDA M ROGERS	101 WESTHEIMER ROAD UNIT A	HOUSTON	TX	77006	\$55.00	Title Policy
260439443	209325	RICHARD A DUSCHL	2649 CIRCLEVILLE ROAD	STATE COLLEGE	PA	16803	\$55.00	Mortgage/DOT
260439443	209325	RICHARD A DUSCHL	2649 CIRCLEVILLE ROAD	STATE COLLEGE	PA	16803	\$55.00	Title Policy
214443921	50749759	MEREDITH K JAMAIL	3027 MAPLE GROVE LANE	HOUSTON	TX	77092	\$55.00	Mortgage/DOT
214443921	50749759	MEREDITH K JAMAIL	3027 MAPLE GROVE LANE	HOUSTON	TX	77092	\$55.00	Title Policy
214464745	3326770	RICHARD P MAYNE	727 QUINCY ROAD	RUMNEY	NH	03266	\$55.00	Mortgage/DOT
214464745	3326770	RICHARD P MAYNE	727 QUINCY ROAD	RUMNEY	NH	03266	\$55.00	Title Policy
261690036	0261690036	SCOTT A ROGAN	66 HIBURY DR	HOUSTON	TX	77024	\$55.00	Mortgage/DOT
261690036	0261690036	SCOTT A ROGAN	66 HIBURY DR	HOUSTON	TX	77024	\$55.00	Title Policy
261784672	209314	ELIZABETH A BARLOW	10102 SUGAR HILL DRIVE	HOUSTON	TX	77042	\$55.00	Mortgage/DOT
261784672	209314	ELIZABETH A BARLOW	10102 SUGAR HILL DRIVE	HOUSTON	TX	77042	\$55.00	Title Policy
260877634	0260877634	MARK R FLAGG	3410 CREEKSTONE DR	SUGAR LAND	TX	77479	\$55.00	Mortgage/DOT
260877634	0260877634	MARK R FLAGG	3410 CREEKSTONE DR	SUGAR LAND	TX	77479	\$55.00	Title Policy
261188684		THOMAS R ARCHER	17 CAMINO DE MIGUEL	TAOS	NM	87571	\$55.00	Mortgage/DOT
261188684		THOMAS R ARCHER	17 CAMINO DE MIGUEL	TAOS	NM	87571	\$55.00	Title Policy
261189963	209423	STEVEN A ESTRIN	40 E BROAD OAKS	HOUSTON	TX	77056	\$55.00	Mortgage/DOT
261189963	209423	STEVEN A ESTRIN	40 E BROAD OAKS	HOUSTON	TX	77056	\$55.00	Title Policy

261327399	0261327399	MICHAEL J CARLSON	5715 DARNELL ST	HOUSTON	TX	77096	\$55.00	Mortgage/DOT
261327399	0261327399	MICHAEL J CARLSON	5715 DARNELL ST	HOUSTON	TX	77096	\$55.00	Title Policy
261622492	0261622492	GEORGIANA HOLLAND	7322 BROADELM DRIVE	HOUSTON	TX	77095	\$55.00	Mortgage/DOT
261622492	0261622492	GEORGIANA HOLLAND	7322 BROADELM DRIVE	HOUSTON	TX	77095	\$55.00	Title Policy
261672752	209447	JAMIE G HOUSE	5408 PINE STREET	BELLAIRE	TX	77401	\$55.00	Mortgage/DOT
261672752	209447	JAMIE G HOUSE	5408 PINE STREET	BELLAIRE	TX	77401	\$55.00	Title Policy
214463358	3254424	DIANE MILAGOLLI	463 MASSACHUSETT AVE #2	BOSTON	MA	02118	\$55.00	Mortgage/DOT
214463358	3254424	DIANE MILAGOLLI	463 MASSACHUSETT AVE #2	BOSTON	MA	02118	\$55.00	Title Policy
260820915	209372	MIKE A BONNEY	1206 GLENWOOD LOOP	BULVERDE	TX	78163	\$55.00	Title Policy
261112932	209209	PATRICK W BOURGOYNE	14711 ASHLAND PINES LANE	HUMBLE	TX	77396	\$55.00	Mortgage/DOT
261112932	209209	PATRICK W BOURGOYNE	14711 ASHLAND PINES LANE	HUMBLE	TX	77396	\$55.00	Title Policy
260821616	209364	MICHAEL B BOYLAN	5110 SAN FELIPE STREET #271W	HOUSTON	TX	77056	\$55.00	Mortgage/DOT
260821616	209364	MICHAEL B BOYLAN	5110 SAN FELIPE STREET #271W	HOUSTON	TX	77056	\$55.00	Title Policy
261812382	209592	CANDICE P HORSLEY	1426 WOODFAIR DRIVE	RICHMOND	TX	77406	\$55.00	Mortgage/DOT
261812382	209592	CANDICE P HORSLEY	1426 WOODFAIR DRIVE	RICHMOND	TX	77406	\$55.00	Title Policy
261768766		TRACY M MANDERS	2420 HUGO ST STE 11	DALLAS	TX	75204	\$55.00	Title Policy
214442824	50742376	EDWARD C ADAMS	9023 KENNET VALLEY ROAD	SPRING	TX	77379	\$55.00	Mortgage/DOT
214442824	50742376	EDWARD C ADAMS	9023 KENNET VALLEY ROAD	SPRING	TX	77379	\$55.00	Title Policy
261304745		JOHN B ELMER	631 WEST FOREST DRIVE	HOUSTON	TX	77079	\$55.00	Mortgage/DOT
261304745		JOHN B ELMER	631 WEST FOREST DRIVE	HOUSTON	TX	77079	\$55.00	Title Policy
213957616	3285037	TRACY A SHEEHAN	17612 S 67TH COURT	TINLEY PARK	IL	60477	\$55.00	Title Policy
213957632	3247127	STEPHEN A WALLS	6207 SPRUCE STREET	PHILADELPHIA	PA	19139	\$55.00	Title Policy
261844559	0261844559	MARGO P GEDDIE	2727 KIRBY DR. NO 16C	HOUSTON	TX	77098	\$55.00	Mortgage/DOT
261844559	0261844559	MARGO P GEDDIE	2727 KIRBY DR. NO 16C	HOUSTON	TX	77098	\$55.00	Title Policy
262415425	209598	JAMES G FREW	5409 ROSE STREET	HOUSTON	TX	77007	\$55.00	Mortgage/DOT
262415425	209598	JAMES G FREW	5409 ROSE STREET	HOUSTON	TX	77007	\$55.00	Title Policy
180423741	209335	JOSHUA S CHAFFIN	1211 WEST DREW STREET	HOUSTON	TX	77006	\$55.00	Mortgage/DOT
180423741	209335	JOSHUA S CHAFFIN	1211 WEST DREW STREET	HOUSTON	TX	77006	\$55.00	Title Policy
181035791		JOSEPH M MERLINSKY	529 CORTLANDT STREET	HOUSTON	TX	77007	\$55.00	Mortgage/DOT
181035791		JOSEPH M MERLINSKY	529 CORTLANDT STREET	HOUSTON	TX	77007	\$55.00	Title Policy
262354038	209667	JAY F JANSEN	27515 FAIRWAY OAKS DRIVE	HUFFMAN	TX	77336	\$55.00	Title Policy
262562697		CLINTON HALEY	6787 INVERNESS LN	DALLAS	TX	75214	\$55.00	Title Policy
261311187	209577	DARRELL CASS	1944 NORFOLK ST	HOUSTON	TX	77098	\$55.00	Title Policy
261965032	209654	JOSEPH JACOB	5513 BEVERLYHILL STREET	HOUSTON	TX	77056	\$55.00	Title Policy
262025158	209626	ANTHONY T FIORE	6623 SUTTERS CREEK TRAIL	MISSOURI CITY	TX	77459	\$55.00	Mortgage/DOT
262025158	209626	ANTHONY T FIORE	6623 SUTTERS CREEK TRAIL	MISSOURI CITY	TX	77459	\$55.00	Title Policy
262128564	209599	CAMERON R KRUSE	15419 BAY COVE COURT	HOUSTON	TX	77059	\$55.00	Mortgage/DOT
262128564	209599	CAMERON R KRUSE	15419 BAY COVE COURT	HOUSTON	TX	77059	\$55.00	Title Policy
262764657		THOMAS JOHN MACH	18627 LAKELAND DR	POINT VENTURE	TX	78645	\$55.00	Mortgage/DOT
262764657		THOMAS JOHN MACH	18627 LAKELAND DR	POINT VENTURE	TX	78645	\$55.00	Title Policy
262764657		THOMAS JOHN MACH	18627 LAKELAND DR	POINT VENTURE	TX	78645	\$55.00	Title Policy

261403745	209593	LYNN A LEDNICKY	2120 RICE BOULEVARD	HOUSTON	TX	77005	\$55.00	Mortgage/DOT
261403745	209593	LYNN A LEDNICKY	2120 RICE BOULEVARD	HOUSTON	TX	77005	\$55.00	Title Policy
181169699		MARK A PYBURN	26 HACKBERRY LANE #A	HOUSTON	TX	77027	\$55.00	Mortgage/DOT
181169699		MARK A PYBURN	26 HACKBERRY LANE #A	HOUSTON	TX	77027	\$55.00	Title Policy
214627861	7124530	GARY KREPS	3261 LONG MDW DR #36	ALLISON PARK	PA	15101	\$55.00	Title Policy
260487988		JAMES P COHOON	832 FISHER STREET	HOUSTON	TX	77018	\$55.00	Mortgage/DOT
260487988		JAMES P COHOON	832 FISHER STREET	HOUSTON	TX	77018	\$55.00	Title Policy
261601124		MICHELLE D PECTOR	2518 SHERIDAN ST #B	HOUSTON	TX	77030	\$55.00	Mortgage/DOT
261601124		MICHELLE D PECTOR	2518 SHERIDAN ST #B	HOUSTON	TX	77030	\$55.00	Title Policy
262004765	209671	MATTHEW HOOVER	1002 CHESHIRE LANE	HOUSTON	TX	77018	\$55.00	Mortgage/DOT
262004765	209671	MATTHEW HOOVER	1002 CHESHIRE LANE	HOUSTON	TX	77018	\$55.00	Title Policy
262023773	209610	WARREN PARKER	2403 PELHAM DRIVE	HOUSTON	TX	77019	\$55.00	Mortgage/DOT
262023773	209610	WARREN PARKER	2403 PELHAM DRIVE	HOUSTON	TX	77019	\$55.00	Title Policy
261303804	209581	GAUTAM MALKANI	706 RED BUD COURT	FRIENDSWOOD	TX	77546	\$55.00	Mortgage/DOT
261966709		KIMBERLY A TARR	611 W 14TH STREET	HOUSTON	TX	77008	\$55.00	Mortgage/DOT
261966709		KIMBERLY A TARR	611 W 14TH STREET	HOUSTON	TX	77008	\$55.00	Title Policy
262697741	209726	BARRETT REASONER	4015 WARCHEST COURT	GALVESTON	TX	77554	\$55.00	Mortgage/DOT
262697741	209726	BARRETT REASONER	4015 WARCHEST COURT	GALVESTON	TX	77554	\$55.00	Title Policy
214812729	26996673	BEN LEFEBVRE	1427 CANDELIGHT LANE	HOUSTON	TX	77018	\$55.00	Mortgage/DOT
214812729	26996673	BEN LEFEBVRE	1427 CANDELIGHT LANE	HOUSTON	TX	77018	\$55.00	Title Policy
261766364		KEF L WILSON	3859 TARTAN LANE	HOUSTON	TX	77025	\$55.00	Mortgage/DOT
261766364		KEF L WILSON	3859 TARTAN LANE	HOUSTON	TX	77025	\$55.00	Title Policy
262004369	0262004369	C BRADLEY WHITE	1214 BRIAR RIDGE DRIVE	HOUSTON	TX	77057	\$55.00	Title Policy
262434848	3369120	JOHN D LIGGIO	931 WEST BEACH BOULEVARD #	GULF SHORES	AL	36542	\$55.00	Mortgage/DOT
214667941	3011658	TODD E MCDANIEL	139 MILLWOOD DR	RUCKERSVILLE	VA	22968	\$55.00	Mortgage/DOT
260932629		CELINE I GERSON	5212 JESSAMINE STREET	BELLAIRE	TX	77401	\$55.00	Title Policy
260431986	209594	CHARLES D COLLARD	515 SUNSET CIRCLE	GALVESTON	TX	77554	\$55.00	Mortgage/DOT
260431986	209594	CHARLES D COLLARD	515 SUNSET CIRCLE	GALVESTON	TX	77554	\$55.00	Title Policy
261168819		JAMES L SHEPHERD	214 WESTMORELAND STREET	HOUSTON	TX	77006	\$55.00	Mortgage/DOT
261168819		JAMES L SHEPHERD	214 WESTMORELAND STREET	HOUSTON	TX	77006	\$55.00	Title Policy
261767461	209448	J ROBERT WEST	11216 WILDING LANE	HOUSTON	TX	77024	\$55.00	Mortgage/DOT
261767461	209448	J ROBERT WEST	11216 WILDING LANE	HOUSTON	TX	77024	\$55.00	Title Policy
262546211		GRAYSON LISENBY	9214 LINKMEADOW LANE	HOUSTON	TX	77025	\$55.00	Title Policy
262770308	209733	JEFFREY P MODZELEWSKI	6710 COLUMBIA DRIVE	AUSTIN	TX	78723	\$55.00	Mortgage/DOT
262770308	209733	JEFFREY P MODZELEWSKI	6710 COLUMBIA DRIVE	AUSTIN	TX	78723	\$55.00	Title Policy
260689658	0260689658	SCOTT M MATSON	1304 LAKE POINTE PARKWAY	SUGAR LAND	TX	77478	\$55.00	Mortgage/DOT
260689658	0260689658	SCOTT M MATSON	1304 LAKE POINTE PARKWAY	SUGAR LAND	TX	77478	\$55.00	Title Policy
261671739	-----	JONATHAN L HELLER	2315 POMMEL ROAD	HENDERSONVILLE	NC	28791	\$55.00	Mortgage/DOT
261671739	-----	JONATHAN L HELLER	2315 POMMEL ROAD	HENDERSONVILLE	NC	28791	\$55.00	Title Policy
261381552		YVONNE A MEYER	414 REDAN STREET	HOUSTON	TX	77009	\$55.00	Mortgage/DOT



261381552		YVONNE A MEYER	414 REDAN STREET	HOUSTON	TX	77009	\$55.00	Title Policy
261388748	209565	JEFFREY T FETZER	6206 PIPING ROCK LANE	HOUSTON	TX	77057	\$55.00	Mortgage/DOT
261388748	209565	JEFFREY T FETZER	6206 PIPING ROCK LANE	HOUSTON	TX	77057	\$55.00	Title Policy
261764922	209591	CHRISTOPHER D GALLOWITZ	10 MOKAWK PATH PLACE	THE WOODLANDS	TX	77389	\$55.00	Mortgage/DOT
261764922	209591	CHRISTOPHER D GALLOWITZ	10 MOKAWK PATH PLACE	THE WOODLANDS	TX	77389	\$55.00	Title Policy
262006646	209677	KERRY M MCMAHON	3015 AUTUMN HARVEST DRIVE	FRIENDSDWOOD	TX	77546	\$55.00	Mortgage/DOT
262006646	209677	KERRY M MCMAHON	3015 AUTUMN HARVEST DRIVE	FRIENDSDWOOD	TX	77546	\$55.00	Title Policy
262421092	0262421092	KENNETH A MARX	3194 HOLLY HALL STREET 3194	HOUSTON	TX	77054	\$55.00	Mortgage/DOT
262421092	0262421092	KENNETH A MARX	3194 HOLLY HALL STREET 3194	HOUSTON	TX	77054	\$55.00	Title Policy
262583909	209724	LESLIE TURNOQUIST	5034 GLENVIEW DRIVE	LA PORTE	TX	77571	\$55.00	Mortgage/DOT
262583909	209724	LESLIE TURNOQUIST	5034 GLENVIEW DRIVE	LA PORTE	TX	77571	\$55.00	Title Policy
262640295	209745	C ROBERT MACE	3729 PLUMB STREET	HOUSTON	TX	77005	\$55.00	Mortgage/DOT
262640295	209745	C ROBERT MACE	3729 PLUMB STREET	HOUSTON	TX	77005	\$55.00	Title Policy
262746704	209680	DANNY WOODARD	14210 VISTA MAR CIRCLE	HOUSTON	TX	77095	\$55.00	Mortgage/DOT
262972474		MARK A PYBURN	1747 EDGEWATER FALLS	CANYON LAKE	TX	78133	\$55.00	Mortgage/DOT
262972474		MARK A PYBURN	1747 EDGEWATER FALLS	CANYON LAKE	TX	78133	\$55.00	Title Policy
262468846	209714	LAWRENCE E GLENN	402 PARK TRAIL LANE	HOUSTON	TX	77007	\$55.00	Mortgage/DOT
262468846	209714	LAWRENCE E GLENN	402 PARK TRAIL LANE	HOUSTON	TX	77007	\$55.00	Title Policy
263116865	209664	JOHN P CAMPBELL	19 JOURNAL LEAF PL	THE WOODLANDS	TX	77382	\$55.00	Mortgage/DOT
263116865	209664	JOHN P CAMPBELL	19 JOURNAL LEAF PL	THE WOODLANDS	TX	77382	\$55.00	Title Policy
262005838	209676	FERNANDO L AUTRIQUE	2205 NORTH LAMAR BOULEVARD AUSTIN	TX	78705	\$55.00	Mortgage/DOT	
262005838	209676	FERNANDO L AUTRIQUE	2205 NORTH LAMAR BOULEVARD AUSTIN	TX	78705	\$55.00	Title Policy	
262438757	3369767	MARK A MAULDIN	931 WEST BEACH BOULEVARD #	GULF SHORES	AL	36542	\$55.00	Mortgage/DOT
262438757	3369767	MARK A MAULDIN	931 WEST BEACH BOULEVARD #	GULF SHORES	AL	36542	\$55.00	Title Policy
262637762	209568	ANDREW SCHAEFER	827 SHIRKMERE RD	HOUSTON	TX	77008	\$55.00	Mortgage/DOT
262637762	209568	ANDREW SCHAEFER	827 SHIRKMERE RD	HOUSTON	TX	77008	\$55.00	Title Policy
261672299	209600	ANDREW H JOHNSTON	6225 OLYMPIA DRIVE	HOUSTON	TX	77057	\$55.00	Mortgage/DOT
261672299	209600	ANDREW H JOHNSTON	6225 OLYMPIA DRIVE	HOUSTON	TX	77057	\$55.00	Title Policy
262738487		SUMEET BENIWAL	5702 ACADEMY STREET	HOUSTON	TX	77005	\$55.00	Mortgage/DOT
262738487		SUMEET BENIWAL	5702 ACADEMY STREET	HOUSTON	TX	77005	\$55.00	Title Policy
262972656		MARK R MICHELL	717 EAST 19TH ST	HOUSTON	TX	77008	\$55.00	Mortgage/DOT
262972656		MARK R MICHELL	717 EAST 19TH ST	HOUSTON	TX	77008	\$55.00	Title Policy
214627895	7117648	JAE Y LEE	1600 SPRG GATE DR #2204	MCLEAN	VA	22102	\$55.00	Mortgage/DOT
214627895	7117648	JAE Y LEE	1600 SPRG GATE DR #2204	MCLEAN	VA	22102	\$55.00	Title Policy
215209438	3133086	CRAIG M LISTON	5558 S FAIROAKS DRIVE	SALT LAKE CITY	UT	84117	\$55.00	Mortgage/DOT
215209438	3133086	CRAIG M LISTON	5558 S FAIROAKS DRIVE	SALT LAKE CITY	UT	84117	\$55.00	Title Policy
261365704	209588	GENE W MINNICH	2334 QUENBY STREET	HOUSTON	TX	77005	\$55.00	Mortgage/DOT
261365704	209588	GENE W MINNICH	2334 QUENBY STREET	HOUSTON	TX	77005	\$55.00	Title Policy
215209396	3311887	BRADLEY S EAKERS	210 COUNTY ROAD 477	DAISY	MO	63743	\$55.00	Mortgage/DOT
215209396	3311887	BRADLEY S EAKERS	210 COUNTY ROAD 477	DAISY	MO	63743	\$55.00	Title Policy

215209651	3308500	KAREN ARAIZA	7905 SILVER SADDLE RD	FLAGSTAFF	AZ	86004	\$55.00	Mortgage/DOT
215209842	3279788	KIERAN D COLEMAN	310 LEVI STREET	JENNINGS	LA	70546	\$55.00	Mortgage/DOT
215209891	3373722	MARSHA B ROBERTS	116 REDDING RD	GEORGETOWN	KY	40324	\$55.00	Title Policy
215213232	3347341	MARTHA C WILLIAMS	306 REED AVENUE	REEDVILLE	VA	22539	\$55.00	Title Policy
262973183	0262973183	HAROLD R ANDERSEN	5636 SAN FELIPE ST #M	HOUSTON	TX	77056	\$55.00	Mortgage/DOT
262973183	0262973183	HAROLD R ANDERSEN	5636 SAN FELIPE ST #M	HOUSTON	TX	77056	\$55.00	Title Policy
263022063	209644	SARAH WESTHUSIN	2700 REVERE STREET UNIT 151 1	HOUSTON	TX	77098	\$55.00	Mortgage/DOT
263202178	3290877	JENNIFER SKLENKA	2030 PERKINS STREET	BRISTOL	CT	06010	\$55.00	Mortgage/DOT
261486757	209451	JON R FRIEDBERG	4417 JIM WEST STREET	BELLAIRE	TX	77401	\$55.00	Mortgage/DOT
261486757	209451	JON R FRIEDBERG	4417 JIM WEST STREET	BELLAIRE	TX	77401	\$55.00	Title Policy
261554141	209563	DANIEL LEUNG	3510 BELLEFONTAINE ST	HOUSTON	TX	77025	\$55.00	Mortgage/DOT
261625461	209655	BRUCE H SENFT	78 HISTORY ROW	THE WOODLANDS	TX	77380	\$55.00	Mortgage/DOT
261625461	209655	BRUCE H SENFT	78 HISTORY ROW	THE WOODLANDS	TX	77380	\$55.00	Title Policy
262728546	0262728546	CHRISTIE C MORGAN	4235 WEST ALABAMA STREET UN	HOUSTON	TX	77027	\$55.00	Mortgage/DOT
262728546	0262728546	CHRISTIE C MORGAN	4235 WEST ALABAMA STREET UN	HOUSTON	TX	77027	\$55.00	Title Policy
263137168		MICHAEL KNAPP	4206 SAN DOMINGO DRIVE	GALVESTON	TX	77554	\$55.00	Mortgage/DOT
263137168		MICHAEL KNAPP	4206 SAN DOMINGO DRIVE	GALVESTON	TX	77554	\$55.00	Title Policy
215210089	3315341	SANYOG THORVE	190 MORTIMER AVENUE	RUTHERFORD	NJ	07070	\$55.00	Title Policy
215213265	3375733	JOHN H SCHWARTZ	206 WINNIE TRAIL	BRUNSWICK	GA	31525	\$55.00	Title Policy
215213299	7123173	ROBERT P HOY	1540 RUANN DRIVE	DUBUQUE	IA	52001	\$55.00	Mortgage/DOT
215213299	7123173	ROBERT P HOY	1540 RUANN DRIVE	DUBUQUE	IA	52001	\$55.00	Title Policy
215052861	7127677	LLEWELYN S NONNENMOCHER	620 BARDSTOWN STREET	CANTONMENT	FL	32533	\$55.00	Mortgage/DOT
215052861	7127677	LLEWELYN S NONNENMOCHER	620 BARDSTOWN STREET	CANTONMENT	FL	32533	\$55.00	Title Policy
215213273	7128325	TIMOTHY M BIBER	375 MINER ROAD	ARDMORE	OK	73401	\$55.00	Mortgage/DOT
215213273	7128325	TIMOTHY M BIBER	375 MINER ROAD	ARDMORE	OK	73401	\$55.00	Title Policy
215213323	3349055	DULCEY J MESSERSMITH	RR1 BOX 159	NEW ALBANY	PA	18833	\$55.00	Mortgage/DOT
215213323	3349055	DULCEY J MESSERSMITH	RR1 BOX 159	NEW ALBANY	PA	18833	\$55.00	Title Policy
215213281	3325036	RUSSELL A MILAM	702 ESSLINGER ROAD	GURLEY	AL	35748	\$55.00	Mortgage/DOT
215213281	3325036	RUSSELL A MILAM	702 ESSLINGER ROAD	GURLEY	AL	35748	\$55.00	Title Policy
262826977	3382717	MARSHA K LUSHINGTON	1007 W BEACH BLVD UNIT 72	GULF SHORES	AL	36542	\$55.00	Mortgage/DOT
262859796	209698	RONALD LOCHTE	13130 LAKE MIST DRIVE	CYPRESS	TX	77429	\$55.00	Mortgage/DOT
262859796	209698	RONALD LOCHTE	13130 LAKE MIST DRIVE	CYPRESS	TX	77429	\$55.00	Title Policy
263302168	209758	SHEILA R MALLYNN	1030 SOUTH WELLSFORD DRIVE	PEARLAND	TX	77584	\$55.00	Mortgage/DOT
263302168	209758	SHEILA R MALLYNN	1030 SOUTH WELLSFORD DRIVE	PEARLAND	TX	77584	\$55.00	Title Policy
262960644	209771	ROSALIND GRIFFIN	1318 IRISH MIST COURT	KATY	TX	77450	\$55.00	Mortgage/DOT
262960644	209771	ROSALIND GRIFFIN	1318 IRISH MIST COURT	KATY	TX	77450	\$55.00	Title Policy
261172506	209457	SCOTT A MCMILLIAN	4122 GAIRLOCH LANE	HOUSTON	TX	77025	\$55.00	Mortgage/DOT
261172506	209457	SCOTT A MCMILLIAN	4122 GAIRLOCH LANE	HOUSTON	TX	77025	\$55.00	Title Policy
262029986	209650	STANLEY TOLL	102 STONEY CREEK DRIVE	HOUSTON	TX	77024	\$55.00	Mortgage/DOT
262729858	209689	ALFRED P DETTWILER	4822 AUSTIN STREET	HOUSTON	TX	77004	\$55.00	Mortgage/DOT

262729858	209689	ALFRED P DETTWILER	4822 AUSTIN STREET	HOUSTON	TX	77004	\$55.00	Title Policy
263025728	209774	WILLIAM H ADAMS	1231 S MAGNOLIA ST	ROCKPORT	TX	78382	\$55.00	Mortgage/DOT
263025728	209774	WILLIAM H ADAMS	1231 S MAGNOLIA ST	ROCKPORT	TX	78382	\$55.00	Title Policy
263113797	209164	RANELLE RANDES	2519 OXFORD STREET	HOUSTON	TX	77008	\$55.00	Mortgage/DOT
263113797	209164	RANELLE RANDES	2519 OXFORD STREET	HOUSTON	TX	77008	\$55.00	Title Policy
263143752	209773	KATRINA GWINN	1447 ALLSTON STREET	HOUSTON	TX	77008	\$55.00	Mortgage/DOT
263143752	209773	KATRINA GWINN	1447 ALLSTON STREET	HOUSTON	TX	77008	\$55.00	Title Policy
263215907	209845	JOHN MCVANNEY	906 CHINQUAPIN PLACE	HOUSTON	TX	77094	\$55.00	Mortgage/DOT
263215907	209845	JOHN MCVANNEY	906 CHINQUAPIN PLACE	HOUSTON	TX	77094	\$55.00	Title Policy
261082887	209433	ROBERT N WEINBERGER	5311 BRAEBURN DRIVE	BELLAIRE	TX	77401	\$55.00	Mortgage/DOT
262037419	209665	GARY K LUKER	1072 RANCH RD 1888	BLANCO	TX	78606	\$55.00	Mortgage/DOT
262037419	209665	GARY K LUKER	1072 RANCH RD 1888	BLANCO	TX	78606	\$55.00	Title Policy
262715071	209753	ROBERT PEISER	5100 SAN FELIPE ST #362E	HOUSTON	TX	77056	\$55.00	Mortgage/DOT
262715071	209753	ROBERT PEISER	5100 SAN FELIPE ST #362E	HOUSTON	TX	77056	\$55.00	Title Policy
262826332	209748	JAMES V DUCOTE	5110 CHESTNUT ST	BELLAIRE	TX	77401	\$55.00	Mortgage/DOT
262826332	209748	JAMES V DUCOTE	5110 CHESTNUT ST	BELLAIRE	TX	77401	\$55.00	Title Policy
262973621	209806	MICHAEL JONES	6342 BELMONT	HOUSTON	TX	77005	\$55.00	Mortgage/DOT
262973621	209806	MICHAEL JONES	6342 BELMONT	HOUSTON	TX	77005	\$55.00	Title Policy
263025819	209750	KIRK D TOWNS	4225 EMORY AVENUE	HOUSTON	TX	77005	\$55.00	Mortgage/DOT
263025819	209750	KIRK D TOWNS	4225 EMORY AVENUE	HOUSTON	TX	77005	\$55.00	Title Policy
215442831	50851404	JOHN WHITESIDE	825 W MELWOOD ST	HOUSTON	TX	77009	\$55.00	Mortgage/DOT
215470568	3380568	CHRISTOPHER L DICKENS	1799 HARLEY LANE	SOPERTON	GA	30457	\$55.00	Mortgage/DOT
215470568	3380568	CHRISTOPHER L DICKENS	1799 HARLEY LANE	SOPERTON	GA	30457	\$55.00	Title Policy
215472093	3329569	GREGORY T GILE	726 NW BIRCH AVE	REDMOND	OR	97756	\$55.00	Title Policy
215472374	3360235	JOHN H ENSEY	1505 COUNTRY CLUB DR	RIVERSIDE	CA	92506	\$55.00	Mortgage/DOT
215472481	3353348	CHARLES R BROGAN JR	8548 KAVANAGH RD	DUNDALK	MD	21222	\$55.00	Mortgage/DOT
215472481	3353348	CHARLES R BROGAN JR	8548 KAVANAGH RD	DUNDALK	MD	21222	\$55.00	Title Policy
263136947	0263136947	GILBERT DELGADILLO	6801 WINDFILLED CIRCLE	CORPUS CHRISTI	TX	78414	\$55.00	Mortgage/DOT
263136947	0263136947	GILBERT DELGADILLO	6801 WINDFILLED CIRCLE	CORPUS CHRISTI	TX	78414	\$55.00	Title Policy
263205874	0263205874	CRAIG HENRICHSEN	2014 HICKORY PARK DR	KINGWOOD	TX	77345	\$55.00	Mortgage/DOT
263205874	0263205874	CRAIG HENRICHSEN	2014 HICKORY PARK DR	KINGWOOD	TX	77345	\$55.00	Title Policy
215468711	3327500	BOBBIE B BROWNING	101 GAWIN DR	WARNER ROBINS	GA	31093	\$55.00	Mortgage/DOT
215468711	3327500	BOBBIE B BROWNING	101 GAWIN DR	WARNER ROBINS	GA	31093	\$55.00	Title Policy
215472168	7129605	JAMES C DEUSCHLE	1570 VICTORIA WALK	CUMMING	GA	30041	\$55.00	Mortgage/DOT
215472168	7129605	JAMES C DEUSCHLE	1570 VICTORIA WALK	CUMMING	GA	30041	\$55.00	Title Policy
215472473	7130437	BILL A DRANEY JR	6 N LIONS ROAD CIRCLE	WASHINGTON	UT	84780	\$55.00	Mortgage/DOT
215472473	7130437	BILL A DRANEY JR	6 N LIONS ROAD CIRCLE	WASHINGTON	UT	84780	\$55.00	Title Policy
262743271	209608	DEBORAH FINE	1500 BLUE MESA ROAD	CARROLLTON	TX	75007	\$55.00	Mortgage/DOT
262743271	209608	DEBORAH FINE	1500 BLUE MESA ROAD	CARROLLTON	TX	75007	\$55.00	Title Policy
215472366	3336004	IBRAHIM YILMAZ	271 SOUTHVIEW DR	RIVERSIDE	NJ	08075	\$55.00	Mortgage/DOT

Listed below are the invoices for post funding adjustments. The funding adjustments can include but are not limited to changes in Price, SRP, Fees, Unpaid Principal Balance, Loan Amount, First Payment Due, Product, P&I Payment and Term.

Loan Number	Client Loan Number	Borrower Last Name	Billing Type	Billed Date	Total Amount Due	Adjustment Date	Comments
214145401	7124386	NORDGREN	Funding Adjustment	12/4/2009	\$748.71	11/2/2009	WF# 0214145401 CLIENT# 7124386 FUND DT 5/20/09 INCORRECT ADJUSTMENT FOR LTV/FICO NET PRICE CHANGED FROM 98.7500 TO 101.000
215213281	3325036	MILAM	Funding Adjustment	12/4/2009	\$8,997.07	11/2/2009	WF# 0215213281 CLIENT# 3325036 FUND DT 7/16/09 LOAN NOT CHARGED FFOR LP CAUTION FEE NET PRICE CHANGED FROM 99.59375 TO 96.843750
215469545	3325979	GRIFFIS	Funding Adjustment	9/4/2009	\$2,732.66	7/30/2009	WF# 0215469545 CLIENT# 3325979 NET PRICE CHANGED FROM 99.90625 TO 98.40625

Total \$12,478.44

Loan Number	Client Loan Number	Borrower Last Name	Billing Detail	Billed Date	Total Amount Due	Loan Type	Funded Date	Comments
173041625	1913076	GILBERT	REO Makewhole	7/6/2009	\$131,664.74	Conv	1/2/2008	Repurchase issues: the borrower, Don Gilbert, separated employment with Fowler Pest Control in November of 2007, the month before the loan funded to Wells Fargo credit and income. Property was sold in the Short Sale process. Billing lender for the loss
172977548	1943360	MAY	Capital Market Loss	7/20/2009	\$282,967.49	Conv	1/3/2008	Repurchase issues: The employment/income of the borrowers was not accurately verified. Loan was sold to an alternate investor. Received price of 45.5% Billing lender for the loss of \$277,618.87 (54.5%) plus the SRP of \$5,348.62.
211501879	2482517	MAVROULIS	Early Payment Default	9/4/2009	\$2,011.65	Conv	2/3/2009	Loan met early payment default criteria for indemnification. Criteria for EPD indemnification: Borrower became 90 days delinquent on one of the first four payments due Wells Fargo Home Mortgage. Billing client for the expense fee, SRP and premium price
205257397	230301806699	CATHCART	REO Makewhole	10/20/2009	\$59,180.98	Conv	7/24/2007	Repurchase issues: FHLMC calculated a total debt-to-income ratio (TDTI) of 51%. Based off a qualifying income of \$3,191, other monthly debts of \$324, and subject PITI of \$1,316. The TDTI calculated by the LP Caution A-Minus offering was 39%. Increase

Total

\$475,824.86

Listed below are Manufactured Home Title Curative Expenses. T Wells Fargo incurred these expenses and/or losses in order to cure a title defect associated with a Manufactured Home loan(s) we purchased from you.

Loan Number	Borrower Last Name	Billed Date	Total Amount Due	Funded Date
200002699	PARTON	11/5/2009	\$650.00	12/21/2005
197101256	TUCKER	8/6/2009	\$200.00	3/29/2005
200725489	JOHNSON	8/6/2009	\$235.00	3/8/2006
200810034	HARDY	8/6/2009	\$584.00	3/13/2006
200810034	HARDY	8/6/2009	\$27.50	3/13/2006
200853489	BURROW	8/6/2009	\$1,051.25	3/16/2006
201180742	DUKE SR	8/6/2009	\$100.00	4/11/2006
201955556	WEBB	8/6/2009	\$275.00	7/14/2006
201086741	ROBERTS	9/4/2009	\$1,616.50	4/13/2006
202244612	OSBURN	9/4/2009	\$50.00	7/24/2006
200126175	NASIR	10/6/2009	\$185.00	12/23/2005
201318979	WHITE	10/6/2009	\$50.00	4/25/2006
201700168	GIMBERT	10/6/2009	\$1,324.38	6/2/2006
201748712	ENRIQUEZJR	10/6/2009	\$135.00	6/9/2006

Total \$6,483.63

Loan Number	Client Loan Number	Borrower Last Name	Billed Date	Total Amount Due	Comments
206178253		Hammon Jr	9/4/2009	\$125.00	Attorneys fee for preparing a Deed from FHLMC to Wells Fargo
205992282		FORD	1/7/2010	\$100.00	Title Curative
198583718		COX	2/4/2010	\$150.00	Title Curative

Total
\$375.00

Listed below are MERS Registration Penalties owed Wells Fargo.

WF Loan #	Lender Loan #	MIN #	Address	City	State	Zip	Amount Charged	Billed Date	Funding Date
260868914	0260868914	100029500033224456	9314 GRANBURY CT	CYPRESS	TX	77433	\$25.00	8/6/2009	4/30/2009
263152365	0263152365	100029500034374805	5914 VALLEY FORGE DRIVE #162	HOUSTON	TX	77057	\$25.00	11/5/2009	8/5/2009

Total \$50.00



Commitment Number	Billing Type	Billed Date	Total Amount Due	Interest Rate	Program	Price Line Date	Commitment Amount	Pairoff Amount	Loan Term	Comm Loan Type	Market Pairoff Rate	Commitment Program
50591976	Pairoff	8/6/2009	\$1,300.64	0.06	Agency	7/22/2009	\$2,015,700.00	\$60,750.00	30	fmma	3.3125	Mandatory
50629860	Pairoff	9/4/2009	\$481.25	0.06	Agency	8/27/2009	\$385,000.00	\$385,000.00	30	fmma	0.125	Mandatory
50629859	Pairoff	9/4/2009	\$475.00	0.055	Agency	8/27/2009	\$686,000.00	\$304,000.00	30	fmma	0.15625	Mandatory
50612932	Pairoff	9/4/2009	\$657.13	0.05	Agency	8/27/2009	\$1,921,200.00	\$233,644.86	30	fmma	0.28125	Mandatory
50617405	Pairoff	9/4/2009	\$1,327.93	0.04	Agency	8/19/2009	\$883,750.00	\$184,755.31	15	FNMA	0.71875	Mandatory
50619265	Pairoff	9/4/2009	\$351.75	0.06	Agency	8/27/2009	\$428,100.00	\$70,350.00	30	fmma	0.5	Mandatory
50612930	Pairoff	9/4/2009	\$690.94	0.04	Agency	8/27/2009	\$737,000.00	\$737,000.00	30	fmma	0.09375	Mandatory
50617408	Pairoff	9/4/2009	\$7,331.22	0.04	Agency	8/27/2009	\$813,500.00	\$397,625.47	30	fmma	1.84375	Mandatory
50612253	Pairoff	9/4/2009	\$331.88	0.045	Agency	8/27/2009	\$118,000.00	\$118,000.00	30	fmma	0.28125	Mandatory
50617409	Pairoff	9/4/2009	\$9,172.03	0.045	Agency	8/27/2009	\$1,800,900.00	\$698,821.55	30	fmma	1.3125	Mandatory
50630148	Pairoff	9/4/2009	\$1,627.31	0.045	Agency	8/27/2009	\$1,675,650.00	\$473,400.00	15	fmma	0.34375	Mandatory
50629856	Pairoff	9/4/2009	\$256.25	0.045	Agency	8/27/2009	\$410,000.00	\$410,000.00	15	fmma	0.0625	Mandatory
50629857	Pairoff	9/4/2009	\$4,310.69	0.045	Agency	8/27/2009	\$3,448,500.00	\$3,448,550.00	30	fmma	0.125	Mandatory
50612931	Pairoff	9/4/2009	\$1,084.05	0.045	Agency	8/19/2009	\$1,964,200.00	\$1,734,476.36	30	FNMA	0.0625	Mandatory
50617411	Pairoff	9/4/2009	\$2,722.22	0.055	Agency	8/19/2009	\$1,142,450.00	\$466,900.00	30	FNMA	0.59375	Mandatory
50617407	Pairoff	9/4/2009	\$3,187.50	0.045	Agency	8/27/2009	\$255,000.00	\$255,000.00	20	fmma	1.25	Mandatory
50630150	Pairoff	9/4/2009	\$3,453.13	0.045	Agency	8/27/2009	\$531,400.00	\$425,000.00	20	fmma	0.8125	Mandatory
50617406	Pairoff	9/4/2009	\$2,309.12	0.045	Agency	8/19/2009	\$1,018,800.00	\$369,459.74	15	FNMA	0.625	Mandatory
50630147	Pairoff	9/4/2009	\$2,413.13	0.04	Agency	8/19/2009	\$3,038,850.00	\$514,800.00	15	FNMA	0.46875	Mandatory
50629855	Pairoff	9/4/2009	\$457.91	0.04	Agency	8/19/2009	\$1,465,300.00	\$1,465,300.00	15	FNMA	0.03125	Mandatory
50629859	Pairoff	9/4/2009	\$1,348.94	0.055	Agency	8/19/2009	\$686,000.00	\$382,000.00	30	FNMA	0.353125	Mandatory
50612254	Pairoff	9/4/2009	\$1,334.63	0.06	Agency	8/27/2009	\$882,350.00	\$533,850.00	30	fmma	0.25	Mandatory
50619263	Pairoff	9/4/2009	\$562.00	0.05	Agency	8/19/2009	\$2,075,850.00	\$359,678.13	30	FNMA	0.15625	Mandatory
50617410	Pairoff	9/4/2009	\$4,631.15	0.05	Agency	8/19/2009	\$1,476,656.00	\$463,115.10	30	FNMA	1	Mandatory
50612932	Pairoff	9/4/2009	\$1,383.75	0.05	Agency	8/19/2009	\$1,921,200.00	\$738,000.00	30	FNMA	0.1875	Mandatory

Total \$53,201.55

The item listed is for a payment that has not been received by New Loan Reconciliation and we have completed a provisional credit/advance to remove the mortgagor from the situation.

Loan Number	Client Loan Number	Borrower Last Name	Total Amount Due	Billed Date
215209933	3317239	Viens	\$2,278.18	10/6/2009
215209263	3146459	MEAD	\$1,200.00	2/4/2010
Total			\$3,478.18	

Loan Number	Client Loan Number	Borrower Last Name	Billed Date	Repurchase Price	Unpaid Principle Balance	Next Payment Due	Loan Status	Loan Type	Funded Date	Comments
213688617	7117439	FRASER-ORR	11/19/2009	\$222,867.38	\$221,221.19	2/1/2010	Current	Conv	5/13/2009	Repurchase issues: Loan funded 5.75% Modified w/ rate of 5.5%.

Total                    \$222,867.38

The loans identified below are the result of one of two scenarios. 1) If there is an amount in the 'Amount of Escrow Funds Received on Funded Date' field, escrow funds are due Wells Fargo as a result of an escrow deficiency which occurred during the purchase of the loan. Wells Fargo has calculated the total amount due. 2) If there is an amount in the 'Purchase Advice Discrepancy' field, Wells Fargo funded this loan incorrectly due to a system calculation. Please refer to the Purchase Advice and review the escrow balance field. The escrow balance field was added to your total wire, however, escrow funds should have been netted from the total wire. Wells Fargo has calculated the total amount due, which includes the

Loan Number	Client Loan Number	Borrower Last Name	Billed Date	Net Amount Due	Actual Amt Funded	Correct Escrow Amt	Funded Date
209225465	2438050700	CROSS	7/6/2009	\$11.94	\$3,111.75	\$3,123.69	9/26/2008
Total				\$11.94			

Truth-in-Lending Discrepancy premiums due are the result of the Mortgage Insurance premiums being disclosed incorrectly on the final Truth-in-Lending statement. For this reason, Wells Fargo Funding, Inc. is required to pay the monthly premium to HUD and cannot charge the premium to the mortgagor. The

Loan #	Client Loan #	Borrower Name	Total Charge	Final Hud Billing Date	Billed Date
201254364	1092188	MARK COFFEY	\$680.12	4/1/2011	1/7/2010
201254273	11118971	ERIC BENDER	\$603.51	4/1/2011	1/7/2010
199117474	865282	LORENZO GERALD	\$3,082.59	12/1/2017	1/7/2010
<b>Total</b>			<b>\$4,366.22</b>		

The following loan(s) either did not close, was returned, or funded and the underwriting fee was not collected at the time of purchase. An underwriting fee(s) has been assessed in accordance with Sections 500.04 and 800.01 of the Wells Fargo Funding Seller Guide. Please notify your client billing contact if you identify any of the loans shown below as construction loans.

Loan Number	Client Loan Number	Borrower/Last Name	Billed Date	Total Amount Due	Program	Contract/Company	Underwriting Date
260289327		ISON	7/6/2009	\$100.00	Non Conforming	Wells Fargo	6/22/2009
260674205	209113	CHAMBERS	7/6/2009	\$100.00	Non Conforming	Wells Fargo	6/18/2009
181375833	209133	DOW	7/6/2009	\$100.00	Non Conforming	Wells Fargo	6/18/2009
262826761	3385767	MCQUEN	7/6/2009	\$100.00	Non Conforming	Wells Fargo	6/23/2009
262843378	3381055	CAULFIELD	7/6/2009	\$100.00	Non Conforming	Contract Underwriting	6/10/2009
262931363	209597	PHAN	7/6/2009	\$100.00	Non Conforming	Contract Underwriting	6/25/2009
263068082	3403560	HESSE	7/6/2009	\$100.00	Non Conforming	Wells Fargo	6/29/2009
262973811	209817	HRICIK	8/6/2009	\$250.00	Non Conforming	Contract Underwriting	7/28/2009
180903031	19318	CHAPMAN	9/4/2009	\$100.00	Non Conforming	Wells Fargo	8/6/2009
181086836	209075	KHOZIAEVA	9/4/2009	\$100.00	Non Conforming	Wells Fargo	8/6/2009
181169467	209165	MORROW	9/4/2009	\$100.00	Non Conforming	Wells Fargo	8/5/2009
181284688	209254	MALL YNN	9/4/2009	\$100.00	Non Conforming	Wells Fargo	8/6/2009
261126205	209445	HO	9/4/2009	\$100.00	Non Conforming	Contract Underwriting	8/6/2009
261487656	209415	ANDERSON	9/4/2009	\$100.00	Non Conforming	Wells Fargo	8/6/2009
261653679	209290	LAWRENCE	9/4/2009	\$100.00	Non Conforming	Wells Fargo	8/6/2009
261690424	209375	BROLLIER	9/4/2009	\$100.00	Non Conforming	Contract Underwriting	8/6/2009
261930366	209657	SMELSER	9/4/2009	\$100.00	Non Conforming	Wells Fargo	8/6/2009
262492705	262492705	JENKINS	9/4/2009	\$100.00	Non Conforming	Contract Underwriting	8/6/2009
262893803	209596	MCQUEEN HALL	9/4/2009	\$100.00	Non Conforming	Contract Underwriting	8/6/2009
262972904	209757	SCHWIND	9/4/2009	\$100.00	Non Conforming	Wells Fargo	8/6/2009
262973381	209764	KANE	9/4/2009	\$100.00	Non Conforming	Wells Fargo	8/6/2009
262973456	209742	PELTIER	9/4/2009	\$100.00	Non Conforming	Wells Fargo	8/6/2009
263012049	209727	LAWRENCE	9/4/2009	\$100.00	Non Conforming	Wells Fargo	8/6/2009
263042194	209696	DOTSON JR	9/4/2009	\$100.00	Non Conforming	Wells Fargo	8/6/2009
263216095		GOLUB	9/4/2009	\$100.00	Non Conforming	Contract Underwriting	8/6/2009
263224909		SILVANO	9/4/2009	\$100.00	Non Conforming	Wells Fargo	8/6/2009
263266066		WEINSTOCK	9/4/2009	\$100.00	Non Conforming	Wells Fargo	8/6/2009
263294753		CERVENKA	9/4/2009	\$100.00	Non Conforming	Contract Underwriting	8/6/2009
263295099	209747	STOMINSKI	9/4/2009	\$100.00	Non Conforming	Contract Underwriting	8/6/2009
263364804	209688	TRAN	9/4/2009	\$100.00	Non Conforming	Contract Underwriting	8/6/2009
263375313	209910	HALEY	9/4/2009	\$100.00	Non Conforming	Wells Fargo	8/6/2009
263445835	263445835	MILLER	9/4/2009	\$100.00	Non Conforming	Wells Fargo	8/6/2009
263461808		CAVINS	9/4/2009	\$100.00	Non Conforming	Wells Fargo	8/6/2009

263485807		BURLING	9/4/2009	\$100.00	Non Conforming	Wells Fargo	8/10/2009
263486433		NORTHCUTT	9/4/2009	\$100.00	Non Conforming	Wells Fargo	8/6/2009
263498735		MOHRMANN	9/4/2009	\$100.00	Non Conforming	Contract Underwriting	8/6/2009
263511305	3470965	SPINNER	9/4/2009	\$100.00	Non Conforming	Wells Fargo	8/6/2009
263512535		KENNER	9/4/2009	\$100.00	Non Conforming	Contract Underwriting	8/10/2009
263521577		JONES	9/4/2009	\$100.00	Non Conforming	Wells Fargo	8/6/2009
263623316	209875	MAHONY	9/4/2009	\$100.00	Non Conforming	Wells Fargo	8/6/2009
263631756	3468867	DAVIS	9/4/2009	\$100.00	Non Conforming	Wells Fargo	8/6/2009
263709453		GAUTSCHY	9/4/2009	\$100.00	Non Conforming	Wells Fargo	8/6/2009
263709578	209775	ROANE	9/4/2009	\$100.00	Non Conforming	Wells Fargo	8/6/2009
263754004	209940	SOVANY	9/4/2009	\$100.00	Non Conforming	Wells Fargo	8/6/2009

**Total** **\$4,550.00**

Loan Number	Client Loan Number	Borrower Last Name	Billed Date	Total Amount Due	Tax	Install Date	Tax Base Amt	Tax Pen Amt
210263372	2847074	CORCORAN	11/5/2009	\$318.29		01-Sep-08	\$0.00	\$318.29
210753588	2950688	LOGAN	12/4/2009	\$404.38		28-Nov-08	\$0.00	\$404.38

Total

\$722.67



Loan Number	Print	Loan Number	Last Name	Repurchase Price	Unpaid Principle Balance	Next Payment Due	Loan Status	Loan Type	Funded Date	Comments
210483848		2861298	PARKER	\$114,992.94	\$97,838.87	1/1/2009	REO	Conv	12/3/2008	Missing documentation to confirm rental income and assets totalling \$24,413.
209446061		20080612	MARIN	\$428,842.40	\$411,529.03	11/1/2009	Delinquent	Conv	9/25/2008	Missing documentation: Income documents for the Co-Borrower with the social security number xxx-xx-1607 was not located in the loan file.
Total				\$543,835.34						

Wells Fargo Funding, Inc.  
X2803-03C  
4800 W Wabash Ave  
Springfield, IL 62711

## Repurchase, Indemnification, and Final Loss Analysis Invoice

**WELLS  
FARGO**

February 19, 2010

Lender ID: 10333  
AS400 ID: 650

Repurchase Contact: Brian Fricke  
Phone Number: (217) 547-8616  
Fax Number: (217) 547-8025  
Email Address: brian.m.fricke@wellsfargo.com

Taylor, Bean & Whitaker Mortgage Corp  
3915 Premier North Drive  
Tampa, FL 33618

Sales Manager: Eddie Bean  
Phone Number: (704) 643-0627

Attn: Steve Wessels

Client Relations Representative: Kathy Bachman  
Phone Number: (800) 832-1298

### Repurchase Request(s)

<b>Required Action:</b> Repurchase	<b>Current UPB:</b> \$221,221.19	<b>Comments/Reason:</b>
<b>Type:</b> Conforming	<b>Interest:</b> \$1,013.93	Repurchase Issues: Loan funded 5.75% Modified w/ rate of 5.5%.
<b>Reason:</b>	<b>Escrow Advance:</b> \$552.23	
<b>Client Loan #:</b> 7117439	<b>SRP:</b> \$80.03	
<b>WFHM Loan #:</b> 213688617	<b>Premium Pricing:</b> \$0.00	
<b>Borrower:</b> FRASER-ORR	<b>PMI/MIP Fee:</b> \$0.00	
<b>Street Address:</b> 577 HWY 1085	<b>Late Fee(s):</b> \$0.00	
<b>City, State, Zip:</b> MADISONVILLE, LA 70447	<b>NSF Fee(s):</b> \$0.00	
<b>Loan Type:</b> Conv	<b>Attorney Fee(s):</b> \$0.00	
<b>Loan Insured:</b> Yes	<b>Inspection Fee(s):</b> \$0.00	
<b>203K Loan:</b> No	<b>Credit/Misc fee(s):</b> \$0.00	
<b>Interest Rate:</b> 5.5	<b>Total Repurchase Amount:</b> <u>\$222,867.38</u>	
<b>Servicing Status:</b> Current		
<b>Funded Date:</b> 5/13/2009	<b>Initial Billed Date:</b> 11/19/2009	<b>**This repurchase has been billed for 92 days.</b>
<b>First Pmt Due WFHM:</b> 6/1/2009	<b>Repurchase Funds effective through:</b> 2/1/2010	<b>Please remit funds immediately.</b>
<b>Next Pmt Due WFHM:</b> 2/1/2010		

\*\*\*Please call to verify repurchase figures prior to wiring funds. Your repurchase contact is listed at the top of this invoice.\*\*\*

**1 Outstanding Repurchase(s) Totaling \$222,867.38**

### Indemnification Request(s)

<b>Required Action:</b> Indemnification	<b>Funded Date:</b> 1/2/2008	<b>Comments/Reason:</b>
<b>Type:</b> Conforming	<b>First Pmt Due WFHM:</b> 10/1/2007	Repurchase issues: the borrower, Don Gilbert, separated employment with Fowler Pest Control in November of 2007, the month before the loan funded to Wells Fargo credit and income. Property was sold in the Short Sale process. Billing lender for the loss of \$131,664.74. Loan was a previous indem. The SRP of 4708.19 was paid on 5/14/08.
<b>Indem Type:</b> REO Makewhole	<b>Next Pmt Due WFHM:</b> 2/1/2008	
<b>Investor:</b> WELLS		
<b>Client Loan #:</b> 1913076		
<b>WFHM Loan #:</b> 173041625		
<b>Borrower:</b> GILBERT		
<b>Street Address:</b> 38810 COBBLESTONE CIRCLE	<b>Expense Fee:</b> \$131,664.74	
<b>City, State, Zip:</b> MURRIETA, CA 92563	<b>SRP Due:</b> \$0.00	
<b>Loan Type:</b> Conv	<b>Total Indemnification Amount:</b> <u>\$131,664.74</u>	
<b>Loan Insured:</b> No	<b>Initial Billed Date:</b> 7/6/2009	
<b>203K Loan:</b> No	<b>Date Funds Due:</b> Immediately	<b>**This indemnification has been billed 228 days.</b>
<b>Interest Rate:</b> 6.625		<b>Please remit funds immediately.</b>

<b>Required Action:</b> Indemnification	<b>Funded Date:</b> 1/3/2008	<b>Comments/Reason:</b>
<b>Type:</b> Non-Conforming	<b>First Pmt Due WFHM:</b> 10/1/2007	Repurchase issues: The employment/income of the borrowers was not accurately verified. Loan was sold to an alternate investor. Received price of 45.5% Billing lender for the loss of \$277,618.87 (54.5%) plus the SRP of \$5,348.62.
<b>Indem Type:</b> Capital Market Loss	<b>Next Pmt Due WFHM:</b> 10/1/2008	
<b>Investor:</b> NPA SALE		
<b>Client Loan #:</b> 1943360		
<b>WFHM Loan #:</b> 172977548		
<b>Borrower:</b> MAY		
<b>Street Address:</b> 3351 MONAGHAN STREET	<b>Expense Fee:</b> \$277,618.87	
<b>City, State, Zip:</b> DUBLIN, CA 94568	<b>SRP Due:</b> \$5,348.62	
<b>Loan Type:</b> Conv	<b>Total Indemnification Amount:</b> <u>\$282,967.49</u>	
<b>Loan Insured:</b> No	<b>Initial Billed Date:</b> 7/20/2009	
<b>203K Loan:</b> No	<b>Date Funds Due:</b> Immediately	<b>**This indemnification has been billed 214 days.</b>
<b>Interest Rate:</b> 7.25		<b>Please remit funds immediately.</b>

<b>Required Action:</b> Indemnification	<b>Funded Date:</b> 2/3/2009	<b>Comments/Reason:</b>
<b>Type:</b> Conforming	<b>First Pmt Due WFHM:</b> 3/1/2009	Loan met early payment default criteria for indemnification. Criteria for EPD indemnification: Borrower became 90 days delinquent on one of the first four payments due Wells Fargo Home Mortgage. Billing client for the expense fee, SRP and premium pricing. Reference section 305 of the Wells Fargo Funding Seller Guide.
<b>Indem Type:</b> Early Payment Default	<b>Next Pmt Due WFHM:</b> 6/1/2009	
<b>Investor:</b>		
<b>Client Loan #:</b> 2482517		
<b>WFHM Loan #:</b> 211501879		
<b>Borrower:</b> MAVROULIS		
<b>Street Address:</b> 302 OAK LANE CT	<b>Expense Fee:</b> \$1,500.00	
<b>City, State, Zip:</b> TOWSON, MD 21286	<b>SRP Due:</b> \$511.65	
<b>Loan Type:</b> Conv	<b>Total Indemnification Amount:</b> <u>\$2,011.65</u>	
<b>Loan Insured:</b> Yes	<b>Initial Billed Date:</b> 9/4/2009	
<b>203K Loan:</b> No	<b>Date Funds Due:</b> Immediately	<b>**This indemnification has been billed 168 days.</b>
<b>Interest Rate:</b>		<b>Please remit funds immediately.</b>

**3 Outstanding Indemnification(s) Totalling \$416,643.88**

**Statement of Account Total Due: \$639,511.26**

**Please remit payment to:**

**Wiring Instructions:**

Wells Fargo Bank, NA  
 ABA No.: 121000248  
 Account Name: Wells Fargo Funding  
 Account No.: 1080364  
 Ref: Springfield Financial Processing

**Mailing Address:**

Wells Fargo Funding, Inc.  
 Financial Processing Department  
 4800 W Wabash Ave  
 Springfield, IL 62711  
 Attn: Brian Fricke (X2803-03C)

Wells Fargo Funding, Inc.  
X2803-03C  
4800 W Wabash Ave  
Springfield, IL 62711

**Repurchase, Indemnification,  
and Final Loss Analysis Invoice**

**WELLS  
FARGO**

**February 19, 2010**

**Lender ID: 13772**  
**AS400 ID: 3553**

**Repurchase Contact:** Brian Fricke  
**Phone Number:** (217) 547-8616  
**Fax Number:** (217) 547-8025  
**Email Address:** brian.m.fricke@wellsfargo.com

**Taylor, Bean & Whitaker Mortgage Corp**  
3915 Premier North Drive  
Tampa, FL 33618

**Sales Manager:** Eddie Bean  
**Phone Number:** (704) 643-0627

**Attn: Steve Wessels**

**Client Relations Representative:** Kathy Bachman  
**Phone Number:** (800) 832-1298

**Indemnification Request(s)**

<b>Required Action:</b> Indemnification		<b>Funded Date:</b> 7/24/2007	<b>Comments/Reason:</b> Repurchase issues: FHLMC calculated a total debt-to-income ratio (TDI) of 51%. Based off a qualifying income of \$3,191, other monthly debts of \$324, and subject PITI of \$1,316. The TDI calculated by the LP Caution A-Minus offering was 39%. Increase DTI is 12% over max allowed. Property was sold in the REO process. Billing lender for an REO make whole of \$58,185.65 plus the SRP of \$995.33. **Please note: Additional costs/credits that Wells Fargo is not aware of at this time may not be reflected in this make whole.
<b>Type:</b> Conforming		<b>First Pmt Due WFHM:</b> 7/1/2007	
<b>Indem Type:</b> REO Makewhole		<b>Next Pmt Due WFHM:</b> 3/1/2008	
<b>Investor:</b> FHLMC			
<b>Client Loan #:</b> 230301806699			
<b>WFHM Loan #:</b> 205257397			
<b>Borrower:</b> CATHCART			
<b>Street Address:</b> 7916 PENNSYLVANIA ST	<b>Expense Fee:</b> \$58,185.65		
<b>City, State, Zip:</b> DENVER, CO 80229	<b>SRP Due:</b> \$0.00		
<b>Loan Type:</b> Conv	<b>Total Indemnification Amount:</b> \$59,180.98		
<b>Loan Insured:</b> No	<b>Initial Billed Date:</b> 10/20/2009		
<b>203K Loan:</b> No	<b>Date Funds Due:</b> Immediately		<b>**This indemnification has been billed 122 days.</b> <b>Please remit funds immediately.</b>
<b>Interest Rate:</b> 7			

**1 Outstanding Indemnification(s) Totalling \$59,180.98**

**Statement of Account Total Due:**

**\$59,180.98**

**Please remit payment to:**

**Wiring Instructions:**

Wells Fargo Bank, NA  
ABA No.: 121000248  
Account Name: Wells Fargo Funding  
Account No.: 1080364  
Ref: Springfield Financial Processing

**Mailing Address:**

Wells Fargo Funding, Inc.  
Financial Processing Department  
4800 W Wabash Ave  
Springfield, IL 62711  
Attn: Brian Fricke (X2803-03C)

Wells Fargo Funding, Inc.  
X2803-03C  
4800 W Wabash Ave  
Springfield, IL 62711

## Client Billing Invoice

**WELLS  
FARGO**

**Commitment Fees, Early Payoffs, Truth-in-Lending Discrepancies, Underwriting Fees, Escrow Deficiencies, Non MERS Penalties, File Return Fees, Final Doc Procurement Fees, File Copy Fees, Buydown Fees, and Tax Penalties**

**February 19, 2010**

**Lender ID: 13772**

**AS400 ID: 3553**

**Taylor, Bean & Whitaker Mortgage Corp**

**1417 North Magnolia Ave**

**Ocala, FL 34475**

**Attn: Jim Starner**

**Client Billing Contact:** Brian Fricke  
**Phone Number:** (217) 547-8616  
**Fax Number:** (217) 547-8025  
**Email Address:** brian.m.fricke@wellsfargo.com

**Sales Manager:** Eddie Bean  
**Phone Number:** (704) 643-0627  
**Client Relations Representative:** Kathy Bachman  
**Phone Number:** (800) 832-1298

### Miscellaneous Fees

*Please see individual billing item comments for a description of the fee being charged.*

WFHM Loan #	Borrower's Last Name	Property Address	Amount Due
Invoice Date	Client Loan #		
206178253	Hammon Jr	1415 Thompson St, Houston, TX 77007	\$125.00
9/4/2009			

Attorneys fee for preparing a Deed from FHLMC to Wells Fargo

**Total Due for Miscellaneous Fees: \$125.00**

**\*\*\*Payment due upon receipt of this invoice\*\*\***

**Statement of Account Total Due:**

**\$125.00**

#### Remit Payment to:

##### Wiring Instructions:

Wells Fargo Bank, NA  
ABA No.: 121000248  
Account Name: Wells Fargo Funding, Inc.  
Account No.: 1080364  
Phone Advice: Springfield Financial Processing Department

##### Mailing Address:

Wells Fargo Funding, Inc.  
Financial Processing Department 13772  
4800 W Wabash Ave  
Springfield, IL 62711  
Attn: Brian Fricke (X2803-03C)

**Please include a copy of this statement with your payment. Thank you for doing business with Wells Fargo Funding, Inc.**

**\*\*\*Wells Fargo Confidential\*\*\***

Wells Fargo Funding, Inc.  
X2803-03C  
4800 W Wabash Ave  
Springfield, IL 62711

## Client Billing Invoice

**WELLS  
FARGO**

**Commitment Fees, Early Payoffs, Truth-in-Lending Discrepancies, Underwriting Fees, Escrow Deficiencies, Non MERS Penalties, File Return Fees, Final Doc Procurement Fees, File Copy Fees, Buydown Fees, and Tax Penalties**

**February 19, 2010**

**Lender ID: 10333**

**AS400 ID: 650**

**Taylor, Bean & Whitaker Mortgage Corp**

**1417 North Magnolia Ave**

**Ocala, FL 34475**

**Attn: Jim Starner**

**Client Billing Contact:** Brian Fricke  
**Phone Number:** (217) 547-8616  
**Fax Number:** (217) 547-8025  
**Email Address:** brian.m.fricke@wellsfargo.com

**Sales Manager:** Eddie Bean  
**Phone Number:** (704) 643-0627  
**Client Relations Representative:** Kathy Bachman  
**Phone Number:** (800) 832-1298

### Early Payoffs

*In an effort to keep our Pricing and Service Release Premiums competitive, Wells Fargo requires reimbursement of the Service Release Premium (and premium pricing if applicable) on loans which prepaid shortly after purchase. The loan(s) below paid off and meet the requirements detailed in Section 305.06 of the Wells Fargo Funding Seller Guide.*

WFHM Loan #	Borrower Name	Payoff Balance	First Payment Due WFHM	SRP
Invoice Date	Property Address	Date Loan Funded	Next Payment Due WFHM	Premium Pricing
Client Loan #		Date Loan Pooled	Date Loan Paid in Full	Amount Due
263296816	PHILLIP CLOSMANN	\$417,000.00	9/1/2009	\$8,340.00
10/6/2009	4701 COLORADO CROSSIN	7/24/2009	10/1/2009	\$0.00
0263296816	AUSTIN TX	8/3/2009	9/28/2009	\$8,340.00
	78731			
<b>Total Due for Early Payoffs:</b>				<b>\$8,340.00</b>

### Underwriting Fees

*The following loan(s) either did not close, was returned, or funded and the underwriting fee was not collected at the time of purchase. An underwriting fee(s) has been assessed in accordance with Sections 500.04 and 800.01 of your Wells Fargo Funding Seller Guide.*

WFHM Loan #	Client Loan #	Program	Underwritten By	Borrower's Name	Property Address	Amount Due
Invoice Date	Commitment #	Commitment Type	Date Underwritten			
260674205	209113	Non Conforming FWD	Wells Fargo 6/18/2009	CHAMBERS	11809 WESTMERE DRIVE HOUSTON	\$100.00
181375833	209133	Non Conforming FWD	Wells Fargo 6/18/2009	DOW	5135 S BRAESWOOD HOUSTON	\$100.00
262826761	3385767	Non Conforming FWD	Wells Fargo 6/23/2009	MCQUEN	931 WEST BEACH BLVD 807 GULF SHORES	\$100.00
262843378	3381055	Non Conforming FWD	Contract Underwriting 6/10/2009	CAULFIELD	27100 PERDIDO BEACH BLVD ORANGE BEACH	\$100.00
262931363	209597	Non Conforming FWD	Contract Underwriting 6/25/2009	PHAN	11344 HIGHWAY 359 MATHIS	\$100.00

**Please include a copy of this statement with your payment. Thank you for doing business with Wells Fargo Funding, Inc.**

**\*\*\*Wells Fargo Confidential\*\*\***

263068082 7/6/2009	3403560	Non Conforming FWD	Wells Fargo 6/29/2009	HESSE	517 EAST BEACH BLVD 8A GULF SHORES	\$100.00
260289327 7/6/2009		Non Conforming FWD	Wells Fargo 6/22/2009	ISON	204 ROYAL GEORGE CIRCLE MCQUEENEY	\$100.00
262973811 8/6/2009	209817	Non Conforming FWD	Contract Underwriting 7/28/2009	HRICK	1951 WELCH STREET HOUSTON	\$250.00
181169467 9/4/2009	209165	Non Conforming FWD	Wells Fargo 8/5/2009	MORROW	2412 LOHMAN FORD ROAD LAGO VISTA	\$100.00
262972904 9/4/2009	209757	Non Conforming FWD	Wells Fargo 8/8/2009	SCHWIND	2443 PELHAM DRIVE HOUSTON	\$100.00
262893803 9/4/2009	209596	Non Conforming FWD	Contract Underwriting 8/6/2009	MCQUEEN HALL	703 CHELSEA BOULEVARD HOUSTON	\$100.00
262492705 9/4/2009	262492705	Non Conforming FWD	Contract Underwriting 8/6/2009	JENKINS	1005 SOUTH SHEPHERD DRI HOUSTON	\$100.00
261930366 9/4/2009	209657	Non Conforming FWD	Wells Fargo 8/6/2009	SMELSER	32169 TWO CREEKS CROSSI HEMPSTEAD	\$100.00
261690424 9/4/2009	209375	Non Conforming FWD	Contract Underwriting 8/6/2009	BROLIER	5794 DOLIVER HOUSTON	\$100.00
261653679 9/4/2009	209290	Non Conforming FWD	Wells Fargo 8/6/2009	LAWRENCE	3642 MARONEAL STREET HOUSTON	\$100.00
261487656 9/4/2009	209415	Non Conforming FWD	Wells Fargo 8/6/2009	ANDERSON	163 LAKE BEND MC QUEENEY	\$100.00
262973456 9/4/2009	209742	Non Conforming FWD	Wells Fargo 8/6/2009	PELTIER	2800 HARVEST HILL COURT FRIENDSWOOD	\$100.00
181284688 9/4/2009	209254	Non Conforming FWD	Wells Fargo 8/6/2009	MALLYNN	3830 SADDLE HORN CT MANVEL	\$100.00
263012049 9/4/2009	209727	Non Conforming FWD	Wells Fargo 8/6/2009	LAWRENCE	2225 A POTOMAC DRIVE HOUSTON	\$100.00
181086836 9/4/2009	209075	Non Conforming FWD	Wells Fargo 8/6/2009	KHOZIAEVA	4212 DARTMOUTH STREET HOUSTON	\$100.00
180903031 9/4/2009	19318	Non Conforming FWD	Wells Fargo 8/6/2009	CHAPMAN	6206 SHADOW MOUNTAIN C AUSTIN	\$100.00
261126205 9/4/2009	209445	Non Conforming FWD	Contract Underwriting 8/6/2009	HO	310 CRESTWOOD DRIVE HOUSTON	\$100.00
263461808 9/4/2009		Non Conforming FWD	Wells Fargo 8/6/2009	CAVINS	1326 LAKE POINTE PARKWA SUGAR LAND	\$100.00
263709578 9/4/2009	209775	Non Conforming FWD	Wells Fargo 8/6/2009	ROANE	1306A POTOMAC DRIVE HOUSTON	\$100.00

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263709453 9/4/2009		Non Conforming FWD	Wells Fargo 8/6/2009	GAUTSCHY	907 SPRINGHAVEN COURT KATY	\$100.00
263631756 9/4/2009	3468867	Non Conforming FWD	Wells Fargo 8/6/2009	DAVIS	1432 W 24TH ST HOUSTON	\$100.00
263623316 9/4/2009	209875	Non Conforming FWD	Wells Fargo 8/6/2009	MAHONY	6706 WALEBRIDGE LANE AUSTIN	\$100.00
263521577 9/4/2009		Non Conforming FWD	Wells Fargo 8/6/2009	JONES	878 CEDAR LANE LIVINGSTON	\$100.00
263512535 9/4/2009		Non Conforming FWD	Contract Underwriting 8/10/2009	KENNER	14206 BURGOWNE ROAD HOUSTON	\$100.00
263511305 9/4/2009	3470965	Non Conforming FWD	Wells Fargo 8/6/2009	SPINNER	4716 WILLOW ST BELLAIRE	\$100.00
263498735 9/4/2009		Non Conforming FWD	Contract Underwriting 8/6/2009	MOHRMANN	10018 LYNBROOK DRIVE HOUSTON	\$100.00
262973381 9/4/2009	209764	Non Conforming FWD	Wells Fargo 8/6/2009	KANE	724 HIGHLAND STREET HOUSTON	\$100.00
263485807 9/4/2009		Non Conforming FWD	Wells Fargo 8/10/2009	BURLING	10333 SHADOW OAKS DR HOUSTON	\$100.00
263754004 9/4/2009	209940	Non Conforming FWD	Wells Fargo 8/6/2009	SOVANY	4324 BETTY ST BELLAIRE	\$100.00
263445835 9/4/2009	263445835	Non Conforming FWD	Wells Fargo 8/6/2009	MILLER	3379 MARONEAL STREET HOUSTON	\$100.00
263375313 9/4/2009	209910	Non Conforming FWD	Wells Fargo 8/6/2009	HALEY	825 BAYLAND AVENUE HOUSTON	\$100.00
263364804 9/4/2009	209688	Non Conforming FWD	Contract Underwriting 8/6/2009	TRAN	2014 OVERVIEW LN GARLAND	\$100.00
263295099 9/4/2009	209747	Non Conforming FWD	Contract Underwriting 8/6/2009	STOMINSKI	28703 SAPPHIRE CIRCLE MAGNOLIA	\$100.00
263294753 9/4/2009		Non Conforming FWD	Contract Underwriting 8/6/2009	CERVENKA	1330 VASSAR ST HOUSTON	\$100.00
263266066 9/4/2009		Non Conforming FWD	Wells Fargo 8/6/2009	WEINSTOCK	4930 GLENMEADOW DRIVE HOUSTON	\$100.00
263224909 9/4/2009		Non Conforming FWD	Wells Fargo 8/6/2009	SILVANO	3326 NE 17TH COURT FT LAUDERDALE	\$100.00
263216095 9/4/2009		Non Conforming FWD	Contract Underwriting 8/6/2009	GOLUB	5100 SAN FELIPE STREET N HOUSTON	\$100.00
263042194 9/4/2009	209696	Non Conforming FWD	Wells Fargo 8/6/2009	DOTSON JR	2711 LAKECREST DRIVE PEARLAND	\$100.00

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263486433  
9/4/2009

Non Conforming Wells Fargo  
FWD 8/6/2009

NORTHCUTT

13523 ASHOGLLEN LANE  
HOUSTON

\$100.00

**Total Due for Underwriting Fees: \$4,550.00**

### Early Payoffs

In an effort to keep our Pricing and Service Release Premiums competitive, Wells Fargo requires reimbursement of the Service Release Premium (and premium pricing if applicable) on loans which prepaid shortly after purchase. The loan(s) below paid off and meet the requirements detailed in Section 305.06 of the Wells Fargo Funding Seller Guide.

WFHM Loan #	Borrower Name	Payoff Balance	First Payment Due WFHM	SRP
Invoice Date	Property Address	Date Loan Funded	Next Payment Due WFHM	Premium Pricing
Client Loan #		Date Loan Pooled	Date Loan Paid in Full	Amount Due
263296816	PHILLIP CLOSMANN	\$417,000.00	9/1/2009	\$8,340.00
10/6/2009	4701 COLORADO CROSSIN	7/24/2009	10/1/2009	\$0.00
0263296816	AUSTIN TX 78731	8/3/2009	9/28/2009	\$8,340.00

**Total Due for Early Payoffs: \$8,340.00**

### Escrow Deficiencies

The loans identified below are the result of one of two scenarios. 1) If there is an amount in the 'Amount of Escrow Funds Received on Funded Date' field, escrow funds are due Wells Fargo as a result of an escrow deficiency which occurred during the purchase of the loan. Wells Fargo has calculated the total amount due. 2) If there is an amount in the 'Purchase Advice Discrepancy' field, Wells Fargo funded this loan incorrectly due to a system calculation. Please refer to the Purchase Advice and review the escrow balance field. The escrow balance field was added to your total wire, however, escrow funds should have been netted from the total wire. Wells Fargo has calculated the total amount due, which includes the overwire and/or the escrow balance.

WFHM Loan #	Borrower's Last Name	Property Address	Amount of Escrow Funds Received on Funded Date	Purchase Advice Discrepancy
Invoice Date	Client Loan #		Amount of Escrow Funds that should have been received on Funded Date	Escrow Funds Due Mortgagor's Escrow Account
	Funded Date			Amount Due
209225465	CROSS	1322 CORNISH DR, OCEANSIDE CA 92054	\$3,111.75	\$0.00
7/6/2009	2438050700		\$3,123.69	\$0.00
	9/26/2008			\$11.94

**Total Due for Escrow Deficiencies: \$11.94**

### Tax Penalties

Listed below are Tax Penalties owed Wells Fargo. These fees are invoiced in accordance with Sections 560.06 through 560.07 of the Wells Fargo Funding Seller Guide.

WFHM Loan #	Client Loan #	Borrower's Name	Tax Installment Date
Invoice Date	Funded Date	Property Address	Base Tax Amount
			Penalty Amount
			Amount Due

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210263372	2847074	CORCORAN	9/1/2008	
11/5/2009	10/22/2008	806 W HACKBERRY DR, ARLINGTON HEIGHTS,	\$0.00	
			\$318.29	\$318.29
210753588	2950688	LOGAN	11/28/2008	
12/4/2009	11/26/2008	1168 PARK DRIVE, CASSELBERRY, FL 32707	\$0.00	
			\$404.38	\$404.38
			<b>Total Due for Tax Penalties:</b>	<b>\$722.67</b>

### Miscellaneous Fees

Please see individual billing item comments for a description of the fee being charged.

WFHM Loan #	Borrower's Last Name	Property Address	Invoice Date	Client Loan #	Amount Due
205992282	FORD	7088 RED MAPLE LANE, LITHONIA, GA 30058	1/7/2010		\$100.00
Title Curative					
0198583718	COX	2466 W 2580 NORTH, CLINTON, UT 84015	2/4/2010		\$150.00
Title Curative					
<b>Total Due for Miscellaneous Fees:</b>					<b>\$250.00</b>

### Non MERS Penalties

Listed below are MERS Registration Penalties owed Wells Fargo. These fees are invoiced in accordance with Sections 565.06(c) of the Wells Fargo Funding Seller Guide. If you have any questions or need further information, please contact the Post Closing Lender Relations Department at 800-825-9108 extension 58294, or contact your assigned Post Closing Lender Relations Analyst directly.

Invoice Date	Number of Loans	Penalty Month	Amount Due
8/6/2009	1	10333-April 2009 MERS	\$25.00
11/5/2009	1	10333-July 2009 MERS	\$25.00
<b>Total Due for Non MERS Penalties:</b>			<b>\$50.00</b>

### Final Doc Procurement Fees

The following loan document(s) was/were not received in a timely manner and a procurement fee has been assessed in accordance with Sections 565.01 and 565.06 of the Wells Fargo Funding Seller Guide. If you have any questions or need further information, please contact the Post Closing Lender Relations Department at 800-825-9108 extension 58294, or contact your assigned Post Closing Lender Relations Analyst directly.

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Invoice Date	Number of Loans	Penalty Month	Amount Due
8/6/2009	2	10333-July 2009 FD	\$110.00
9/4/2009	11	10333-August 2009 FD	\$545.00
10/6/2009	10	0333-September 2009 F	\$550.00
11/5/2009	12	10333-October 2009 FD	\$640.00
12/4/2009	14	0333-November 2009 FI	\$730.00
1/7/2010	14	0333-December 2009 FI	\$770.00
2/4/2010	8	10333-January 2010 FD	\$440.00
<b>Total Due for Final Doc Procurement Fees:</b>			<b>\$3,785.00</b>

### FHA Disclosure Fees

*Truth-in-Lending Discrepancy premiums due are the result of the Mortgage Insurance premiums being disclosed incorrectly on the final Truth-in-Lending statement. For this reason, Wells Fargo Funding, Inc. is required to pay the monthly premium to HUD and cannot charge the premium to the mortgagor. The monthly amount will be billed each month until the premium is no longer required by HUD or the loan is paid in full. If you have any questions or need further information, please contact the New Loan Reconciliation Department at 800-832-1298, option #5. Traci Roderick is the contact within New Loan Reconciliation.*

Invoice Date	Number of Loans	Penalty Month	Amount Due
1/7/2010	3	0333-December 2009 FI	\$4,366.22
<b>Total Due for FHA Disclosures:</b>			<b>\$4,366.22</b>

**\*\*\*Payment due upon receipt of this invoice\*\*\***

**Statement of Account Total Due:**

**\$97,717.63**

#### Remit Payment to:

##### Wiring Instructions:

Wells Fargo Bank, NA  
ABA No.: 121000248  
Account Name: Wells Fargo Funding, Inc.  
Account No.: 1080364  
Phone Advice: Springfield Financial Processing Department

##### Mailing Address:

Wells Fargo Funding, Inc.  
Financial Processing Department 10333  
4800 W Wabash Ave  
Springfield, IL 62711  
Attn: Brian Fricke (X2803-03C)

**Please include a copy of this statement with your payment. Thank you for doing business with Wells Fargo Funding, Inc.**

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## Loan Purchase Agreement

This Loan Purchase Agreement, dated 12/10/03 between Wells Fargo Funding, Inc., a California corporation ("Wells Fargo") and Taylor Ben S Whitman Mortgage Corp. a FLORIDA corporation (the "Seller"), in consideration of the promises set forth in this Loan Purchase Agreement and for other good and valuable consideration, sets forth the terms and conditions upon which the Seller agrees to sell to Wells Fargo and Wells Fargo agrees to purchase from the Seller residential Mortgage Loans.

### 1. The Seller Guide.

The Seller has received and reviewed Wells Fargo's Wells Fargo Funding Seller Guide (as it may be amended from time to time, the "Seller Guide"). The parties agree that the Seller Guide along with this Loan Purchase Agreement and any Amendments to this Agreement constitute the complete agreement between the parties as to the sale by the Seller to Wells Fargo and purchase by Wells Fargo from the Seller of residential Mortgage Loans. Any capitalized term used in this Loan Purchase Agreement that is not otherwise defined shall have the meaning set forth in the Seller Guide. Wells Fargo may amend the Seller Guide from time to time upon written notice to the Seller. In the event of any express conflict between the provisions of this Agreement and the provisions of the Seller Guide, the provisions of this Agreement shall control.

### 2. Commitments

The Seller may order Commitments from Wells Fargo in accordance with the Seller Guide for Eligible Mortgage Loans, as Eligible Loan is defined below, which the Seller intends to sell to Wells Fargo. When the Commitment is registered, Wells Fargo will send the Seller a written Commitment Confirmation as set forth in the Seller Guide. Nothing in this Agreement or the Seller Guide requires Wells Fargo to purchase any Loan from the Seller or for Seller to sell any Loan to Wells Fargo.

### 3. Eligible Mortgage loans

Eligible Mortgage Loans are Mortgage Loans which satisfy all of the requirements contained in the Seller Guide and the product profile for the particular Eligible Mortgage Loan shown on the Commitment.

### 4. Purchase Price

The Purchase Price for each Eligible Mortgage Loan sold by the Seller to Wells Fargo shall be determined as set forth in the Seller Guide. The Purchase Price will be shown on the Commitment Confirmation relating to the Eligible Mortgage Loan. Wells Fargo agrees to guarantee the Purchase Price for the Eligible Mortgage Loan for the time period shown on the Commitment Confirmation and the Seller agrees to close the Eligible Mortgage Loan and deliver it to Wells Fargo within the time period.

### 5. Penalties and Fees

In the event the Seller does not comply with the loan delivery procedures contained in the Seller Guide, the Seller shall pay Wells Fargo the applicable late delivery, late correction or buyout penalties or fees as provided for in the Seller Guide. The Seller grants Wells Fargo the right of set-off and Wells Fargo may deduct any fees, penalties or other sums owed to Wells Fargo by the Seller under the terms of this Loan Purchase Agreement from the Purchase Price for Eligible Mortgage Loans being purchased by Wells Fargo from the Seller pursuant to this Loan Purchase Agreement.

### 6. Representations and Warranties

The Seller hereby makes all representations, warranties and covenants set forth in the Seller Guide as such are amended from time to time.

## 7. Specific Performance

The Seller recognizes that Wells Fargo intends to rely on its commitments from the Seller and will without notice to the Seller, make binding commitments in reliance thereon and that actual delivery of the Mortgage Loans under each Commitment is the essence of this Loan Purchase Agreement and is mandatory within the delivery period as set forth in the Seller Guide. The Seller acknowledges and agrees that Wells Fargo shall be entitled, therefore, in addition to the remedies set forth in the Seller Guide, to specific performance if the Seller fails to perform any of the Seller's commitments since money damages may not adequately compensate Wells Fargo for its losses and Wells Fargo may be unable to effect cover in order to satisfy its commitments with third parties. Upon the Seller's insolvency, repudiation or failure in Wells Fargo's sole judgment to perform its obligations, Wells Fargo may proceed immediately by its own acts, order or seizure, or such other remedy as may be available at law or equity to take possession of all documents relating to a loan belonging to the Seller which could qualify for sale to Wells Fargo pursuant to the Seller's commitments.

## 8. Notices

All notices to be given under this Agreement shall be mailed first class to the party's principal place of business to the attention of the person designated below or to such other person as a party may designate in writing to the other party.

- a. Send notices to the Seller to the attention of: Jon Loukotka - VP Secondary Marketing
- b. Send notices to Wells Fargo to the attention of: \_\_\_\_\_

IN WITNESS WHEREOF the parties hereto have entered into this Loan Purchase Agreement as of the date first set forth above.

Agreed to and Accepted by:

Taylor, Began & Whitaker Mortgage Corp.  
(Seller)

By: Paul R. Allen  
(Signature of Officer)

Paul R. Allen CEO  
(Printed Name and Title of Officer)

12-10-03

(Date)

Agreed to and Accepted by:

Wells Fargo Funding, Inc.

By: [Signature]  
(Signature of Officer)

Michael E. Wade, Senior Vice President  
(Printed Name and Title of Officer)

1/29/04

(Date)

## Secretary's Certification

I, Lee B. Farkas, Secretary of Taylor, Bean & Whitaker Mortgage Corp.  
(secretary's name) (company)

a Florida corporation, do hereby certify:  
(state)

That Paul R. Allen as CEO is  
empowered (signor's name) (title)

to execute documents binding the corporation with regards to the sale of Mortgage Loans to Wells Fargo Funding, Inc.

Witness my hand and seal of office this 12 day of December, 2003.

  
Secretary

(Corporate Seal)

**WELLS FARGO FUNDING, INC.**  
**AMENDED AND RESTATED CONVENTIONAL DELEGATED UNDERWRITING AMENDMENT**

This Conventional Delegated Underwriting Amendment (the "Amendment") is entered into this 26th day of April 2007 by and between Taylor, Bean, Whitaker Mortgage Corp. (the "Seller") and Wells Fargo Funding, Inc. ("Wells Fargo"), and replaces the Wells Fargo Funding, Inc. Conventional Delegated Underwriting Amendment dated July 26<sup>th</sup>, 2005

1. **The Agreement(s).** The Seller and Wells Fargo have entered into (check the appropriate box(es)):

☐ Conventional Loan Purchase Agreement ("CLA") dated: \_\_\_\_\_

☒ Loan Purchase Agreement ("LPA") dated: 12/10/03

☐ Conventional Trade Assignment ("CTA") dated: \_\_\_\_\_

pursuant to the terms of which, the Seller has agreed to sell to Wells Fargo and Wells Fargo has agreed to buy from the Seller Mortgage Loans (the CLA, LPA and CTA hereinafter referred to individually and collectively as the "Agreement(s)").

2. **Delegated Underwriting Authority.** In exchange for the promises contained in this Amendment and other valuable consideration, the sufficiency of which the parties hereby acknowledge, the Seller and Wells Fargo hereby amend the applicable Agreement(s) and the Seller Guide to provide for the Seller's participation in Wells Fargo's Delegated Underwriting Program when the Seller delivers Delegated Loans (as defined below) to Wells Fargo in compliance with the Agreement(s), the Seller Guide and this Amendment.

3. **Defined Terms and Ratification of the Agreement(s).** Unless the context otherwise clearly requires, all capitalized terms used in this Amendment shall have the meanings specified in the Agreement(s) and the Seller Guide, and except as expressly amended hereby, the Agreement(s) and the Seller Guide remain unchanged and in full force and effect in all respects and are hereby ratified and confirmed by the parties.

4. **Delegated Loans.** For purposes of the Seller's participation in the Delegated Underwriting Program, Delegated Loans are defined as Mortgage Loans meeting the following requirements:

- **Standard Delegated Conforming:** Loans up to 97% LTV (or applicable program LTV) / 100 % CLTV.
- **Standard Delegated Non-Conforming:** Loans up to \$800,000. Refer to Seller Guide for minimum loan score and maximum LTV/CLTV requirements
- **Expanded Financing Alternatives Alt A Prime:** Allowed on conforming and non-conforming loan amounts up to a maximum loan amount of \$800,000. Refer to Seller Guide for minimum loan score and maximum LTV/CLTV requirements.
- **Expanded Financing Alternatives Alt A Minus:** Allowed on conforming and non-conforming loan amounts up to a maximum loan amount of \$800,000. Refer to Seller Guide for minimum loan score and maximum LTV/CLTV requirements.

5. **Delegated Underwriting Process.**

- a. **Delivery.** Notwithstanding the provisions of Section 500 of the Seller Guide, the Seller is not required to submit the Credit Package to Wells Fargo for Underwriting prior to Closing.
- b. **Review Standard.** Seller agrees to review each Delegated Loan for conformance to the applicable Underwriting Guidelines using as its standard of care what a knowledgeable and sophisticated institutional investor active in the residential secondary mortgage market or an appropriate reviewing authority would typically expect of a mortgage loan underwriter.

- c. **Closing Documents.** Seller must include the underwritten Credit Package along with the Standard Closing Documents set forth in Section 505 of the Seller Guide. Wells Fargo reserves the right to refuse to Fund any Delegated Loan that does not meet Wells Fargo's product parameters.
- d. **Underwriting Fee.** Wells Fargo shall not levy a Underwriting Fee as set forth in the Program Documents on any Delegated Loan submitted for purchase under the Wells Fargo Delegated Underwriting Program; provided however, the Seller pays Wells Fargo a process fee equal to one hundred dollars (\$100.00) for each such Delegated Loan. This fee is not refundable.
6. **Additional Representations and Warranties.** In addition to the representations and warranties set forth in the Program Documents, the Seller makes the following additional representations and warranties as to each Delegated Loan submitted to Wells Fargo for Purchase: (i) each Delegated Loan complies with Wells Fargo's product parameters and with all other terms and conditions of the Agreement(s) and the Seller Guide; (ii) each Delegated Loan complies with the applicable Underwriting Guidelines in effect at the time the loan is locked and provided for in the Seller Guide; and (iii) underwriters employed by the Seller underwrote each Delegated Loan.
7. **Quality Control.** Prior to Wells Fargo purchasing any Delegated Loans, Wells Fargo shall be entitled to review the Seller's underwriting practices and quality control procedures and any other documents Wells Fargo deems necessary as a condition of purchasing any Delegated Loans. Wells Fargo shall also have the right to perform post-purchase reviews of Delegated Loans purchased by Wells Fargo from the Seller. The Seller shall provide Wells Fargo with any additional information or document which Wells Fargo reasonably determines is required to perform such post purchase review. Any prior or post purchase review by Wells Fargo shall not waive or effect in any way the Seller's representations or warranties or Wells Fargo's rights and remedies under the terms and conditions of the Program Documents.
8. **Termination.**
- a. **Upon Default.** Either party may immediately terminate this Amendment if the other party fails to perform any of this Amendment's material terms and conditions.
- b. **Required by Law.** This Amendment shall automatically terminate when required by any governmental authority or court of law. If any order or ruling of any governmental authority or court of law shall require a party to be in default of any obligation pursuant to this Amendment, then this Amendment may be terminated by such party immediately upon notice to the other party.
- c. **Termination by Wells Fargo.** Wells Fargo may immediately terminate this Amendment at any time at its sole option upon written notice to the Seller.

IN WITNESS WHEREOF, the parties have caused this Amendment to be executed as of the date first set forth above.

TAYLOR, BEAN, WHITAKER MORTGAGE CORP.

Signature: \_\_\_\_\_

Print Name: Jeremy Collett

Title: VP of Secondary

Date: 6.6.07

WELLS FARGO FUNDING, INC.

Signature: \_\_\_\_\_

Print Name: Jackson Manley

Title: Vice President

Date: 6/26/07



## **EXHIBIT B**

### **INTERIM SERVICING AGREEMENT**

This Interim Servicing Agreement ("Agreement") is entered into as of this 7<sup>th</sup> day of August, 2006 by and between Wells Fargo Bank, N.A., a national banking association, having an address at 1 Home Campus, Des Moines, Iowa 50328 (the "Owner") and Taylor, Bean & Whitaker Mortgage Corp., having an address at \_\_\_\_\_ (the "Interim Servicer").

#### **WITNESSETH:**

**WHEREAS**, pursuant to the terms of a certain Loan Purchase Agreement dated as of December 10, 2003, together with any subsequent amendments and addendums thereto, including but not limited to the CRA Addendum to Loan Purchase Agreement (collectively, the "Agreement") by and between Wells Fargo Funding, Inc. ("Purchaser") and Interim Servicer, Owner from time to time will acquire the right to become the title holder and owner of record of the Servicing Rights (the "Servicing Rights") pertaining to certain residential mortgage loans (the "Mortgage Loans");

**WHEREAS**, Owner desires to have Interim Servicer service the Mortgage Loans on behalf of the Owner from the respective Closing Date to the respective Servicing Transfer Date, and Interim Servicer desires to assume such interim servicing responsibilities; and

**WHEREAS**, Owner and Interim Servicer have agreed upon the terms set forth herein.

**NOW, THEREFORE**, in consideration of the premises, the mutual covenants and promises contained herein, and other good and valuable consideration, the receipt and adequacy of which are hereby acknowledged, the parties, intending to be legally bound, do hereby agree as follows:

#### **ARTICLE I**

##### **DEFINITIONS**

All words or phrases defined in this Article I (except as herein otherwise expressly provided or unless the context otherwise requires) shall, for the purposes of this Agreement, have the respective meanings specified in this Article, and capitalized words not otherwise defined herein shall have the meanings specified in the Agreement.

**Advances** shall mean amounts required to be advanced by the Owner on, under or in respect of a Mortgage Loan, including, but not limited to the following: payments of principal and/or interest, notwithstanding shortfalls in collections from Mortgagors, mortgage insurance premiums, ground rents, taxes, special assessments or hazard insurance premiums over and above the amounts held in escrow for such purposes; costs, expenses and fees occasioned by Mortgagor bankruptcy or by foreclosure or to acquire title to any Mortgaged Properties by deed in lieu of foreclosure; costs of preservation and protection of Mortgaged Properties in order to maintain insurance or guarantees; costs, fees and expenses of conveyance of any Mortgaged Properties to the Owner; and costs, fees and expenses to inspect, protect, secure or repair any of the Mortgaged Properties.

**Agreement** means this Interim Servicing Agreement and any Schedules, Exhibits and written and agreed to amendments or modifications hereto.

**Closing Date** means the date on which funding occurs with respect to any particular sale of mortgage loans as shall be mutually agreed upon by the parties hereto.

**Escrow Funds**: All funds collected with respect to a Mortgage Loan by the Interim Servicer to cover related Escrow items.

**Escrow Item**: An expense required to be paid by a Mortgagor under the related Mortgage including, without limitation, taxes, special assessments, ground rents, water, sewer and other governmental impositions or charges that are or

may become liens on the related Mortgaged Property prior to that of the related Mortgage, as well as hazard insurance, flood insurance and primary mortgage insurance premiums.

**Party or Parties** means Owner and/or Interim Servicer, as applicable.

**Interim Servicing Fee:** Eight Dollars (\$8.00) per Mortgage Loan, per calendar month, plus all ancillary income from the Mortgage Loans. Such fee shall be prorated for any month in which Interim Servicer services the Mortgage Loans for less than an entire month.

**Recoverable Advances** shall mean those Advances which Owner or Interim Servicer reasonably expects to recover from Mortgagors, insurers or otherwise.

**Servicing Cut-off** The last day of the month following the month in which the Closing Date occurs, or such other date as mutually agreed by the parties.

**Servicing Transfer Date** means the first day of the month following the respective Servicing Cut-off Date, or such other date as mutually agreed by the parties.

**Unrecoverable Advances** shall mean those Advances which Interim Servicer does not reasonably expect to recover from Mortgagors, insurers or otherwise, including but not limited to foreclosure and REO related fees and expenses which exceed Owner guidelines for reimbursement.

## **ARTICLE II**

### **INTERIM SERVICING**

#### **2.1 Appointment of Interim Servicer.**

Owner hereby appoints Interim Servicer, and Interim Servicer hereby accepts such appointment, to service and administer the related Mortgage Loans for Owner on an interim basis, in accordance with the terms of this Agreement. Except as otherwise limited herein, Interim Servicer shall have full power and authority to do any and all things which, in the exercise of its reasonable discretion it may deem necessary or desirable in connection with its servicing responsibilities. Interim Servicer shall not be under any liability to Owner for any action taken or for refraining from the taking of any action in good faith pursuant to this Agreement, or for good faith errors in judgment; provided however, that this provision shall not protect Interim Servicer for its failure to perform or observe its obligations under this Agreement. Without limiting any other provision of this Agreement, from the date hereof until the termination of this Agreement, with respect to each Mortgage Loan serviced pursuant to this Agreement, Interim Servicer covenants that it will in accordance with Accepted Servicing Practices:

2.1.1 use good faith, reasonable efforts to collect, process and account for payments on the Mortgage Loans, including past due payments;

2.1.2 avoid the imposition of any lien upon or lapse of insurance coverage on any Mortgaged Property due to the nonpayment by the Mortgagor of any tax assessment, premium, or charge, by any means consistent with Accepted Servicing Practices including the payment of any such tax assessment, premium, or charge (which amounts shall be reimbursable from collections on the related Mortgage Loan);

2.1.3 Interim Servicer shall deposit on a daily basis all funds due Owner and received pursuant to each Mortgage Loan separate and apart from any of its own funds;

2.1.4 make all required remittances and provide reports on a timely basis to Owner in accordance with Section 2.5 and the Servicing Transfer Instructions attached as Attachment 1;

2.1.5 cause to be maintained (i) any required primary mortgage insurance policy, (ii) any required hazard insurance policy and flood insurance policy with respect to each Mortgaged Properties and (iii) a hazard insurance policy with respect to REO, in an amount equal to the lesser of (a) outstanding principal balance of the related Mortgage Loan at the date of acquisition plus accrued interest and the Interim Servicer's estimate of liquidation expenses to be incurred in connection with such REO property or (b) the maximum insurable value of such REO property;

2.1.6 handle and settle losses resulting from damage to any Mortgaged Properties securing a Mortgage Loan from fire, flood or other casualty and make arrangements for the restoration or rehabilitation of such Mortgaged Properties with proceeds of any hazard insurance in accordance with Accepted Servicing Practices;

2.1.7 prepare, and use good faith, reasonable efforts to execute and deliver any and all instruments of satisfaction or cancellation or of partial or full release or discharge and all other comparable instruments with respect to the Mortgage Loans that prepay prior to the Servicing Transfer Date and the related Mortgaged Properties;

2.1.8 submit claims for insurance benefits payable by any Insurer;

2.1.9 make interest rate and payment adjustments in accordance with the terms of the Mortgage Note and Mortgage;

2.1.10 pay, or cause to be paid, to Mortgagors any interest required to be paid on their escrow accounts;

2.1.11 perform such other duties and provide such other reports as are standard pursuant to Accepted Servicing Practices or as reasonably may be requested by Owner; and

2.1.12 no later than three (3) Business Days following the Servicing Transfer Date, submit those standard reports as are typically available under the Interim Servicer's EDP System, which shall include a line item reflecting loan number, contractual due date and Stated Principal Balance of each Mortgage Loan as of the Servicing Cut-off Date.

## **2.2 Assumption of Duties.**

Interim Servicer shall at all times service the related Mortgage Loans with no less the degree of care as it previously exercised when it was the owner of the Servicing Rights and otherwise in accordance with Accepted Servicing Practices.

## **2.3 Losses and Expenses.**

2.3.1 Owner shall remain responsible for all loss, liability, damage and "out-of-pocket" costs directly associated with the servicing of the Mortgage Loans, except for (i) all losses resulting from the failure of Interim Servicer to perform or observe its obligations under this Agreement, which losses shall be the responsibility of the Interim Servicer and (ii) any fact or circumstance in respect of which Owner is entitled to indemnification by Interim Servicer under this Agreement or under the PWA.

2.3.2 Interim Servicer shall be solely responsible for the direct and indirect general and administrative costs and expenses associated with the servicing of the Mortgage Loans, including the fees and charges of Interim Servicer's document custodian.

## **2.4 Advances.**

Interim Servicer agrees to bear the economic risk of all Advances including, but not limited to, Unrecoverable Advances and Recoverable Advances, including (i) all or such portion of those Advances resulting from Interim Servicer's failure to perform or observe its obligations under this Agreement, and (ii) any fact or circumstance in respect of which Owner is entitled to indemnification by Interim Servicer under this Agreement.

## **2.5 Amounts Due Owner; Payoffs.**

The Interim Servicer shall remit collections, including regular payments, curtailments, insurance proceeds and liquidation proceeds to the Owner in accordance with Attachment 1.

Funds collected in association with a payoff of any mortgage loan shall be remitted by wire transfer to Owner no later than the earlier of (a) five (5) Business Days of the Interim Servicer's receipt of such funds or (b) the Servicing Transfer Date. The Interim Servicer shall provide the Owner with sufficient information to permit appropriate processing of the payoff by Owner.

## **2.6 Amounts Due Interim Servicer.**

As partial consideration for Interim Servicer's performance of servicing obligations pursuant to this Agreement and subject to the terms and conditions of this Agreement, Purchaser shall pay to Interim Servicer, the Servicing Fee in accordance with the Purchase Price and Terms Agreement. In addition to the Interim Servicing Fee, Servicer shall be entitled to receive or retain, as applicable, all ancillary fees, all late fees and all float benefit.

## **ARTICLE III**

### **BOOKS AND RECORDS**

#### **3.1 Audit and Access to Information.**

During the period of this Agreement, Interim Servicer shall give Owner and its authorized representatives reasonable access to all books, records personnel and servicing operations of Interim Servicer relative to the Mortgage Loans upon reasonable advance written notice, and permit Owner to make such inspections thereof during normal business hours as Owner may reasonably request in writing; provided, however, that such investigation or inspection shall be conducted in such a manner as not to interfere unreasonably with Interim Servicer's business.

#### **3.2 Maintenance of Books and Records.**

Interim Servicer shall keep complete records pertaining to (i) each Mortgage Loan and the collections and distributions made thereon and (ii) all other material activities pertaining to the Servicing Rights.

#### **3.3 Transfer of Books and Records.**

All books, records, documents, files, and other information and data in Interim Servicer's possession, pertaining to the Mortgage Loans, including all documents, records and reports relating to any of the Mortgage Loans are and shall at all times remain the property of Owner. Upon termination of this Agreement, subject to and in accordance with Accepted Servicing Practices, Interim Servicer shall be obligated to transfer control of the Mortgage Files and related servicing records held by it to the Owner. Interim Servicer shall also, following termination of this Agreement, account for and turn over to Owner all funds collected and held by Interim Servicer for Owner, which are the property of Owner.

#### **3.4 Confidentiality.**

Each party recognized that, in connection with this Agreement, it may become privy to non-public information regarding the financial condition, operations and prospects of the other party. Each party agrees to keep all non-public information regarding the other party strictly confidential, and to use all such information solely in order to effectuate the purpose of the Agreement, provided that each party may provide confidential information to its employees, agents and affiliates who have a need to know such information in order to effectuate the transaction, provided further that such information is identified as confidential non-public information. In addition, confidential information may be provided to a regulatory authority with supervisory power over the respective party, provided such information is identified as confidential non-public information.

## **ARTICLE IV**

### **INDEMNIFICATION**

#### **4.1 Indemnification**

4.1.1 **Indemnification by Owner.** Subject to the limitation on Owner's responsibilities for Interim Servicer's general and administrative expenses as set forth in Section 2.3.2 hereof, Owner shall indemnify and hold Interim Servicer and its affiliates, and their respective officers, directors, shareholders, employees, agents, attorneys, successors and any permitted assigns harmless from, and shall reimburse them for, all losses incurred by or asserted against them before, on or after the Servicing Transfer Date which result from (i) Interim Servicer's servicing the Mortgage Loans in accordance with this Agreement or (ii) the non-fulfillment or non-performance in any material respect of any covenant, condition or obligation of Owner contained in this Agreement; provided, however, that notwithstanding any provision to the contrary in this Section

4.1.1 of this Agreement, Owner shall have no obligation to indemnify or hold Interim Servicer harmless from and against that portion of any claim for indemnification which arises from any fact or circumstance for which Owner is entitled to indemnification by Interim Servicer pursuant to Section 4.1.2 hereof or under the PWA.

4.1.2 Indemnification by Interim Servicer. Interim Servicer shall indemnify and hold Owner and its officers, directors, shareholders, employees, agents, attorneys, successors and any permitted assigns harmless from, and shall reimburse each of them for, all losses, incurred by or asserted against any of such individuals or entities before, on or after the Servicing Transfer Date which result from the non-fulfillment or non-performance in any material respect of any covenant, condition or obligation of Interim Servicer contained in this Agreement; provided, however, that notwithstanding any provision to the contrary in this Section 4.1.2 of this Agreement, Interim Servicer will have no obligation to indemnify or hold Owner harmless from and against that portion of any claim for indemnification which arises from any fact or circumstance for which Interim Servicer is entitled to indemnification by Owner pursuant to Section 4.1.1 hereof or under the PWA or for which Owner is responsible pursuant to Section 2.3.1 hereof.

4.1.3 Survival. The rights to indemnification set forth in this Section 4.1, and all representations and warranties and covenants of the Parties set forth in this Agreement shall survive the execution and termination of this Agreement.

## ARTICLE V

### TERM

#### 5.1 Term.

5.1.1 This Agreement shall continue in full force and effect until the first to occur of (a) termination of the PWA and (b) the respective Servicing Transfer Date.

5.1.2 The termination of this Agreement pursuant to this Article V shall not release any party from liability for its own misrepresentation or for any breach by it prior to such termination of any covenant, agreement or warranty contained herein.

## ARTICLE VI

### MISCELLANEOUS PROVISIONS

#### 6.1 Notices.

All notices, requests, demands and other communications which are required or permitted to be given under this Agreement shall be in writing and shall be deemed to have been duly given when received, whether sent by certified mail, return receipt requested, telex, telegram, telecopy or overnight express mail:

If to Owner to:

Wells Fargo Home Mortgage  
1 Home Campus  
Des Moines, IA 50328  
Attention: John B. Brown MAC X 2303-033  
Fax: (515) 324-3118

With a copy to:

Wells Fargo Home Mortgage  
Legal Dept. - MAC X2401-06T  
1 Home Campus  
Des Moines, IA 50328

If to Interim Servicer to:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

with a copy to:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

#### **6.2 Waivers.**

Either Owner or Interim Servicer may, upon mutual consent of the parties, evidenced by a writing signed by both parties:

(a) Waive compliance with any of the terms, conditions or covenants required to be complied with by the other hereunder; and

(b) Waive or modify performance of any of the obligations of the other hereunder. The waiver by either party hereto of a breach of any provision of this Agreement shall not operate or be construed as a waiver of any other subsequent breach.

#### **6.3 Entire Agreement, Amendment.**

This Agreement constitutes the entire agreement between the parties with respect to the interim servicing of the Mortgage Loans and Servicing Rights and supersedes all prior agreements with respect thereto. This Agreement may be amended and any provision hereof waived, but only in writing signed by the party against whom such enforcement is sought.

#### **6.4 Binding Effect; Assignment.**

This Agreement shall inure to the benefit of and be binding upon the parties hereto and their successors. Neither Owner nor Interim Servicer may resign, assign or pledge its rights or delegate its duties under this Agreement.

#### **6.5 Headings.**

Headings of the Articles and Sections in this Agreement are for reference purposes only and shall not be deemed to have any substantive effect.

#### **6.6 Applicable Law.**

This Agreement shall be construed in accordance with the laws of the State of New York, without reference to the choice of law principles thereof, except to the extent preempted by Federal law.

#### **6.7 Relationship of Parties.**

Nothing herein contained shall be deemed or construed to create a partnership or joint venture between the parties. The duties and responsibilities of Interim Servicer shall be rendered by Interim Servicer as an independent contractor. Interim Servicer shall have full control of all of its acts, doings and proceedings, relating to or requisite in connection with the discharge of its duties and responsibilities under this Agreement.

#### **6.8 Further Acts.**

The Parties agree that each shall, at its own expense (unless otherwise herein provided), at any time and from time to

time after the date hereof, upon the other's request, execute, acknowledge and deliver all such further acts, assignments, transfers, conveyances and assurances as may be required or reasonably advisable for the transactions provided for or contemplated by this Agreement.

**6.9 Counterparts.**

This Agreement may be executed in any number of counterparts, each of which shall be deemed an original.

**6.10 Extension of Interim Servicing Period.**

In the event that any respective Servicing Transfer Date is extended by Owner or Interim Servicer for a period beyond ninety (90) days from the respective original Servicing Transfer Date, the parties agree to re-negotiate, in good faith, the terms of the remittance and servicing of the related Mortgage Loans, hereunder.

IN WITNESS WHEREOF, the parties have executed this Interim Servicing Agreement.

Taylor, Bean & Whitaker Mortgage Corp.

"Interim Servicer"

By: \_\_\_\_\_

Name: \_\_\_\_\_

Its: \_\_\_\_\_

WELLS FARGO BANK, N.A.

"Owner"

By: \_\_\_\_\_

Name: \_\_\_\_\_

Its: \_\_\_\_\_

ATTACHMENT I

SERVICING TRANSFER INSTRUCTIONS

On each respective Servicing Transfer Date, Owner, or its designee, shall assume all servicing responsibilities related to, and Interim Servicer shall cease all servicing responsibilities related to the Mortgage Loans sold on a servicing released basis. On or prior to each Servicing Transfer Date, Interim Servicer shall, at its sole cost and expense, take such steps as may be necessary or appropriate to effectuate and evidence the transfer of the servicing of the related Mortgage Loans to Owner, or its designee, including but not limited to the following:

A. **Notice to Mortgagors.** Interim Servicer shall mail to each Mortgagor a letter advising the Mortgagor of the transfer of the servicing of the related Mortgage Loan to Purchaser, or its designee, in accordance with RESPA, Regulation X and other applicable laws and regulations; provided, however, the content and format of the letter in a standard form shall have the prior approval of Owner. The notification to the Mortgagor must indicate that all future payments must be sent to:

<u>Customer Service Address</u>	<u>Payment Address</u>
Wells Fargo Home Mortgage	Wells Fargo Home Mortgage
P.O. Box 10335	P O Box 17339
Des Moines, IA 50306-0335	Baltimore MD 21297-1339
(866) 234-8271	

The notification must also include:

Customer service hours of operation are 6:00 am to 10:00 pm Monday through Thursday, 6:00 am to 9:00 pm Friday, and 8:00 am to 2:00 pm Saturday central standard time.

Interim Servicer shall provide Owner with copies of all such related notices no later than fifteen (15) days from and after the Servicing Transfer Date.

B. **Notice to Taxing Authorities and Insurance Companies.** Approximately fifteen (15) calendar days prior to the Servicing Transfer Date, Interim Servicer shall transmit to the applicable insurance companies (including issuers of Primary Mortgage Insurance Policies, if applicable) and/or agents, notification of the transfer of the servicing to Owner, or its designee, and instructions to deliver all notices, tax bills and insurance statements, as the case may be, to Owner, or its designee, from and after the Servicing Transfer Date. Interim Servicer shall be responsible for payment of all tax and insurance invoices (hazard and private mortgage) due as of the Servicing Transfer Date, as well as all tax and insurance invoices due within forty five (45) days after the Servicing Transfer Date, to the extent that such invoices or the information pertaining to amounts due there under are available to the Interim Servicer. Such invoices will be paid by Interim Servicer prior to the Servicing Cut-off Date. Tax service contracts will not be transferred. Interim Servicer shall provide Owner with copies of notices to insurance carriers, if applicable, no later than fifteen (15) days from and after the Servicing Transfer Date. Mortgagee clause endorsements should read:

Wells Fargo Home Mortgage, Inc. #708  
Its Successors and/or assigns  
Loan Number \_\_\_\_\_  
P.O. Box-5708  
Springfield, OH 45501-5708

C. **Preliminary Trial Balance Report.** Five (5) Business Day prior to the Servicing Transfer Date, the Interim Servicer shall provide the Owner a trial balance report. Such report shall contain the following information:

Interim Servicer Loan Number  
Unpaid principal balance as of the date of report



Next due date as of the date of the report

The report shall be sent in electronic format via the secured Lender's Alliance website at [www.lendersalliance.com](http://www.lendersalliance.com) and utilize the Document Exchange tab located on the top of the web page. The reports can be uploaded to the website and they will be delivered to the Funding Department.

And in hard copy format to:

Wells Fargo Home Mortgage  
4800 W Wabash Ave  
Springfield IL 62711  
Attention: Funding Department  
Mac X2803-022

**D. Delivery of Servicing Records.** Within five (5) Business Days of the Servicing Transfer Date, Interim Servicer shall provide Owner:

1. Mortgage Statement/Payment History for each loan reflecting all servicing activity from date of origination up to and including the Servicing Transfer Date;
2. Principal Balance Report reflecting the outstanding principal balance and due date of each loan as of the Servicing Transfer Date, provided in both electronic format and hard copy;
3. Escrow Balance Report reflecting net Escrow Payments, suspense balances, escrow advances and interest accruals as of the Servicing Transfer Date;
4. A report reflecting all buydown funds held as of the Servicing Transfer Date;
5. A report reflecting funds advanced by the Interim Servicer for costs, fees and expenses to inspect, secure, or repair any of the Mortgaged Properties during the interim servicing period, together with copies of all invoices reflecting such expenditures; and
6. A report reflecting all Mortgage Loans for which relief has been requested under the Servicemembers' Civil Relief Act, as amended, if applicable.

**E. Payment of FHA MIP Premiums.**

1. Prior to the Servicing Transfer Date the Interim Servicer agrees to disburse from the mortgagor's escrow account the monthly MIP/RBP premium for the calendar month preceding the month in which the Servicing Transfer Date occurs.
2. The Interim Servicer shall notify HUD of the change in servicers. (HUD Form 92080). The Owner's HUD ID number is 22995.

**F. Funds Due Owner.**

1. **Funds Due Owner - Escrows.**

The Interim Servicer shall transfer to the Purchaser within three (3) Business Days following the Service Transfer Date, in immediately available funds by wire transfer, an amount equal to the actual net escrow account balances, impound and suspense balances, buydown balances, and all loss draft balances and all other amounts associated with the Mortgage Loans, less recoverable corporate advances; a sum equal to the interest accrued on such escrows at the rate required by applicable law from the date as of which interest was last paid to the related Mortgagor through the Servicing Transfer Date, if applicable; Interim Servicer shall provide an electronic file (Fidelity servicer reports (P10N and P4TB) detailing by Mortgage Loan, the amounts owed to the Owner based on the various sources described in this section; and provide the Purchaser with an accounting statement in hard copy and electronic format, separately identifying each of the foregoing items for each Mortgage Loan sufficient to enable the Purchaser to reconcile the amount of each such payment with the accounts of the related Mortgage Loan.

All escrow remittances, or full or partial prepayments, or payments that were collected and posted by the Interim Servicer rather than redirected to Purchaser that are required to be made to the Purchaser shall be made to the following account:

Wells Fargo Bank Iowa, N.A.  
ABA #: 073-000-228  
Account Number: 3000500519

Attention: Candise Freeman and NLR-Correspondent Research

Supporting encrypted reports should be e-mailed to Candise.Freeman@wellsfargo.com and NLR-Correspondentresearch@wellsfargo.com. If you are unable to encrypt the reports via email the reports should be sent in electronic format via the secured Lender's Alliance website at www.lendersalliance.com and utilize the Document Exchange tab located on the top of the web page. The reports can be uploaded to the website and they will be delivered to the Funding Department.

If the Interim Servicer is unable to provide electronic reports, contact the above-referenced e-mail contact for instructions.

The reports, in paper format, should be overnight delivery to:

Wells Fargo Home Mortgage  
MAC X2803-01C  
New Loan Reconciliation  
4800 W Wabash Ave  
Springfield IL 62711

2. Funds Due Owner - P&I Remittance.

A separate wire transfer representing all principal and interest payments received by Interim Servicer on or after the Closing Date and not previously remitted pursuant to Section 2.5 of the Agreement shall be remitted to the Owner **within five (5) Business Days of the Servicing Transfer Date**. Interim Servicer will submit electronic versions of payment, curtailment and payoff activity to the Owner five (5) Business Days after **the Servicing Transfer Date**.

- (a) Interim Servicer shall provide an accounting statement sufficient to enable Owner, or its designee, to reconcile such balances and payments with accounts of the Mortgage Loans as set forth above. All remittances shall be wired to the following bank account:

Wells Fargo Bank, N.A.  
ABA #: 073-000-228  
Account Number: 3000500519  
Attention: Mary Petty, P&I funds due from Interim Servicer  
(include loan number if wire is for early payoff)

- (b) Note that P&I and T&I funds must be wired separately.

G. Mortgage Payments Received After Servicing Transfer Date. The amount of any Monthly Payments for the Mortgage Loans received by Interim Servicer after the Servicing Transfer Date shall be forwarded to the Owner by overnight mail within one (1) Business Day of receipt for a period of sixty (60) days after the Servicing Transfer Date. Interim Servicer shall notify Owner of the particulars of the payment, which notification requirement shall be satisfied if the Interim Servicer forwards with its payment sufficient information to permit appropriate processing of the payment by Owner. Interim Servicer shall assume full particulars of the payment such as the account number, dollar amount, date received and any special Mortgagor application instructions with respect to such Monthly Payments received by Interim Servicer after the Servicing Transfer Date with respect to any Mortgage Loans then in foreclosure or bankruptcy. The Interim Servicer shall return any Monthly Payments it receives after the sixty (60) day period to the Mortgagor with instructions to send all future Monthly Payments to the Owner. Payments received pursuant to this subsection (g) shall be delivered via over-night courier to:

Wells Fargo Home Mortgage  
New Loan Reconciliation  
MAC X2803-01C  
4800 W Wabash Ave  
Springfield IL 62711

H. **Misapplied Payments.** Misapplied payments on Mortgage Loans shall be processed as follows:

1. Owner and Interim Servicer shall cooperate in correcting misapplication errors;
2. The party receiving notice of a misapplied payment occurring prior to the Servicing Transfer Date and discovered after the Servicing Transfer Date shall immediately notify the other party;
3. If a misapplied payment which occurred prior to the Servicing Transfer Date cannot be identified and said misapplied payment has resulted in a shortage in a custodial account or escrow account, Interim Servicer shall be liable for the amount of such shortage. Interim Servicer shall reimburse Owner for the amount of such shortage within thirty (30) days after receipt of written demand therefore from Owner;
4. If a misapplied payment which occurred prior to the Servicing Transfer Date has created an improper Purchase Price as the result of an inaccurate outstanding principal balance, the party with notice of such misapplied payment shall promptly inform and provide documentation to the other party and a check shall be issued to the party shorted by the improper payment application within five (5) business days after notice thereof by the other party; and
5. Any check issued under the provisions of this Section shall be accompanied by a statement indicating the corresponding Interim Servicer and Owner's Mortgage Loan identification number and an explanation of the allocation of any such payments.

I. **Reconciliation.** Interim Servicer shall reconcile escrow balances and make any monetary adjustments for the Mortgage Loans as agreed to by Interim Servicer and Owner. Any such monetary adjustments will be transferred between Interim Servicer and Owner as set forth herein.

J. **IRS Forms.** Interim Servicer shall file all IRS forms 1099, 1099A, 1098 or 1041 and K-1 which are required to be filed with respect to transactions which occurred on or before the Servicing Transfer Date in relation to the servicing and ownership of the Mortgage Loans. Interim Servicer shall provide copies of such forms to Owner upon reasonable request and shall reimburse Owner for any penalties or reasonable costs incurred by Owner due to Interim Servicer's failure to comply with this paragraph.

Wells Fargo Funding, Inc.  
2701 Wells Fargo Way - 1 South  
MAC: X9902-014  
Minneapolis, MN 55467

WELLS  
FARGO

June 11, 2008

**Taylor, Bean & Whitaker Mortgage Corp**  
3915 Premier North Drive  
Tampa, FL 33618

Attention: **Jeremy Collett**

RE: Amendment to the Loan Purchase Agreement (the "Agreement") dated as of December 12, 2003 between Wells Fargo Funding, Inc. ("Wells Fargo") and **Taylor, Bean & Whitaker Mortgage Corp** ("Seller")

Dear Mr. Collett:

This letter represents an amendment (the "Amendment") to the above-referenced Agreement providing for Seller's participation in Wells Fargo's **Wells Fargo Image Express<sup>SM</sup> Program**, effective as of September 12, 2008 (the "Effective Date"). The Agreement, any Commitment Letter issued pursuant thereto, the Seller Guide as amended from time to time, and any other documents relating to the sale and purchase of any Mortgage Loan are collectively referred to herein as the "Instruments". Any capitalized term used in this Amendment and not otherwise defined shall have the meaning set forth in the Seller Guide.

The Instruments are amended as follows:

1. **Document Delivery Prior to Purchase.** Notwithstanding the delivery procedures and requirements found in Seller Guide Section 505, as of the effective date, prior to purchase, Wells Fargo will allow the Seller to deliver in accordance with the requirements of The Enhanced Delivery **Wells Fargo Image Express<sup>SM</sup> Operational Document** (see "Exhibit A").
2. **Seller Review of Mortgage Loan Documents.** The Seller agrees, in exchange for the right to deliver only the **Wells Fargo Image Express<sup>SM</sup> Image Loan File** (see Exhibit "B") and metadata (see Exhibit "C") (collectively hereinafter referred to as "Image Loan File") and **Wells Fargo Image Express<sup>SM</sup> Loan File** (see Exhibit "A") to Wells Fargo prior to purchase, to review each applicable complete Closed Loan Package for compliance with Wells Fargo's Underwriting Guidelines and Wells Fargo's Closed Loan Package requirements. The Seller hereby represents and warrants that as of the purchase date of any **Wells Fargo Image Express<sup>SM</sup> Loan**, such Closed Loan Package meets all Seller Guide requirements, including the Wells Fargo Master Servicing Guide, Mortgage Servicing contract, and Accepted Servicing Practices, except as modified by this Amendment.
3. **Wells Fargo Image Express<sup>SM</sup> Mortgage Loans.** Wells Fargo will only consider for funding under the **Wells Fargo Image Express<sup>SM</sup> Program**, Mortgage Loans that do not require underwriting by Wells Fargo. Ineligible mortgage loan products are listed on Exhibit "A" to this Amendment in the "Program Notes" section, which Wells Fargo may add to or delete from at its sole discretion.
4. **Wells Fargo Pre-Funding Review.** Wells Fargo will determine whether to purchase a **Wells Fargo Image Express<sup>SM</sup> Mortgage Loan** based on a review of the Image Loan File and the Mortgage Loan File (see exhibit "A" for definition). If the Image Loan File provided or the documents in the file, in Wells Fargo's sole judgment, are not sufficient,

Wells Fargo will notify the Seller and either requires the Seller to make corrections via image or hardcopy document(s). If the Seller fails to make required corrections or deliver within the applicable time period, Wells Fargo may assess acquisition suspense penalties, late delivery charges or pair-offs as outlined in Section 400 of the Wells Fargo Funding Seller Guide.

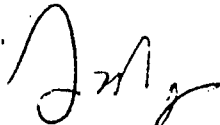
5. **Follow-Up Loan Package.** If you deliver loans for purchase under Collateral Fund, Zip-Delayed or Zip Fund, Wells Fargo, by means of this addendum, will allow the delivery of the Image Loan File as the Follow-up Package. All requirements of the Follow-Up Package are still in effect per the applicable Enhanced Delivery Program Addendum.
6. **Destruction of the Original Mortgage Loan Documents** Should there occur (i) any delay in the enforcement of the Mortgage, (ii) any failure or inability to collect all amounts due under the Mortgage, including without limitation, in connection with a foreclosure or other sale of the Mortgaged Property, and/or (iii) any claims from holders of mortgage-backed securities collateralized by the Mortgage Loan, and such occurrence(s) is(are) the result of the Seller's inability to produce any original Mortgage Loan Document or adequate electronic reproduction of an original Mortgage Loan Document, including by electronic imaging, photographic, photostatic, microfilm, micro-card or similar process, then the Seller will be responsible for any fees or penalties associated therewith, and may, in Wells Fargo's discretion, be required to repurchase the Mortgage Loan in question.
7. **Validity of Documents.** The Image Loan File construe true, complete, and correct copies of the Original Documents in all respects, including, but not limited to, all signatures conforming with the signatures contained in the Original Documents, no information having been added or deleted, and no Image Loan File having been manipulated or altered in any manner. Each Imaged document is clear and legible, including, but not limited to, accurate reproductions of photographs. No Original Documents have been or will be altered in any manner. The Image Loan File will be admissible into evidence in any judicial or administrative proceeding in any jurisdiction, including, but not limited to, any arbitration or mediation. Seller shall upon Wells Fargo's request and at the Seller's expense, fully cooperate with Wells Fargo and take any requested actions in connection with the introduction of any Imaged Document in any judicial or administrative proceeding, including, but not limited to, any arbitration or mediation, including producing appropriate qualified and knowledgeable personnel to testify as necessary to qualify the Image Loan File as evidence.
8. **Repurchase Obligation.** If the Seller fails to resolve any document deficiency within thirty (30) calendar days of notification, or in the event of loss or destruction of any document or the entire package, the Seller must immediately repurchase the Mortgage Loan upon Wells Fargo's written demand, pursuant to the Repurchase Procedures set forth in the Seller Guide. Any failure on the Seller's part to repurchase any Mortgage Loan upon Wells Fargo's demand as set forth in this Amendment shall, at Wells Fargo's option, constitute an Event of Default under the Instruments. In accordance with the Loan Purchase Agreement and Seller's Guide, Wells Fargo reserves the right to deduct from the purchase price of any Mortgage Loan that Wells Fargo purchases from the Seller any and all amounts owed to Wells Fargo by the Seller in connection with this Repurchase Obligation.
9. **Operational Document.** Attached to this Amendment as Exhibit "A" is the Operational Document outlining the Program Parameters and Performance Standards that may be amended by Wells Fargo from time to time. The Seller's failure to meet Performance Standards, at Wells Fargo's sole discretion, may result in termination of the Seller's Wells Fargo Image Express<sup>SM</sup> Program approval.

10. **Indemnification.** The Seller agrees to indemnify and hold harmless Wells Fargo against any and all claims, losses, penalties, fines, forfeitures, legal fees and related costs, judgments, and any other costs, fees and expenses that Wells Fargo may sustain in any way related to the failure of the Seller to either deliver to Wells Fargo or produce Original Mortgage Loan Documents (or certified copies in lieu of originals if the originals cannot be produced) related to any Imaged Document delivered to Wells Fargo.
11. **Quality Control.** Seller maintains a quality control program governing the process by which the Image Loan File are created, which quality control program is in keeping with the standards of the industry, ensures that the Original Documents are accurately stored and reproduced and not subject to manipulation, and that such documents are easily and readily retrieved. Seller employs personnel with the appropriate technical expertise to operate all systems supporting the imaging process and to manage the quality control program.
12. **Continuing Covenants.** The Seller shall execute and deliver, in a form reasonably acceptable to Wells Fargo, such statements; instruments; certifications; notices; documents; or other papers, and take such other actions requested by Wells Fargo, as may be necessary or appropriated to establish, preserve, maintain, or otherwise protect Wells Fargo's ownership interest in the Mortgage Loans and/or to effectuate the purpose of this Amendment.
13. **Continuation of Obligations.** Except as specifically amended by this Amendment, the Seller is not released from any obligation to Wells Fargo under the terms of the Instruments, and the Loan Purchase Agreement remains in full force and effect. Seller affirms an ability and willingness to make continuing additions or corrections regarding the data set as required by Wells Fargo.
14. **MI/Pool/Investor Claims.** The Seller shall indemnify Wells Fargo and hold it harmless and make whole against any losses, damages, penalties, fines, forfeitures, reasonable and necessary legal fees and related costs, judgments, and other costs and expenses resulting from the Seller not being able to provide the required loan documentation to meet the requirements of Investors/Agencies and/or Mortgage Insurers. Seller may be required to repurchase if investor is required to repurchase because of failure to deliver.
15. **Termination or Amendment of the Wells Fargo Image Express<sup>SM</sup> Program.** Wells Fargo may unilaterally terminate this Amendment at any time by written notice to the Seller. Any termination or suspension of the Agreement will automatically terminate this Amendment. All obligations as to loans delivered prior to termination shall survive termination of this addendum or any of the instruments. Wells Fargo may unilaterally amend the terms and parameters of the Wells Fargo Image Express<sup>SM</sup> Program by providing Seller with 30 days advance written notice of the terms of the amendment.
16. **Terminated/Inactivated Clients.** If Seller's Loan Purchase Agreement is terminated or Seller becomes inactive, Seller will immediately be suspended from the Wells Fargo Image Express<sup>SM</sup> Program. All loans in-house will be required to meet the standard delivery procedures found in Seller Guide Section 505.
17. **Program Utilization.** If Seller does not deliver loans under the Wells Fargo Image Express<sup>SM</sup> Program for a six (6) month period, the Seller will be immediately suspended from the program.
18. **Entire Agreement.** Except as expressly modified by this Amendment, the Agreement is hereby ratified and remains in full force and effect. This Amendment is an integrated agreement and is the entire agreement between the parties concerning the subject matter of this Amendment. This Amendment supersedes all prior and contemporaneous

oral discussions on the topics covered in this Amendment and may only be modified or amended in writing, duly signed by the Seller and Wells Fargo.

By signing and returning this Amendment to Wells Fargo, the Seller agrees to the terms of this Amendment. Please cause an Authorized Officer to execute the enclosed duplicate original hereof and return it to the attention of the undersigned at the address set forth above.

Sincerely,



By: Jackson Manley

Title: Vice President

CONSENTED AND AGREED TO THIS 12 DAY OF September, 2008:

Taylor, Bean & Whitaker Mortgage Corp

By: 

(SEAL)

Name: Jeremy Collett

Title: Executive Vice President

cc: Eddie Bean

**CRA ADDENDUM  
TO  
LOAN PURCHASE AGREEMENT**

This is a CRA ADDENDUM TO LOAN PURCHASE AGREEMENT ("Addendum") dated as of August 7, 2006, by and between Wells Fargo Funding, Inc., its successors and assigns (collectively the "Purchaser") and Taylor, Bean & Whitaker Mortgage Corp. (the "Seller").

**WITNESSETH**

WHEREAS, the Purchaser and the Seller entered into a Loan Purchase Agreement dated as of December 10, 2003, attached hereto as Exhibit A (the "Agreement"), which includes any amendments thereto which may have been or may be executed from time to time, and which incorporates the terms of the Wells Fargo Funding Seller Guide (the "Seller Guide"), collectively referred to as the "Purchase Agreement".

WHEREAS, the Seller has agreed to sell and the Purchaser has agreed to buy, on a servicing released basis, from time to time (each a "Transaction"), certain residential, first lien, fixed rate, conventional, conforming and government mortgage loans identified in the respective CRA Reconciliation Spreadsheets attached hereto (the "Mortgage Loans") on various dates (each a "Closing Date").

WHEREAS, the Purchaser and the Seller wish to enter into this Addendum to the Purchase Agreement to prescribe the additional provisions required to effect the Transactions;

WHEREAS, the Purchaser and the Seller each agree that the provisions of this Addendum shall relate only to the Mortgage Loans purchased hereunder and shall not be construed as an amendment to the terms of the Purchase Agreement or amendments thereto, for transactions outside of the scope of this Addendum;

WHEREAS, terms not otherwise defined herein shall have the meanings set forth in the Purchase Agreement.

NOW, THEREFORE, in consideration of the mutual premises and agreements set forth herein, and for other good and valuable consideration the receipt and sufficiency of which are hereby acknowledged, the Purchaser and the Seller agree as follows.

1. The following defined terms are in addition to or replace the terms of the Purchase Agreement, as applicable:

Annualized Borrower Income: Annual income as reported by the mortgagor on the Mortgage Loan application and verified by the originator in accordance with Seller's Underwriting Guidelines.

CRA Reconciliation Spreadsheet: Each spreadsheet provided by the Seller on each Closing Dated listing the Mortgage Loans funded for each Transaction.



Purchase Price and Term Letter: Each letter between the Seller and the Purchaser reflecting the individual loan characteristics, pool parameters and terms for each Transaction.

Underwriting Guidelines: The guidelines supplied by Purchaser to the Seller, together with all amendments thereto, which contain the basic Mortgage Loan underwriting and processing requirements, procedures and forms of Wells Fargo for Mortgage Loans originated for sale to Purchaser.

2. The Mortgage Loans for each Transaction will be delivered prior to funding to the Purchaser as follows:

- A. On or before the delivery date specified by the respective Purchase Price and Terms Letter, Seller shall make available for each Mortgage Loan the documents referenced in Section 505 of the Seller Guide for review by Purchaser (or Purchaser's designee) at Purchaser's office or such other location agreed upon by Purchaser and Seller. At Purchaser's option, Purchaser (or Purchaser's designee) shall review all such Mortgage Loan files to determine whether the Mortgage Loans are acceptable for funding. Promptly after review, Purchaser will inform Seller of any Mortgage Loans that are not acceptable for funding. Seller will be given the option of providing documentation necessary to cure the deficiency (ies) or may substitute one or more Mortgage Loans to replace such Mortgage Loans. However, such substitution must be made no later than 5:00 p.m. Eastern Standard Time on the date that is five (5) Business Days prior to the respective Closing Date;
- B. Seller agrees that by no later than 5:00 p.m. Eastern Standard Time two (2) Business Days immediately preceding the respective Closing Date, Seller must have delivered to Purchaser all documents described in Section 505 of the Seller Guide, a final CRA Reconciliation Spreadsheet of all Mortgage Loans to be funded on the respective Closing Date and payment histories for each Mortgage Loan seasoned two or more months..

3. Upon compliance with the delivery requirements of Section 2 the Purchaser agrees to fund Mortgage Loans identified on the respective CRA Reconciliation Spreadsheet for each Transaction that are acceptable for funding on the respective Closing Date, for the purchase price specified under the respective Purchase Price and Terms Letter.

4. The following representations and warranties are in addition to those set forth in the Purchase Agreement, as to each Mortgage Loan hereunder, as of the respective Closing Date:

- A. The information set forth in the CRA Reconciliation Spreadsheet is complete, true and correct;
- B. The Mortgage Loan was underwritten in accordance with Purchaser's Underwriting Guidelines;
- C. The Mortgagor has not notified the Seller, and the Seller has no knowledge of any relief requested or allowed to the Mortgagor under the Soldiers' and Sailors' Civil Relief Act of 1940, as amended;
- D. The Annualized Borrower Income for each Mortgage Loan is less than eighty percent (80%) of the HUD area median income; and

E. All representations and warranties as described in the Seller Guide will apply, notwithstanding anything to the contrary contained in the Seller's automated underwriting program documents.

5. The Mortgage Loans shall be serviced by the Seller on an interim basis pursuant to the Interim Servicing Agreement attached hereto as Exhibit B.

6. Except as modified by this Addendum, all terms, conditions, representations and warranties of the Purchase Agreement, including the Seller Guide, are and shall remain in full force and effect. If any term or condition of this Addendum is in conflict with any term or condition of the Purchase Agreement, the terms of this Addendum shall control.

[Signatures Follow]

IN WITNESS WHEREOF, the Purchaser and Seller have caused their names to be signed to this Addendum by their respective officers, duly authorized as of the dated first written above.

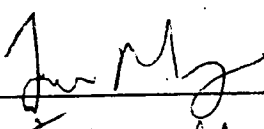
Taylor, Bean & Whitaker Mortgage Corp.  
(Seller)

By: 

Name: Jeremy Collett

Title: VP Secondary Marketing

WELLS FARGO FUNDING, INC.  
(Purchaser)

By: 

Name: Jackson Maskey

Title: Vice President

100 S. 5th Street  
Suite 900  
Minneapolis, MN 55402-2021  
612-341-1400  
612-341-6837 Fax



August 29, 2006

Melissa Reed  
Asst. Whole Loan Trader  
Taylor, Bean and Whitaker Mortgage Corporation  
101 NE 2nd Street  
Ocala, Florida 34470

**Re: Purchase Price and Terms Letter (CRA 2006-14)**

Dear Ms. Reed:

Wells Fargo Funding, Inc. (the "Purchaser") hereby confirms its agreement to purchase and Taylor, Bean and Whitaker Mortgage Corporation, Inc. (the "Seller") confirms its agreement to sell, on a mandatory delivery, Servicing-Released basis (defined below) certain Government and Conventional, purchase money, fixed rate fully amortizing first lien residential mortgage loans, with original terms of up to thirty years, originated or acquired by the Seller and underwritten pursuant to the Seller's Underwriting Guidelines (the "Mortgage Loans").

The Mortgage Loans will be sold and purchased pursuant to that certain Over-the-Counter Purchase Agreement between the Purchaser and the Seller, dated December 10, 2003 and the Wells Fargo Funding Seller Guide, together with the CRA Addendum to the Over-the-Counter Purchase Agreement (the "Addendum") dated as of August 7, 2006 (collectively, the "Purchase Agreement"). All capitalized terms not defined herein shall have the meanings assigned to them under the Purchase Agreement.

1. **Commitment of the Parties:** On September 20, 2006 or such other date as the parties mutually agree, (the "Closing Date"), the Seller shall sell to Purchaser Mortgage Loans having an aggregate actual principal balance as of September 13, 2006 (after giving effect to payments due on or before that date whether or not received) or such other date as the parties may mutually agree (the "Cut-off Date") of approximately \$1,100,963.00 (with a variance of minus 5%) (the aggregate "Cut-off Date Principal Balance") which shall have characteristics as described on Exhibit A attached hereto. All Government and Conventional Mortgage Loans shall not be delinquent as of the Closing Date and shall not have been 30 days or more delinquent in the past 12 months.

The purchase price percentage for the Mortgage Loans by loan type shall be:

Product Type	Purchase Price Percentage
Conventional Conforming 15 Year Fixed	NA
Conventional Conforming 20 Year Fixed	N/A
Conventional Conforming 30 Year Fixed	103.5585
Government 30 Year Fixed (GNMA I,	103.60144

The purchase price of the final pool of loans shall be the weighted average price of the individual loans using the price based on the type of loan and the interest rate of each loan. The price will be multiplied by the aggregate scheduled principal balance of the Mortgage Loans as of the Cut-off Date, plus accrued interest at the Mortgage Interest Rate for each Mortgage Loan from the Closing Date through month-end (on a 360-day per diem basis), payable on the Closing Date.

The purchase price will be paid to the Seller by wire transfer of immediately available funds on the Closing Date by 5 p.m. EST.

2. Underwriting Review: Seller acknowledges that Purchaser may perform a credit due diligence review of the Mortgage Loans to determine if the Mortgage Loans meet Seller's Underwriting Guidelines. Any partial or complete examination of a Mortgage Loan file by Purchaser or on behalf of Purchaser shall not affect Purchaser's rights to demand repurchase or other relief under the Purchase Agreement.

3. Servicing: All of the Mortgage Loans are currently being serviced by the Seller (as "Servicer"). The Mortgage Loans will be sold to Purchaser on the Closing Date inclusive of the servicing rights (the "Servicing-Released Loans"). The effective date of transfer of servicing for the Servicing-Released Loans will be November 1, 2006 or such other date as the parties mutually agree ("the Servicing Transfer Date"). From the Closing Date through the Servicing Transfer Date the Mortgage Loans will be serviced by Servicer for eight dollars (\$8.00) per Mortgage Loan (the "Interim Servicing Fee").

Five (5) days prior to the Servicing Transfer Date, the Servicer must provide the Purchaser with a loan level spreadsheet including Purchaser's loan number, detailing the Unpaid Principal Balance and next payment due date for each Mortgage Loan. In addition, if a Mortgage Loan does not amortize, the Servicer shall provide the Purchaser with a payment history upon request.

4. Delivery of Documents: With respect to each Mortgage Loan, at the Purchaser's direction, Seller shall deliver or cause to be delivered the Mortgage Loan files and data to the Purchaser by September 5, 2006 (the "Delivery Date"). The Seller shall prepare (as directed by the Purchaser) all endorsements and prepare and record all assignments of mortgages at its expense. Any original documents not required to be delivered by the Closing Date shall be delivered to the Purchaser as promptly as reasonably possible after the Closing Date and in any event pursuant to the terms of the Purchase Agreement.

5. Expenses/Confidentiality: Purchaser shall pay its due diligence costs and the fees and expenses of its counsel. The Seller shall pay its out-of-pocket costs and expenses, all servicing fees prior to the Closing Date, recording fees, fees to transfer files and prepare assignments/endorsements, the costs of transferring tax service and life of loan flood certifications to the Purchaser, other costs associated with the transfer of the ownership of the Mortgage Loans and the fees and expenses of the Seller's counsel. The parties shall keep the pricing terms of this agreement confidential and shall only reveal such terms to their respective employees, agents and affiliates, unless otherwise required by law or judicial process.

6. Conformance with Underwriting Guidelines: The Mortgage Loans were underwritten substantially in accordance with the Seller's underwriting standards for mortgage loans sold by Seller to

Fannie Mae, Freddie Mac and/or GNMA or pursuant to underwriting standards acceptable to Fannie Mae, Freddie Mac or GNMA;

Please acknowledge your agreement to the terms and conditions of this trade by signing below and returning to the undersigned both counterparts of this letter on or before September 18, 2006. Any alterations by you to this offer shall be deemed a counter-offer by you and will require initialing by the Purchaser. This agreement may be executed by facsimile and in any number of counterparts, each of which shall be deemed an original. This agreement shall constitute the entire agreement between the parties (whether written or oral) relating to the subject matter hereof. Upon return and countersignature by the Purchaser, this agreement shall become binding and a fully executed copy of this letter shall be returned to you. In the event that the Purchaser does not receive and countersign such letter on or before such date, this offer, at the sole option of the Purchaser, shall be of no further force or effect.

All capitalized terms not defined herein shall have the meanings as defined in the Purchase Agreement.

Sincerely,  
**WELLS FARGO FUNDING, INC.**

By: 

Name: Kenneth E. Stewart  
Title: MBS Trader

**ACKNOWLEDGED AND AGREED TO:**

By: \_\_\_\_\_

Name: Melissa Reed  
Title: Asst. Whole Loan Trader

cc: \_\_\_\_\_, Taylor, Bean and Whitaker Mortgage Corporation, Inc.

Fannie Mac, Freddie Mac and/or GNMA or pursuant to underwriting standards acceptable to Fannie Mac, Freddie Mac or GNMA;

Please acknowledge your agreement to the terms and conditions of this trade by signing below and returning to the undersigned both counterparts of this letter on or before September 18, 2006. Any alterations by you to this offer shall be deemed a counter-offer by you and will require initialing by the Purchaser. This agreement may be executed by facsimile and in any number of counterparts, each of which shall be deemed an original. This agreement shall constitute the entire agreement between the parties (whether written or oral) relating to the subject matter hereof. Upon return and countersignature by the Purchaser, this agreement shall become binding and a fully executed copy of this letter shall be returned to you. In the event that the Purchaser does not receive and countersign such letter on or before such date, this offer, at the sole option of the Purchaser, shall be of no further force or effect.

All capitalized terms not defined herein shall have the meanings as defined in the Purchase Agreement.

Sincerely,  
WELLS FARGO FUNDING, INC.

By: \_\_\_\_\_

Name: Kenneth E. Stewart  
Title: MBS Trader

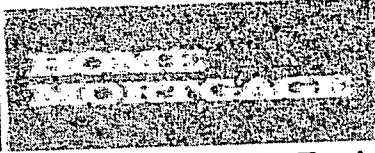
**ACKNOWLEDGED AND AGREED TO:**

By:  \_\_\_\_\_

Name: Melissa Reed  
Title: Asst. Whole Loan Trader

cc: \_\_\_\_\_, Taylor, Bean and Whitaker Mortgage Corporation, Inc.

for, Bean Whitaker to Wells Fargo Funding  
CRA 2006-14  
Exhibit A-1



Ticket Number: **FIX30G1G2\_2006-14**

Trade Date: **8/29/2006**

**Trade Ticket**

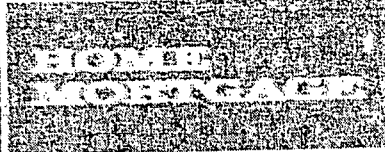
Trade Type	Product Type	Term	QRM Information	
Buy	Fixed	360	Client Hedge:	DM
Execution	Security Type	Class	Management:	GFIXED
Mandatory	Whole Loan Fixed	Corp	Other:	30
Trade Specifications		I.O. Term	QRM Price:	103.60144%
Settlement Date: 9/20/2006			Collat UPB (\$MM):	\$144,236.000
Broker/Investor: Taylor, Bean & Whitaker		Pool Information		
Traded Price: 103 19/32		Gross WAC: 6.500%		
(in decimal): 1.0360144000		Minimum Servicing Fee:		
Coupon/PT/Net WAC: 6.500%		Guaranty Fee:		
Trade Amount (\$MM): \$ 144,236.00		RPM/ARC Fee:		
Variance: 5.00%		Net WAC: 6.500%		
Options Information		AOT Information		
Maturity Date:		Orig Trade Date:		
Notification Date:		Lender:		
Fee:		ARM Sale Information		
Delta:		Gross Margin:		
Disposition:		Net Margin: 0.000%		
Futures/Eurodollar Information		Margin Strip:		
Contract Type:		Cap Structure:		
No. of Contracts:		Months-to-Roll:		
Trade Desc.		Treasury Yield		
		BEY:		
		Spread: 0.000%		
		CPR:		
Pairoff Information		Other Trade Specifications		
P/O	B/S	Related Trade #	Amount	Servicing Released to: WFF
				Servicing Release 11/1/2006
				Overall Trade Price: 103.5641
				Authorized Desk Price:
				Benchmark:
				Other: Actual/Actual
				Loan Count: FIX30G1G2 - 1
Executed By:		Broker/Dealer:		Time:
WFC:		Craig Frederic, Taylor, Bean and Whitaker, 352-671-0175		11:30:00 a.m. Central
Ken Stewart		Confirmed By		
WFC:		Broker/Dealer:		Input:



ylor, Bean Whitaker to Wells Fargo Funding

CRA 2006-14

Exhibit A-2



Ticket Number: FIX30C\_2006-14

Trade Date: 8/29/2006

### Trade Ticket

Trade Type	Product Type	Term	QRM Information
Buy	Fixed	360	Client Hedge: DM
Execution	Security Type	Class	Management: CFIXED
Mandatory	Whole Conf. Fixed	Corp	Other: 30
Trade Specifications		I.O. Term	QRM Price: 103.55850%
Settlement Date: 9/20/2006			Collat UPB (\$MM): \$956,727.360
Broker/Investor: Taylor, Bean & Whitaker		Pool Information	
Traded Price: 103 18/32		Gross WAC: 6.753%	
(in decimal): 1.0355850000		Minimum Servicing Fee:	
Coupon/PT/Net WAC: 6.753%		Guaranty Fee:	
Trade Amount (\$MM): \$ 956,727.36		RPM/ARC Fee:	
Variance: 5.00%		Net WAC: 6.753%	
Options Information		AOT Information	
Maturity Date:		Orig Trade Date:	
Notification Date:		Lender:	
Fee:		ARM Sale Information	
Delta:		Gross Margin:	
Disposition:		Net Margin: 0.000%	
Futures/Eurodollar Information		Margin Strip:	
Contract Type:		Cap Structure:	
No. of Contracts:		Months-to-Roll:	
Trade Desc:		Treasury Yield	
		BEY:	
		Spread: 0.000%	
		CPR:	
Pairoff Information		Other Trade Specifications	
P/O	B/S	Related Trade #	Amount
Executed By		Servicing Released to: WFF	
WFC:		Servicing Release 11/1/2006	
Ken Stewart		Overall Trade Price: 103.5461	
		Authorized Desk Price:	
		Benchmark:	
		Other: Actual/Actual	
		Loan Count: FIX30C - 9	
Confirmed By		Time:	
WFC:		2:00 p.m. Central	
Broker/Dealer:		Input:	

- B. By no later than 11:00 a.m. Eastern Standard Time on the Delivery Date specified on the Trade Ticket, Seller shall make the complete Mortgage Loan files, as referenced in the applicable delivery Exhibits in Section V, for each Mortgage Loan available for review by Buyer (or Buyer's designee) at Buyer's office or such other location agreed upon by Buyer and Seller. At Buyer's option, Buyer (or Buyer's designee) shall review all such Mortgage Loan files to determine whether the Mortgage Loans are acceptable for funding. Promptly after review, Buyer will inform Seller of any Mortgage Loans that are not acceptable for funding. Seller will be given the option of providing documentation necessary to cure the deficiency(ies) or may substitute one or more Mortgage Loans to replace such Mortgage Loans. However, such substitution must be made no later than 5:00 p.m. Eastern Standard Time on the date that is five (5) Business Days prior to the settlement date, as specified on the Trade Ticket;
- C. Seller agrees that by no later than 5:00 p.m. Eastern Standard Time two (2) Business Days immediately preceding the settlement date, Seller must have delivered to Buyer Mortgage Loans acceptable for funding in an aggregate principal amount at least equal to the minimum delivery percentage specified in the Trade Ticket. To the extent Seller fails to deliver such amount by such time, Seller must pay Buyer a Bulk Mandatory Pair Off adjustment as calculated below or seek approval from Buyer to extend the commitment for an appropriate discount in price. The Bulk Mandatory Pair Off adjustment will be equal to the difference between the interpolated dollar price of current coupon FNMA securities in effect on the Commitment Date and the date of the Bulk Mandatory Pair Off adjustment, including any non-conforming spread tightening, multiplied by any deficiency of the amount delivered as measured against the Bulk Mandatory Commitment amount. If there is no loss due to spread or price differential, Buyer will not assess a Bulk Mandatory Pair Off adjustment;
- D. On the settlement date, Buyer shall purchase the Mortgage Loans that are acceptable for funding as of 5:00 p.m. Eastern Standard Time two Business Days immediately preceding the settlement date, as specified on the Trade Ticket. The Purchase Price shall be calculated as set forth in the Trade Ticket. If Seller substitutes Mortgage Loans prior to settlement date, Buyer may adjust the aggregate Purchase Price to reflect substituted Mortgage Loans; and
- E. The Seller may utilize MERS when selling Mortgage Loans to Buyer, with Buyer's approval pursuant to the terms of the Guide.

## II. REPRESENTATIONS AND WARRANTIES

In addition to the Representations and Warranties of the Seller made under the Guide, Seller represents, warrants and covenants as to each Mortgage Loan:

- A. For each Mortgage Loan originated under the Seller's streamlined refinance program, or which has been modified and such modification was not contemplated in the original terms of the Mortgage Note, which does not require a new appraisal, the value of the Mortgaged Property is not less than the value as determined by an appraisal, meeting the requirements of Title XI of the Financial Institutions Reform, Recovery, and Enforcement Act of 1989, obtained at the time of origination of the mortgage loan being refinanced;

- B. Each Mortgage Loan purchased by Buyer complies with the Underwriting Guidelines, as approved by Buyer, in effect at the time of Mandatory Take-Down, Mandatory Bulk Loan Trade, and Best Efforts Rate Lock;
- C. All representations and warranties as described in the Wells Fargo Funding Seller Guide will apply, notwithstanding anything to the contrary contained in the Seller's automated underwriting program document. Buyer acceptance of automated underwritten loans in no way relieves Seller of its obligation to deliver an investment quality Mortgage Loan;
- D. The Mortgagor has not notified the Seller, and the Seller has no knowledge, of any relief requested or allowed to the Mortgagor under the Servicemembers Act of 1940, as amended; and
- E. The origination and closing of the Mortgage Loan was in compliance with those laws relating to predatory or abusive lending practices; and

### III. UNDERWRITING GUIDELINES

Buyer has agreed to allow Seller to sell and deliver Mortgage Loans underwritten to Seller's Underwriting Guidelines. In accordance with this provision, Buyer and Seller agree as follows:

- A. The definition of "Underwriting Guidelines," as set forth in the Guide is amended as follows: The Underwriting Guidelines of Seller in the form attached hereto as Exhibit 2, together with the conditions and limitations set forth in subsection D, below, or the Buyer's Underwriting Guidelines as may be in effect at the time of origination of the Mortgage Loan;
- B. Seller agrees to provide Buyer prior written notice of any amendment to the Seller's Underwriting Guidelines. Such amendment to Seller's Underwriting Guidelines shall not become effective for any Mortgage Loans purchased by Buyer until Buyer has provided Seller written acceptance of such amendment;
- C. Seller understands that Buyer may audit any or all Mortgage Loans for compliance with the Underwriting Guidelines. If Buyer, in its sole discretion, determines at any time after the Funding Date of the Mortgage Loan that such Mortgage Loan is not in full compliance with the Underwriting Guidelines, Buyer may exercise its remedies under the Guide, which may include repurchase of the Mortgage Loan; and

D. Seller understands that Buyer has agreed to purchase loans underwritten to Seller's Underwriting Guidelines, attached as Exhibit 2 with the following conditions and/or limitations:

1. Fixed-Rate Products only.
2. Non-Conforming Products only. (i.e. not applicable to FHLMC/FNMA product).
3. Maximum Loan Amount is \$1,000,000.
4. For policies and guidelines not addressed within the approved Underwriting Guidelines (Exhibit 2), standard FNMA or FHLMC guidelines in effect as of the date of the Trade Ticket, as applicable per the loan type, will apply for any policy, procedure, process or guideline not specifically referenced in the Underwriting Guidelines. In the event that a specific policy, procedure, process or guideline is not specifically addressed within the FNMA/FHLMC guidelines, Buyer in its sole discretion reserves the right to either decline the loan for purchase or exercise its rights to require repurchase pursuant to the Guide.
5. Seller is obligated to accurately disclose the true documentation level of loans underwritten using automated underwriting. Loans with less than full/alternative documentation must meet the Seller's approved reduced documentation program guidelines (if applicable), or Wells Fargo Funding Limited Doc/VOA program guidelines and are subject to pricing as such. Loans with no income or asset verification are not eligible. All automated underwritten loans must have a full appraisal adequately supporting the value and marketability of the subject property.
6. Cash-out refinance loans for properties in Texas are not allowed.
7. Multiple Financed Properties must meet Wells Fargo guidelines.
8. 3-4 Unit properties must be clearly identified by Seller at time of bid as well as upon delivery.

#### IV. DELEGATED UNDERWRITING

Buyer has agreed to allow Seller to participate in its Delegated Underwriting Approval Program, which allows Seller to perform delegated underwriting of certain Mortgage Loans delivered to Buyer pursuant to the Agreement and the Guide. In accordance with Buyer's Delegated Underwriting Approval Program, Buyer and Seller agree as follows:

- A. Seller shall not be required to submit the credit package to Buyer for underwriting prior to Closing of the Mortgage Loan. Seller agrees to review each Mortgage Loan for conformance to the Underwriting Guidelines. Buyer reserves the right to refuse to fund any Mortgage Loan that does not meet the Underwriting Guidelines. Prior to funding, Buyer will review for approval any Mortgage Loan with an original principal amount greater than \$1,000,000 submitted under the Delegated Underwriting Approval Program;

## **VI. SECURITIZATION OF MORTGAGE LOANS.**

In order to facilitate the sale of Mortgage Loans by the Buyer, including for the purposes of converting the Mortgage Loans into mortgage pass-through certificates (in each instance a "Securitization"), Seller agrees to provide Buyer, its affiliates, successors and assigns with such information as is reasonably necessary for inclusion in the Securitization offering materials, including but not limited to a description of Seller's underwriting standards, delinquency, loss and foreclosure experience data and such other information customarily used in securities offering materials, and Seller further agrees to comply with all duties, obligations, representations, warranties and covenants relating to Regulation AB compliance as set forth more fully in Section 304 of the Guide, and the Servicing Agreement and Servicing Guide as applicable. The Seller shall provide indemnification to the Buyer, its successors or assigns, as described in Section 304 of the Guide, with respect to the accuracy of this information.

## **VII. TERMINATION**

Buyer may terminate Seller's participation in any of the programs defined herein immediately upon:

- a. the occurrence of any Event of Default under the Agreement or the Guide;
- b. Seller's failure to fulfill any of Seller's obligations under the terms of this Second Amendment to the ICPP Agreement;
- c. in the event Buyer determines that Seller's practices or procedures are not acceptable to Buyer.

Buyer may also terminate Seller's participation in any of the programs defined herein without cause upon thirty (30) calendar days prior written notice. In the event of termination of Seller's participation in any of these programs, Mortgage Loans committed for sale from Seller to Buyer under this Second Amendment to the ICPP Agreement and confirmed in writing, prior to termination of Seller's participation, must be delivered to Buyer per the terms of this Second Amendment to the ICPP Agreement and the Guide.

## **VIII. AMENDMENT**

Except as modified by this Second Amendment to the ICPP Agreement, all terms, conditions, representations and warranties of the Agreement, Guide, and any previously executed Amendments shall remain in full force and effect. If any term or condition of this Second Amendment to the ICPP Agreement are in conflict with any term or condition of the Agreement, Guide, and/or any previously executed Amendment, the terms of this Second Amendment to the ICPP Agreement shall control.

## **IX. COUNTERPARTS**

This Second Amendment to the ICPP Agreement may be executed simultaneously in any number of counterparts. Each counterpart shall be deemed to be an original, and all such counterparts shall constitute one and the same instrument.

IN WITNESS WHEREOF, the Buyer and Seller have caused their names to be signed hereto by their respective officers, duly authorized as of the date first written above Second Amendment to the Institutional Conduit Program Purchase Agreement.

**WELLS FARGO FUNDING, INC.**  
(Buyer)

Signature: \_\_\_\_\_

Print Name: \_\_\_\_\_

Title: \_\_\_\_\_

Date: \_\_\_\_\_

**Taylor, Bean & Whitaker Mortgage Corp.**  
(Seller)

Signature: \_\_\_\_\_

Print Name: \_\_\_\_\_

Title: \_\_\_\_\_

Date: \_\_\_\_\_

[Signatures Follow]

IN WITNESS WHEREOF, the Buyer and Seller have caused their names to be signed hereto by their respective officers, duly authorized as of the date first written above Second Amendment to the Institutional Conduit Program Purchase Agreement.

**WELLS FARGO FUNDING, INC.**  
(Buyer)

Signature: \_\_\_\_\_

Print Name: \_\_\_\_\_

Title: \_\_\_\_\_

Date: \_\_\_\_\_

**Taylor, Bean & Whitaker Mortgage Corp.**  
(Seller)

Signature: Paul R. Allen

Print Name: PAUL R ALLEN

Title: CEO

Date: 01-09-06

IN WITNESS WHEREOF, the Buyer and Seller have caused their names to be signed hereto by their respective officers, duly authorized as of the date first written above Second Amendment to the Institutional Conduit Program Purchase Agreement.

**WELLS FARGO FUNDING, INC.**  
(Buyer)

Signature: \_\_\_\_\_

Print Name: \_\_\_\_\_

Title: \_\_\_\_\_

Date: \_\_\_\_\_

**Taylor, Bean & Whitaker Mortgage Corp.**  
(Seller)

Signature: Paul R. Allen

Print Name: PAUL R ALLEN

Title: CEO

Date: 01-09-06



**Exhibit 1****BULK TRADE CONFIRMATION / TRADE TICKET**

KR# #####

TRADE CONFIRMATION:  
CONFIRMATION DATE:TRADE AMENDMENT:  
AMENDMENT DATE:**POOL CHARACTERISTICS:**

Trade Date:  
Commitment Amount:  
Servicing Type:  
Date of Servicing Release:  
Net WAC:  
Net Price:  
WAM:  
Seller Delivery Date:  
Min/Max Delivery: -2%/+2%

Loan Amount Stratification:  
\$400,001-\$650,000  
\$650,001-1,000,000  
1,000,001-\$1,500,000

LTV Stratification:  
≤50% LTV  
50.01-60% LTV  
60.01-70% LTV  
70.01-80% LTV  
80.01-90% LTV (W/ MI)  
90.01-95% LTV (W/ MI)

Seller:  
Product Type:  
Servicing Spread:  
Gross WAC:  
Gross Price:  
WARM/WART:  
Seller Settlement Date:  
Min. Note Rate:  
Max. Note Rate:  
Min/Max WAC Variance:  
Max C/O Refi's:  
Max Investor:  
Max California:  
Max Loan LTV:  
Max Limited / VOA:  
Max Second Home:  
Max 95% LTV's:  
Max W/A LTV:  
Multi-Family 2:  
Max High Rise Condo/Multi  
Family 3-4:  
Max Co-Op's:

**ADJUSTABLE RATE INFO:**

Net W/A ARM Margin:  
Net W/A ARM Life Cap:  
ARM W/A Months to Roll:  
ARM Index:  
Frequency of Adjustment:

Gross W/A ARM Margin:  
Gross W/A ARM Life Cap:  
Rate Cap:  
Life Cap:  
Fixed Conversion Option:

**UNDERWRITING REVIEW:**

"Premier" Delegated:

**ACQUISITION REVIEW:**

Standard:  
Streamline (Retained):

Rapid Fund (Released):  
Enhanced Streamline (Retained):

**DELIVERY TYPE:****MANDATORY****OTHER TERMS & CONDITIONS:**

Seller shall deliver loans to Wells Fargo's Springfield, IL facility.  
In order to facilitate the sale of Mortgage Loans by the Buyer, including for the purposes of converting the Mortgage Loans into mortgage pass-through certificates (in each instance a "Securitization"), Seller agrees to provide Buyer, its affiliates, successors and assigns with such information as is reasonably necessary for inclusion in the Securitization offering materials, including but not limited to a description of Seller's underwriting standards, delinquency, loss and foreclosure experience data and such other information customarily used in securities offering materials, and Seller further agrees to comply with all duties, obligations, representations, warranties and covenants relating to Regulation AB compliance as set forth more fully in Section 304 of the Guide, and the Servicing Agreement and Servicing Guide as applicable. The Seller shall provide indemnification to the Buyer, its successors or assigns, as described in Section 304 of the Guide, with respect to the accuracy of this information.

The Net Wells Fargo Price reflects a Net Price Spread of \_\_\_\_\_ less than the price of the interpolated  
% & \_\_\_\_\_ % FNMA \_\_\_\_\_ Year Coupon \_\_\_\_\_ / \_\_\_\_\_ / 20\_\_\_\_, for \_\_\_\_\_ Settlement for the Seller's offered  
Net WAC of \_\_\_\_\_ % for the pool parameters per this commitment.

FNMA MARKS: \_\_\_\_\_

Low Coupon

High Coupon

Date & Time:

Prepared & Traded By:

Exhibit 2

Seller's Underwriting Guidelines

**WELLS FARGO FUNDING, INC.  
CONVENTIONAL DELEGATED UNDERWRITING AMENDMENT**

This Conventional Delegated Underwriting Amendment (the "Amendment") is entered into this 26<sup>th</sup> day of July, 2005 by and between, Taylor & Company Mortgage Associates (the "Seller") and Wells Fargo Funding, Inc. ("Wells Fargo").

1. **The Agreement(s).** The Seller and Wells Fargo have entered into (check the appropriate box(es)):

☐ Conventional Loan Purchase Agreement ("CLA") dated: \_\_\_\_\_

☒ Loan Purchase Agreement ("LPA") dated: December 4<sup>th</sup>, 2002

☐ Conventional Trade Assignment ("CTA") dated: \_\_\_\_\_

pursuant to the terms of which, the Seller has agreed to sell to Wells Fargo and Wells Fargo has agreed to buy from the Seller Mortgage Loans (the CLA, LPA and CTA hereinafter referred to individually and collectively as the "Agreement(s)").

2. **Delegated Underwriting Authority.** In exchange for the promises contained in this Amendment and other valuable consideration, the sufficiency of which the parties hereby acknowledge, the Seller and Wells Fargo hereby amend the applicable Agreement(s) and the Seller Guide to provide for the Seller's participation in Wells Fargo's Delegated Underwriting Program when the Seller delivers Delegated Loans (as defined below) to Wells Fargo in compliance with the Agreement(s), the Seller Guide and this Amendment.

3. **Defined Terms and Ratification of the Agreement(s).** Unless the context otherwise clearly requires, all capitalized terms used in this Amendment shall have the meanings specified in the Agreement(s) and the Seller Guide, and except as expressly amended hereby, the Agreement(s) and the Seller Guide remain unchanged and in full force and effect in all respects and are hereby ratified and confirmed by the parties.

4. **Delegated Loans.** For purposes of the Seller's participation in the Delegated Underwriting Program, Delegated Loans are defined as Mortgage Loans meeting the following requirements:

- **Standard Delegated Conforming:** Loans up to 97% LTV (or applicable program LTV) / 95 % CLTV;
- **Limited Delegated Non-Conforming:** Loans up to \$650,000 not to exceed 95% LTV (or applicable program LTV) subject to minimum FICO score of 660;

5. **Delegated Underwriting Process.**

- a. **Delivery.** Notwithstanding the provisions of Section 500 of the Seller Guide, the Seller is not required to submit the Credit Package to Wells Fargo for Underwriting prior to Closing.
- b. **Review Standard.** Seller agrees to review each Delegated Loan for conformance to the applicable Underwriting Guidelines using as its standard of care what a knowledgeable and sophisticated institutional investor active in the residential secondary mortgage market or an appropriate reviewing authority would typically expect of a mortgage loan underwriter.
- c. **Closing Documents.** Seller must include the underwritten Credit Package along with the Standard Closing Documents set forth in Section 505 of the Seller Guide. Wells Fargo reserves the right to refuse to Fund any Delegated Loan that does not meet Wells Fargo's product parameters.
- d. **Underwriting Fee.** Wells Fargo shall not levy a Underwriting Fee as set forth in the Program Documents on any Delegated Loan submitted for purchase under the Wells Fargo Delegated Underwriting Program; provided however, the Seller pays Wells Fargo a process fee equal to one hundred dollars (\$100.00) for each such Delegated Loan. This fee is not refundable.

6. **Additional Representations and Warranties.** In addition to the representations and warranties set forth in the Program Documents, the Seller makes the following additional representations and warranties as to each Delegated Loan submitted to Wells Fargo for Purchase: (i) each Delegated Loan complies with Wells Fargo's product parameters and with all other terms and conditions of the Agreement(s) and the Seller Guide; (ii) each Delegated Loan complies with the applicable Underwriting Guidelines in effect at the time of delivery and provided for in the Seller Guide; and (iii) underwriters employed by the Seller underwrote each Delegated Loan.
7. **Quality Control.** Prior to Wells Fargo purchasing any Delegated Loans, Wells Fargo shall be entitled to review the Seller's underwriting practices and quality control procedures and any other documents Wells Fargo deems necessary as a condition of purchasing any Delegated Loans. Wells Fargo shall also have the right to perform post-purchase reviews of Delegated Loans purchased by Wells Fargo from the Seller. The Seller shall provide Wells Fargo with any additional information or document which Wells Fargo reasonably determines is required to perform such post purchase review. Any prior or post purchase review by Wells Fargo shall not waive or effect in any way the Seller's representations or warranties or Wells Fargo's rights and remedies under the terms and conditions of the Program Documents.
8. **Termination.**
- a. **Upon Default.** Either party may immediately terminate this Amendment if the other party fails to perform any of this Amendment's material terms and conditions.
- b. **Required by Law.** This Amendment shall automatically terminate when required by any governmental authority or court of law. If any order or ruling of any governmental authority or court of law shall require a party to be in default of any obligation pursuant to this Amendment, then this Amendment may be terminated by such party immediately upon notice to the other party.
- c. **Termination by Wells Fargo.** Wells Fargo may immediately terminate this Amendment at any time at its sole option upon written notice to the Seller.

IN WITNESS WHEREOF, the parties have caused this Amendment to be executed as of the date first set forth above.

TAYLOR & COMPANY MORTGAGE ASSOCIATES

Signature: Evelyn Taylor  
Print Name: EVELYN TAYLOR  
Title: President  
Date: 7-27-05

WELLS FARGO FUNDING, INC.

Signature: [Signature]  
Print Name: Karl F. Hanson  
Title: Vice President  
Date: 8-9-05

## AMENDMENT TO LOAN PURCHASE AGREEMENT

This Amendment to Loan Purchase Agreement, by and between **Wells Fargo Funding, Inc.** ("Wells Fargo") and **Taylor, Bean & Whitaker Mortgage Corp.** (the "Seller") is dated as of June 15, 2005.

### RECITALS

- A. Wells Fargo and Seller are parties to a Loan Purchase Agreement dated December 10, 2003, (the "Agreement"), which provides for the sale, assignment and delivery of mortgage loans by the Seller to Wells Fargo;
- B. The Agreement incorporates all provisions of the Wells Fargo Funding Seller Guide (the "Seller Guide"), as if set forth in the Agreement;
- C. Wells Fargo and Seller wish to amend certain provisions of the Seller Guide as set out below.

NOW THEREFORE, in consideration of the terms and conditions herein contained, the parties agree to amend the Agreement, and the incorporated Seller Guide by including the following provisions, as if set forth in the Seller Guide:

Wells Fargo Funding Seller Guide, **Compliance Reference Guide**, for the *state of Georgia* regarding the 'Fair Lending Act' (House Bill 1361) is hereby amended as follows:

- Waive the prior to purchase screening process for all Georgia loans
- Allow Georgia loans to be delivered under any enhanced delivery program that Taylor, Bean & Whitaker is currently or may subsequently be approved for.

**THE EXCEPTION IS SUBJECT TO THE CONDITIONS, RESTRICTIONS AND LIMITATIONS LISTED BELOW AND ALL OTHER REQUIREMENTS OF THE SELLER GUIDE REMAIN UNCHANGED.**

#### Limitations:

- Delegated underwritten loans only
- All other requirements of the LPA, Enhanced Delivery Amendments, and Wells Fargo Funding Seller Guide remain in affect and must be complied with

Wells Fargo has the right to terminate this Amendment at any time effective upon sending written notice to the Seller.

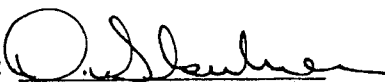
IN WITNESS WHEREOF, the parties hereto have executed this Amendment as of the day and year first above written.

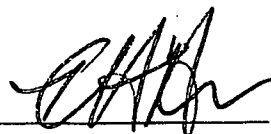
Taylor, Bean & Whitaker Mortgage Corp.

WELLS FARGO FUNDING, INC.

(Seller)

(Wells Fargo)

Signature: 

Signature: 

Print Name: Donna Skuhrovec

Print Name: Karl F. Hanson

Title: AVP

Title: Vice President

Date: 6/24/05

Date: 7-11-05

Wells Fargo Funding, Inc.  
2701 Wells Fargo Way - 1 South  
MAC: X9902-014  
Minneapolis, MN 55467

**WELLS  
FARGO**

April 21, 2005

Taylor, Bean & Whitaker Mortgage Corp  
101 NE 2nd Street  
Ocala, FL 34470

Attention:

RE: Amendment to the Loan Purchase Agreement (the "Agreement") dated as of 12/10/03, between Wells Fargo Funding, Inc. ("Wells Fargo") and Taylor, Bean & Whitaker Mortgage Corp ("Seller")

Dear :

This letter represents an amendment (the "Amendment Letter") to the above-referenced Agreement providing for Seller's participation in Wells Fargo's **Collateral Fund Program**, effective as of 6/24, 05 (the "Effective Date"). The Agreement, any Commitment Letter issued pursuant thereto, the Seller Guide as amended from time to time, and any other documents relating to the sale and purchase of any Mortgage Loan are collectively referred to herein as the "Instruments". Any capitalized term used in this Amendment Letter and not otherwise defined shall have the meaning set forth in the Seller Guide.

The Instruments are amended as follows:

1. **Document Delivery Prior to Purchase.** Notwithstanding the delivery procedures and requirements found in Seller Guide Section 505, as of the effective date, prior to purchase, Wells Fargo will allow the Seller to deliver in accordance with the requirements of The Enhanced Delivery Collateral Fund Operational Document (see "Exhibit B").
2. **Seller Review of Mortgage Loan Documents.** The Seller agrees, in exchange for the right to deliver only the Collateral Fund dataset (hereinafter referred to as "dataset" see Exhibit "A") and Collateral Fund Loan File (see Exhibit "B") to Wells Fargo prior to purchase, to review each applicable complete Closed Loan Package for compliance with Wells Fargo's Underwriting Guidelines and Wells Fargo's Closed Loan Package requirements. The Seller hereby represents and warrants that as of the purchase date of any Collateral Fund Loan, such Closed Loan Package meets all Seller Guide requirements, including the Wells Fargo Master Servicing Guide, Mortgage Servicing contract, and Accepted Servicing Practices, except as modified by this Amendment Letter, and that all hazard insurance and tax information is valid.
3. **Collateral Fund Mortgage Loans.** Wells Fargo will only consider for funding under the Collateral Fund Program, Mortgage Loans that do not require underwriting by Wells Fargo. All ineligible mortgage loan products are listed on Exhibit "B" to this Amendment Letter in the "Program Notes" section, which Wells Fargo may add to or delete from at its sole discretion.



4. **Wells Fargo Pre-Funding Review.** Wells Fargo will determine whether to purchase a Collateral Fund Mortgage Loan based on a review of the dataset and the Collateral Fund Loan File. If the data provided or the documents in the file, in Wells Fargo's sole judgment, are not sufficient, Wells Fargo will notify the Seller and either require the Seller to make corrections via hardcopy document(s) or deliver to Wells Fargo a complete Closed Loan Package. If the Seller fails to make required corrections or deliver within the applicable time period, Wells Fargo may assess acquisition suspense penalties, late delivery charges or pair-offs as outlined in Section 400 of the Wells Fargo Funding Seller Guide.
5. **Document Delivery.** Within fourteen (14) calendar days of Wells Fargo's purchase of a Collateral Fund Mortgage Loan, the Seller must meet all requirements of the Wells Fargo Funding Seller Guide Section 500 "Delivery Procedures". If the Seller does not submit the Closed Loan Package (see Exhibit "C") within fourteen (14) calendar days, Seller will be assessed a late fee as set forth in the Program Penalties Section of Exhibit "B".
6. **Loss of the Follow-Up Loan Package.** In the event of loss or destruction of Follow-Up Loan Packages prior to Wells Fargo possession of the package the Seller shall indemnify Wells Fargo and hold it harmless and make whole against any losses, damages, penalties, fines, forfeitures, reasonable and necessary legal fees and related costs, judgments, and other costs and expenses resulting from Wells Fargo's inability to provide the required loan documentation to meet the requirements of Investors/Agencies/and/or Mortgage Insurers.
7. **Reconciliation Items.** There will be a six (6) month limit on reconciliation items. The New Loan Reconciliation Department will look at reconciliation items submitted on a case by case basis. Items submitted outside the six (6) month time limit are subject to the escrow being analyzed, in which case no refund is available to the Seller.
8. **Repurchase Obligation.** If the Seller fails to resolve any document deficiency within thirty (30) calendar days of notification, or in the event of loss or destruction of any document or the entire package, the Seller must immediately repurchase the Mortgage Loan upon Wells Fargo's written demand, pursuant to the Repurchase Procedures set forth in the Seller Guide. Any failure on the Seller's part to repurchase any Mortgage Loan upon Wells Fargo's demand as set forth in this Amendment Letter shall, at Wells Fargo's option, constitute an Event of Default under the Instruments. In accordance with the Loan Purchase Agreement and Seller's Guide, Wells Fargo reserves the right to deduct from the purchase price of any Mortgage Loan that Wells Fargo purchases from the Seller any and all amounts owed to Wells Fargo by the Seller in connection with this Repurchase Obligation.
9. **Operational Document.** Attached to this Letter Amendment as Exhibit "B" is the Operational Document outlining the Program Parameters and Performance Standards that may be amended by Wells Fargo from time to time. The Seller's failure to meet Performance Standards, at Wells Fargo's sole discretion, may result in termination of the Seller's Collateral Fund Program approval.
10. **Due Diligence Review.** If at any time during the term of this Amendment Letter, a loan submitted by the Seller under the Collateral Fund Program is targeted for a due diligence review or audit, upon notice from Wells Fargo, the Seller shall deliver the entire Closed Loan Package to a designated location within the applicable timeframe (see Exhibit "B"). If the Seller fails to deliver the entire Closed Loan Package within required timeframe Seller will be assessed a fee as set forth in the Program Penalties Section of Exhibit "B".

11. **Post-Purchase Review.** Wells Fargo will review within thirty (30) calendar days of receipt, the complete Closing Package and any additional required documents, for completeness and data accuracy. If Wells Fargo determines that there are deficiencies, Wells Fargo will notify the Seller, and the Seller must correct the deficiencies to Wells Fargo's satisfaction within seven (7) calendar days of the initial notice.
12. **Post-Purchase Late Document Fees.** If the Seller fails to correct document deficiencies or meet post-purchase delivery requirements within seven (7) calendar days as required by Section 11 of this Amendment Letter, Seller will be assessed a fee based on the schedule outlined in Exhibit "B".
13. **Continuation of Obligations.** Except as specifically amended by this Amendment Letter, the Seller is not released from any obligation to Wells Fargo under the terms of the Instruments, and the Loan Purchase Agreement remains in full force and effect. Seller affirms an ability and willingness to make continuing additions or corrections regarding the data set as required by Wells Fargo.
14. **MI/Pool/Investor Claims.** The Seller shall indemnify Wells Fargo and hold it harmless and make whole against any losses, damages, penalties, fines, forfeitures, reasonable and necessary legal fees and related costs, judgments, and other costs and expenses resulting from the Seller not being able to provide the required loan documentation to meet the requirements of Investors/Agencies and/or Mortgage Insurers. Seller may be required to repurchase if investor is required to repurchase because of failure to deliver.
15. **Termination or Amendment of the Collateral Fund Program.** Wells Fargo may unilaterally terminate this Amendment Letter at any time by written notice to the Seller. Any termination or suspension of the Agreement will automatically terminate this Amendment Letter. All obligations as to loans delivered prior to termination shall survive termination of this addendum or any of the instruments. Wells Fargo may unilaterally amend the terms and parameters of the Collateral Fund Program by providing Seller with 30 days advance written notice of the terms of the amendment.
16. **Terminated/Inactivated Clients.** If Seller's Loan Purchase Agreement is terminated or Seller becomes inactive, Seller will immediately be suspended from the Collateral Fund Program. All loans in-house will be required to meet the standard delivery procedures found in Seller Guide Section 505. All outstanding retention packages will be requested and must be received within fourteen (14) calendar days of written request.
17. **Program Utilization.** If Seller does not deliver loans under the Collateral Fund Program for a six (6) month period, the Seller will be immediately suspended from the program. All outstanding retention files will be requested and must be received within fourteen (14) calendar days of written request.

**Enhanced Delivery:  
Collateral Fund Operational Document  
Exhibit "B" to the Loan Purchase Agreement Addendum**

**Program Description**

The Collateral Fund Program is designed to offer delivery flexibility to our clients. Wells Fargo Funding will purchase Conforming and Non-Conforming Conventional loans from preferred Correspondent clients based on the receipt and review of a dataset and Collateral Fund Loan File (outlined below). Government loans may be eligible for purchase based on the successful implementation and performance of conventional loans. A decision to purchase will be based on the successful input of loan data into Wells Fargo proprietary systems and the review of applicable Collateral documents to ensure compliance with Wells Fargo and Investor guidelines.

The Seller will have up to fourteen (14) calendar days after loan purchase to submit the remainder of the loan documentation (as outlined in the Seller Guide). This portion of the file will be referred to as the Closed Loan Package throughout the remainder of this document.

**Program Notes**

- Approved Sellers are required to submit all eligible and approved loan products under the Collateral Fund Program.
- The following loan products are **not** eligible for this program: Texas Refinance Loans, CA 2-4 unit properties, Prior Approval/Loans requiring full underwrite by Wells Fargo, Buydowns, CEMs, Conforming Conventional ARM Loans, Best Effort Balloon Loans, Rural Economic Community Development (RECDs), Emerging Markets National Program (EMNP), Georgia, New Mexico, and New Jersey Properties and Builder's Choice loans. Loans not eligible for the program may be submitted under the Standard Delivery Program.
- All documents and files must be delivered to Wells Fargo at Seller's expense.

**Data Requirements**

- Seller must provide required Collateral Fund Dataset ("dataset") to the Wells Fargo Funding Enhanced Delivery Department. This dataset must display data as outlined in Exhibit "A" and be sent via the website [lendersalliance.com](http://lendersalliance.com)
- If, prior to purchase, Wells Fargo determines that the dataset is incomplete or incorrect, the loan will be suspended. The Purchase Clearing Department will notify the Seller of any additional documentation required to clear the loan.

### **Documentation Requirements**

- **Collateral Fund Loan File** (hereinafter referred to as "Loan File") must always include original Note; the Assignment to Wells Fargo Bank N.A.; any applicable Interim Assignments; any necessary Wire Instructions/Bailee Letter, Powers of Attorney, Loan Modifications and/or Name Affidavits. Nonconforming loans require the following additional documentation to be included in the folder: Mortgage or Deed of Trust, Title Commitment with Schedule B and final executed HUD-1.
- Closed Loan Package must be received within fourteen (14) calendar days of loan purchase. The Enhanced Delivery Department will document Closed Loan Packages that fail to meet this deadline and the seller will be liable under penalties described in the below fee structure (see Program Penalty section). Continual failure to comply with timeliness requirements may result in removal from the Collateral Fund Program.

### **Delivery Procedures:**

- The Loan File, as described in the Documentation Requirements section above, for each loan must be bound together, in a pocket folder. Wells Fargo Commitment Number and the Seller Loan Number must be referenced on the front of each pocket folder.
- Inventory Log (Exhibit "C") must be placed in each box. The Inventory Log can be acknowledged upon request.
- Seller must coordinate the arrival of the Loan File from the Warehouse Bank with the arrival of the dataset. **Note:** File will be defined as "received" against the Commitment upon receipt of the dataset and Loan File.
- After purchase, Closed Loan Packages must be sent to the attention of the **Purchase Clearing Department**. The outside of each box must be clearly marked as "Collateral Fund Closed Loan Packages". Each box must include an Inventory Log (Exhibit "C"). *An ink stamp or stickers can be provided for the outside of each Closed Loan Package.* Wells Fargo Loan Number must be clearly marked on the outside of each Closed Loan Package.

### **Program Performance Standards**

- Failure to correct trending data field errors, regardless of data accuracy rating, may result in the Seller being removed from the Collateral Fund Program.
- Seller must maintain a minimum 98% data accuracy rating and a suspense rate of no more than 20%. Feedback will be provided to the Seller regarding data and document deficiencies. Wells Fargo Operations Management and Wells Fargo Sales Manager will work with Seller to improve performance. If satisfactory improvement is not noted within a designated period of time, Collateral Fund Program approval may be terminated.
- 98% of all Closed Loan Packages must be received within fourteen (14) calendar days of purchase. If standard is not met and improvement is not noted within a designated period of time, Collateral Fund Program approval may be terminated.
- Seller will receive a weekly, monthly and quarterly summary report outlining data accuracy. These reports will also outline any trending data deficiencies requiring correction by Seller.
- Seller will receive a weekly summary report outlining Document deficiencies.

### **Program Penalties**

- The dataset and Loan File must be received by the Commitment Delivery Expiration Date. The Standard Late Delivery Penalty or Extension Fee will be net funded from the wire if dataset and Loan File are not received by this date. Wells Fargo will *not* track the number of loans received after the Commitment Delivery Expiration Date as the standard fees apply.
- The Standard Late Correction Penalty will be assessed if the Loan File or data deficiencies are not cleared within required time frame. Standard Late Correction Penalty will be net funded from wire.
- Special Handling Fees may be assessed or Contract may be revised if Seller fails to meet and maintain the Performance Standards and Delivery Procedures outlined in this document.
- Seller is responsible for any penalties or losses incurred due to incorrect tax, MI or insurance information provided via dataset. Wells Fargo Bank, N.A. will bill Seller for these penalties.
- Seller is responsible for all MI payments prior to the first payment due Wells Fargo for conventional loans. The escrow account will NOT be adjusted to pay the interim MI.
- Wells Fargo will net fund all FHA Mortgage Insurance funds on amortized loans; however, there are two exceptions to this policy:
  - 1.) If the loan is seasoned, the Seller will be responsible for remitting to HUD, all FHA MI premiums which are owing prior to the first payment due to Wells Fargo Funding. A payment history will be required to show evidence of payment. If the payment history does not reflect the FHA MI payments, the loan will be suspended for evidence of payment.
  - 2.) If the Seller requires a blanket exception wherein the client pays all FHA MI premiums on amortized loans, this exception must receive approval from their Regional Sales Manager and the New Loan Reconciliation Department.
- After purchase, if the Seller fails to correct document deficiencies or meet post-purchase delivery requirements within seven (7) calendar days, Seller will be assessed a fee based on the below schedule(s).
- Assessment or payment of penalties does not affect Wells Fargo's right to repurchase or indemnify under the Seller's Guide.

#### **Closed Loan Package**

{All Closed Loan Packages are due within 14 calendar days of loan purchase.}

<i>Calendar Days Outstanding from Due Date</i>	<i>Fee Associated</i>
0 – 7 days after due date expired	\$0.00
8 – 14 days after due date expired	\$50.00
15 – 44 days after due date expired	\$100.00
45 – 88 days after due date expired	\$300.00
89 – 132 days after due date expired	\$1,000.00
132 + days after due date expired	Repurchase Requested

### **Post-Purchase Ad hoc File Requests/Document Deficiencies**

{Closed Loan Packages requested for Due Diligence Reviews are due within 7 calendar days of request.

Document deficiencies found in Closed Loan Package during the Due Diligence or

Post-Purchase Reviews must be received within 7 calendar days of the request.}

<i>Calendar Days Outstanding from Request</i>	<i>Fee Associated</i>
0 - 7	\$0.00
8 - 12	\$50.00
13 - 22	\$100.00
23 - 52	\$300.00
53 - 82	\$1,000.00
82 +	Repurchase Requested

- Seller will be billed for the outstanding fees on a monthly basis. Seller will have thirty (30) calendar days from date of invoice to pay all outstanding fees. If fees are not received within thirty (30) calendar days, Wells Fargo will deduct the sum owed by the Seller from the purchase price for eligible mortgage loans being purchased by Wells Fargo from the Seller pursuant to the Loan Purchase Agreement and Seller's Guide. A spreadsheet outlining outstanding loan level fees and total fees will be sent to Seller at the end of each month—in addition to the Financial Processing Department's invoice.

### **Pre-Program Implementation: Seller Set Up**

- Wells Fargo Funding may perform a site visit to review the Seller's Shipping, Quality Control, Final Documents Management and Custodial Retention Document processes and procedures. Wells Fargo Funding and Seller will discuss and confirm Collateral Fund process during the visit.
- Seller will create data extract (dataset) based on the file format provided by Wells Fargo Funding. Wells Fargo Funding will review the dataset to verify data elements and order are correct. Wells Fargo Funding will verify accuracy of data provided in Seller's dataset prior to implementation. (See Pre-Program Implementation Testing section below for further details.) Seller will be required to make changes as necessary.
- Seller must execute an Addendum to the Wells Fargo Funding Loan Purchase Agreement prior to submission of loans under this enhanced program.

### **Pre-Program Implementation: Testing**

- Clients who have not regularly delivered loans to Wells Fargo for purchase under the Standard Delivery Program or another Enhanced Delivery Program within the last 90 calendar days must complete the New Client Validation phase. During this phase, the Seller submits a minimum of 50 complete Closed Loan Files (as outlined in the Seller Guide) for purchase consideration. The Seller must also submit a corresponding dataset for each loan separately to the Enhanced Delivery mailbox (see Data Requirements section above). Once the loans have been reviewed under the Standard Delivery procedures and approved for purchase, the Closed Loan Files will be compared to the dataset for data accuracy testing.
- Lenders who have been delivering regularly to Wells Fargo over the last 90 days may opt to participate instead in the Existing Client Upgrade phase. During this phase, Wells Fargo selects a minimum of 50 of the Seller's previously purchased loans. The Seller provides corresponding datasets to the Enhanced Delivery mailbox (see Data Requirements section

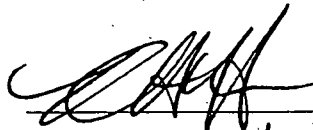
above). Analysts use these files for comparison and testing. Wells Fargo will determine which loans will be used for testing purposes.

- Wells Fargo will review test files within seven (7) calendar days of receipt of both test dataset and full loan files.
- Loans will be reviewed according to current review procedures. Operations will review the test dataset against full loan files selected for data integrity.
- Seller must meet 98% data accuracy rating (calculated as the number of data errors to the average number of data errors possible on a per loan basis) over the course of the test. The testing period will continue until the Seller has demonstrated the ability to consistently provide an accurate and complete dataset. **Note:** Any dataset exhibiting trending data field errors, regardless of data accuracy rating, will not be allowed to implement Collateral Fund until necessary corrections are made.
- At the end of the initial test period, Wells Fargo Funding will forward results to the Seller. Wells Fargo Funding will decide if testing must be continued. Decision will be communicated to Seller via their Sales Manager.
- Seller will provide a contact for ongoing maintenance and dataset updates as required under section 13 Continuation of Obligation of the Collateral Fund Addendum.

By signing and returning this Amendment Letter to Wells Fargo, the Seller agrees to the terms of this Amendment Letter. Please cause an Authorized Officer to execute the enclosed duplicate original hereof and return it to the attention of the undersigned at the address set forth above.

Sincerely,

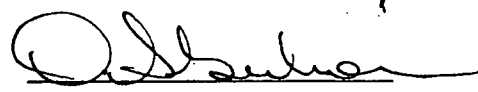
By:

  
Name: Michael G. Harter Karl F. Hanson  
Title: Vice President

CONSENTED AND AGREED TO THIS 24<sup>th</sup> DAY OF June, 2005:

Taylor, Bean & Whitaker Mortgage Corp.

By:

  
Name: Donna Skuhrovec  
Title: AVP

(SEAL)

cc: Patricia Holmes



## AMENDMENT TO LOAN PURCHASE AGREEMENT

This Amendment to Loan Purchase Agreement, by and between Wells Fargo Funding, Inc. ("Wells Fargo") and Taylor, Bean & Whitaker Mortgage Corp. (the "Seller") is dated as of March 18, 2005.

### RECITALS

- A. Wells Fargo and Seller are parties to a Loan Purchase Agreement dated December 10, 2003, (the "Agreement"), which provides for the sale, assignment and delivery of mortgage loans by the Seller to Wells Fargo;
- B. The Agreement incorporates all provisions of the Wells Fargo Funding Seller Guide (the "Seller Guide"), as if set forth in the Agreement;
- C. Wells Fargo and Seller wish to amend certain provisions of the Seller Guide as set out below.

NOW THEREFORE, in consideration of the terms and conditions herein contained, the parties agree to amend the Agreement, and the incorporated Seller Guide by including the following provisions, as if set forth in the Seller Guide:

Wells Fargo Funding Seller Guide, **Compliance Reference Guide**, for the *state of Massachusetts* regarding the *Massachusetts High Cost Law* is hereby amended as follows:

- Waive the prior to purchase screening process for all Massachusetts loans
- Allow Massachusetts loans to be delivered under any enhanced delivery program that Taylor, Bean & Whitaker Mortgage Corporation is or may subsequently be approved for.

**THE EXCEPTION IS SUBJECT TO THE CONDITIONS, RESTRICTIONS AND LIMITATIONS LISTED BELOW AND ALL OTHER REQUIREMENTS OF THE SELLER GUIDE REMAIN UNCHANGED.**

#### Limitations:

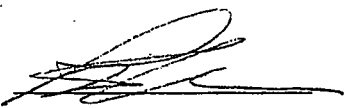
- Delegated underwritten loans only
- All other requirements of the LPA, Enhanced Delivery Amendments, and Wells Fargo Funding Seller Guide remain in affect and must be complied with

Wells Fargo has the right to terminate this Amendment at any time effective upon sending written notice to the Seller.

IN WITNESS WHEREOF, the parties hereto have executed this Amendment as of the day and year first above written.

Taylor, Bean & Whitaker Mortgage Corp.

(Seller)

Signature: 

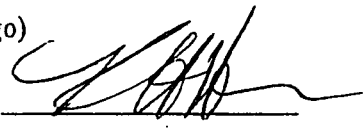
Print Name: LEE B. FARVAS

Title: CHAIRMAN

Date: 3/21/2005

WELLS FARGO FUNDING, INC.

(Wells Fargo)

Signature: 

Print Name: Karl F. Hanson  
Vice President

Title: \_\_\_\_\_

Date: 3-28-05

## AMENDMENT TO LOAN PURCHASE AGREEMENT

This Amendment to Loan Purchase Agreement, by and between Wells Fargo Funding, Inc. ("Wells Fargo") and Taylor, Bean & Whitaker Mortgage Corp. (the "Seller") is dated as of March 18, 2005.

### RECITALS

- A. Wells Fargo and Seller are parties to a Loan Purchase Agreement dated December 10, 2003, (the "Agreement"), which provides for the sale, assignment and delivery of mortgage loans by the Seller to Wells Fargo;
- B. The Agreement incorporates all provisions of the Wells Fargo Funding Seller Guide (the "Seller Guide"), as if set forth in the Agreement;
- C. Wells Fargo and Seller wish to amend certain provisions of the Seller Guide as set out below.

NOW THEREFORE, in consideration of the terms and conditions herein contained, the parties agree to amend the Agreement, and the incorporated Seller Guide by including the following provisions, as if set forth in the Seller Guide:

Wells Fargo Funding Seller Guide, **Compliance Reference Guide**, for the *state of New Mexico* regarding the 'Home Loan Protection Act' (SB 449) is hereby amended as follows:

- Waive the prior to purchase screening process for all New Mexico loans
- Allow New Mexico loans to be delivered under any enhanced delivery program that Taylor, Bean & Whitaker Mortgage Corporation is currently approved for and may subsequently be approved for.

**THE EXCEPTION IS SUBJECT TO THE CONDITIONS, RESTRICTIONS AND LIMITATIONS LISTED BELOW AND ALL OTHER REQUIREMENTS OF THE SELLER GUIDE REMAIN UNCHANGED.**

#### Limitations:

- Delegated underwritten loans only
- All other requirements of the LPA, Enhanced Delivery Amendments, and Wells Fargo Funding Seller Guide remain in affect and must be complied with

Wells Fargo has the right to terminate this Amendment at any time effective upon sending written notice to the Seller.

IN WITNESS WHEREOF, the parties hereto have executed this Amendment as of the day and year first above written.

Taylor, Bean & Whitaker Mortgage Corp.

WELLS FARGO FUNDING, INC.

(Seller)

(Wells Fargo)

Signature: 

Signature: 

Print Name: LEE B FARVAS

Print Name: Karl F. Hanson  
Vice President

Title: CHAIRMAN

Title: \_\_\_\_\_

Date: 3/21/2005

Date: 3-28-05

2701 Wells Fargo Way, 1S  
Minneapolis, MN 55467

March 11, 2004

Taylor, Bean & Whitaker Mortgage Corp.  
101 NE 2<sup>nd</sup> Street  
Ocala, FL 34470

Attention: Paul Allen

RE: Amendment to the Loan Purchase Agreement (the "Agreement") dated as of 12/10/2003, between Wells Fargo Funding, Inc. ("Wells Fargo") and Taylor, Bean & Whitaker Mortgage Corp. ("Seller")

Dear Mr. Allen:

This letter represents an amendment (the "Amendment Letter") to the above-referenced Agreement providing for Seller's participation in Wells Fargo's **ZIP Fund Program**, effective as of March 11, 2004 (the "Effective Date"). The Agreement, any Commitment Letter issued pursuant thereto, the Seller Guide as amended from time to time, and any other documents relating to the sale and purchase of any Mortgage Loan are collectively referred to herein as the "Instruments". Any capitalized term used in this Amendment Letter and not otherwise defined shall have the meaning set forth in the Seller Guide.

The Instruments are amended as follows:

1. **Document Delivery Prior to Purchase.** Notwithstanding the delivery procedures and requirements found in Seller Guide Section 505, as of the effective date, prior to purchase, Wells Fargo will allow the Seller to deliver in accordance with the requirements of The Enhanced Delivery ZIP Fund Operational Document (see "Exhibit B").

**Seller Review of Mortgage Loan Documents.** The Seller agrees, in exchange for the right to deliver only the ZIP Fund dataset (hereinafter referred to as dataset see "Exhibit A") and ZIP Fund Loan File (see "Exhibit B") to Wells Fargo prior to purchase, to review each applicable complete Closed Loan Package for compliance with Wells Fargo's Underwriting Guidelines and Wells Fargo's Closed Loan Package requirements. The Seller hereby represents and warrants that as of the purchase date of any ZIP Fund Loan such Closed Loan Package meets all Seller Guide requirements including the Wells Fargo Master Servicing Guide, Mortgage Servicing Contract, and Accepted Servicing Practices, except as modified by this Amendment Letter, and that all hazard insurance and tax information is valid.

**Seller represents and warrants that:**

- i. Seller has obtained a title commitment/binder or short form title insurance policy insuring the Mortgage Loan being delivered;
- ii. all conditions in the title commitment/binder have been met so that the Mortgage Loan delivered is a valid first lien on the mortgaged property

- iii. the commitment number, name of the insurer; and name of title agent that insured the commitment is contained in the dataset delivered
2. **ZIP Fund Mortgage Loans.** Wells Fargo will only consider for purchase under the ZIP Fund Program, Mortgage Loans that do not require underwriting by Wells Fargo. All ineligible mortgage loan products are listed in Exhibit "B" to this Amendment Letter in the "Program Notes" section, which Wells Fargo may add to or delete from at its sole discretion.
3. **Wells Fargo Pre-Purchase Review.** Wells Fargo will determine whether to purchase a ZIP Fund Mortgage Loan based on a review of the dataset and the ZIP Fund Loan File. If the data provided or the documents in the file, in Wells Fargo's sole judgment, are not sufficient, Wells Fargo will notify the Seller and either require the Seller to make corrections via hard copy document(s) or deliver to Wells Fargo a complete Closed Loan Package. If the Seller fails to make required corrections or deliver within the applicable time period, Wells Fargo may assess acquisition suspense penalties, late delivery charges or pair-offs as outlined in Section 400 of the Wells Fargo Funding Seller Guide.
4. **The Seller as Custodian.** Seller will hold the remainder of the Closed Loan Package (hereafter referred to as the Retention Document file) as custodian for Wells Fargo according to the terms and conditions and subject to the representations and warranties and standard of care set forth for document custodians in the Federal Home Loan Mortgage Corporation, the Government National Mortgage Association, and the Federal National Mortgage Association (collectively, the "Agencies") Seller Guides, as such are amended from time to time. The Seller shall retain the Retention Document files until Wells Fargo releases the Seller as custodian or until applicable law or regulations of the Agencies allow the Seller to destroy the Retention Documents. Prior to such time, Seller shall not deliver the Retention Documents to any third party (other than a third party that is a wholly-owned subsidiary of Wells Fargo or a parent company of Wells Fargo) or except as authorized in writing by Wells Fargo. The Seller shall act only as a custodian for Wells Fargo and shall not be deemed to be a representative or otherwise an agent of or for Wells Fargo with respect to the Retention Documents.
5. **Reconciliation Items.** There will be a six (6) month limit on reconciliation items. The New Loan Reconciliation Department will look at reconciliation items submitted on a case by case basis. Items submitted outside the six (6) month time limit are subject to the escrow being analyzed, in which case no refund is available to the Seller.
6. **Repurchase Obligation.** If the Seller fails to resolve any document deficiency within 30 calendar days of notification, or in the event of loss or destruction of any document or the entire package, the Seller must immediately repurchase the Mortgage Loan upon Wells Fargo's written demand, pursuant to the Repurchase Procedures set forth in the Seller Guide. Any failure on the Seller's part to repurchase any Mortgage Loan upon Wells Fargo's demand as set forth in this Amendment Letter shall, at Wells Fargo's option, constitute an Event of Default under the Instruments. In accordance with the Loan Purchase Agreement and Seller's Guide, Wells Fargo reserves the right to deduct from the purchase price of any Mortgage Loan that Wells Fargo purchases from the Seller any and all amounts owed to Wells Fargo by the Seller in connection with this Repurchase Obligation.
7. **Operational Document.** Attached to this Letter Amendment as Exhibit "B" is the Operational Document outlining the Program Parameters and Performance Standards that may be amended by Wells Fargo from time to time. The Seller's failure to meet Performance Standards, at Wells Fargo's sole discretion, may result in termination of the Seller's ZIP Fund Program approval.

8. **Due Diligence Audit.** If at any time during the term of this Amendment Letter, a loan submitted by the Seller under the ZIP Fund Program is targeted for a due diligence audit, upon notice from Wells Fargo, the Seller shall deliver the entire Retention Document File to a designated location within seven (7) calendar days. If the Seller fails to deliver the entire Retention Document File within required timeframe, Seller will be assessed a fee as set forth in the Program Penalties Section of Exhibit "B".
9. **Post Purchase Ad hoc Document & File Requests.** At any time during the term of this Amendment Letter, Wells Fargo may request individual documents or complete Retention Document files for loans submitted by the Seller under the ZIP Fund Program for review. Upon notice from Wells Fargo the Seller shall deliver the requested files or documents to a designated location within seven (7) calendar days. If the Seller fails to comply within seven (7) calendar days, Seller will be assessed a fee as set forth in the Program Penalties Section of Exhibit "B".
10. **Quarterly Audit File Request.** Each quarter, Wells Fargo Enhanced Delivery Department will request 1-10% of loans purchased from the Seller under the Zip Fund Program for audit. Upon notice from Wells Fargo, the Seller shall deliver the entire Retention Document File to a designated location within 30 calendar days. If the Seller fails to deliver the entire Retention Document File within required timeframe, Seller will be assessed a fee as set forth in the Program Penalties Section of Exhibit "B". Wells Fargo will review, within 30 calendar days of receipt, the complete Retention Document File for completeness and data accuracy.
11. **Document Deficiencies.** The Seller will have seven (7) calendar days from the date of notification to correct document deficiencies identified by Wells Fargo during audits or reviews outlined in paragraphs 9, 10 and 11. If the Seller fails to correct document deficiencies within seven (7) calendar days of notification, Seller will be assessed a fee as set forth in the Program Penalties Section of Exhibit "B".
12. **Continuation of Obligations.** Except as specifically amended by this Amendment Letter, the Seller is not released from any obligation to Wells Fargo under the terms of the Instruments, and the Loan Purchase Agreement remains in full force and effect. Seller affirms an ability and willingness to make continuing additions or corrections regarding the dataset as required by Wells Fargo.
13. **MI/Pool Claims.** The Seller shall indemnify Wells Fargo and hold it harmless and make whole against any losses, damages, penalties, fines, forfeitures, reasonable and necessary legal fees and related costs, judgments, and other costs and expenses resulting from the Seller not being able to provide the required loan documentation to meet the requirements of Investors/Agencies and/or Mortgage Insurers. Seller may be required to repurchase if investor is required to repurchase because of failure to deliver.
14. **Termination or Amendment of the ZIP Fund Program.** Wells Fargo may unilaterally terminate this Amendment Letter at any time by written notice to the Seller. Any termination or suspension of the Agreement will automatically terminate this Amendment Letter. All obligations as to loans delivered prior to termination shall survive termination of this addendum or any of the instruments. Wells Fargo may unilaterally amend the terms and parameters of the ZIP Fund Program by providing Seller with 30-calendar day's advance written notice of the terms of the amendment.
15. **Terminated/Inactivated Clients.** If Seller's Loan Purchase Agreement is terminated or Seller becomes inactive, Seller will immediately be suspended from the ZIP Fund Program. All loans in-house will be required to meet the standard delivery procedures found in Seller Guide Section 505. All outstanding Retention Document file packages will be requested and must be received within fourteen (14) calendar days of written request.

16. **Program Utilization.** If Seller does not deliver loans under the ZIP Fund Program for a six (6) month period, the Seller will be immediately suspended from the program. All outstanding Retention Document file packages will be requested and must be received within fourteen (14) calendar days of written request.

By signing and returning this Amendment Letter to Wells Fargo, the Seller agrees to the terms of this Amendment Letter. Please cause an Authorized Officer to execute the enclosed duplicate original hereof and return it to the attention of the undersigned at the address set forth above.

Sincerely,

By: 

Title: SVP

CONSENTED AND AGREED TO THIS 17 DAY OF march, 2004:

Taylor, Bean & Whitaker Mortgage Corp

By:  (SEAL)

Name: LEE B. FARLAS

Title: CHAIRMAN

cc: Patricia Holmes



**WELLS FARGO FUNDING, INC.**  
**CONVENTIONAL DELEGATED UNDERWRITING AMENDMENT**

This Conventional Delegated Underwriting Amendment (the "Amendment") is entered into this 20<sup>th</sup> day of February, 2004 by and between, Taylor, Bean & Whitaker Mortgage Corp. (the "Seller") and Wells Fargo Funding, Inc. ("Wells Fargo").

1. **The Agreement(s).** The Seller and Wells Fargo have entered into (check the appropriate box(es)):

☐ Conventional Loan Purchase Agreement ("CLA") dated: \_\_\_\_\_

☒ Loan Purchase Agreement ("LPA") dated: 12/10/2003

☐ Conventional Trade Assignment ("CTA") dated: \_\_\_\_\_

pursuant to the terms of which, the Seller has agreed to sell to Wells Fargo and Wells Fargo has agreed to buy from the Seller Mortgage Loans (the CLA, LPA and CTA hereinafter referred to individually and collectively as the "Agreement(s)").

2. **Delegated Underwriting Authority.** In exchange for the promises contained in this Amendment and other valuable consideration, the sufficiency of which the parties hereby acknowledge, the Seller and Wells Fargo hereby amend the applicable Agreement(s) and the Seller Guide to provide for the Seller's participation in Wells Fargo's Delegated Underwriting Program when the Seller delivers Delegated Loans (as defined below) to Wells Fargo in compliance with the Agreement(s), the Seller Guide and this Amendment.

3. **Defined Terms and Ratification of the Agreement(s).** Unless the context otherwise clearly requires, all capitalized terms used in this Amendment shall have the meanings specified in the Agreement(s) and the Seller Guide, and except as expressly amended hereby, the Agreement(s) and the Seller Guide remain unchanged and in full force and effect in all respects and are hereby ratified and confirmed by the parties.

4. **Delegated Loans.** For purposes of the Seller's participation in the Delegated Underwriting Program, Delegated Loans are defined as Mortgage Loans meeting the following requirements:

- **Standard Delegated Conforming:** Loans up to 97% LTV (or applicable program LTV) / 95 % CLTV;
- **Standard Delegated Non-Conforming:** Loans up to \$650,000 not to exceed 95% LTV (or applicable program LTV);

5. **Delegated Underwriting Process.**

- a. **Delivery.** Notwithstanding the provisions of Section 500 of the Seller Guide, the Seller is not required to submit the Credit Package to Wells Fargo for Underwriting prior to Closing.
- b. **Review Standard.** Seller agrees to review each Delegated Loan for conformance to the applicable Underwriting Guidelines using as its standard of care what a knowledgeable and sophisticated institutional investor active in the residential secondary mortgage market or an appropriate reviewing authority would typically expect of a mortgage loan underwriter.
- c. **Closing Documents.** Seller must include the underwritten Credit Package along with the Standard Closing Documents set forth in Section 505 of the Seller Guide. Wells Fargo reserves the right to refuse to Fund any Delegated Loan that does not meet Wells Fargo's product parameters.
- d. **Underwriting Fee.** Wells Fargo shall not levy a Underwriting Fee as set forth in the Program Documents on any Delegated Loan submitted for purchase under the Wells Fargo Delegated Underwriting Program; provided however, the Seller pays Wells Fargo a process fee equal to one hundred dollars (\$100.00) for each such Delegated Loan. This fee is not refundable.

6. **Additional Representations and Warranties.** In addition to the representations and warranties set forth in the Program Documents, the Seller makes the following additional representations and warranties as to each Delegated Loan submitted to Wells Fargo for Purchase: (i) each Delegated Loan complies with Wells Fargo's product parameters and with all other terms and conditions of the Agreement(s) and the Seller Guide; (ii) each Delegated Loan complies with the applicable Underwriting Guidelines in effect at the time of delivery and provided for in the Seller Guide; and (iii) underwriters employed by the Seller underwrote each Delegated Loan.
7. **Quality Control.** Prior to Wells Fargo purchasing any Delegated Loans, Wells Fargo shall be entitled to review the Seller's underwriting practices and quality control procedures and any other documents Wells Fargo deems necessary as a condition of purchasing any Delegated Loans. Wells Fargo shall also have the right to perform post-purchase reviews of Delegated Loans purchased by Wells Fargo from the Seller. The Seller shall provide Wells Fargo with any additional information or document which Wells Fargo reasonably determines is required to perform such post purchase review. Any prior or post purchase review by Wells Fargo shall not waive or effect in any way the Seller's representations or warranties or Wells Fargo's rights and remedies under the terms and conditions of the Program Documents.
8. **Termination.**
- a. **Upon Default.** Either party may immediately terminate this Amendment if the other party fails to perform any of this Amendment's material terms and conditions.
- b. **Required by Law.** This Amendment shall automatically terminate when required by any governmental authority or court of law. If any order or ruling of any governmental authority or court of law shall require a party to be in default of any obligation pursuant to this Amendment, then this Amendment may be terminated by such party immediately upon notice to the other party.
- c. **Termination by Wells Fargo.** Wells Fargo may immediately terminate this Amendment at any time at its sole option upon written notice to the Seller.

IN WITNESS WHEREOF, the parties have caused this Amendment to be executed as of the date first set forth above.

TAYLOR, BEAN & WHITAKER MORTGAGE CORP.

WELLS FARGO FUNDING, INC.

By: 

By: 

Its: CEO

Its: Senior Vice President

Date: 03-10-04

Date: 3/11/04

**Wells Fargo Seller Guides/Wells Fargo Funding Seller Guide/SECTION 300: SELLER REPRESENTATIONS, WARRANTIES & COVENANTS/305: Events of Default; Remedies; Indemnification/305.01: General/Events of Default (07/23/2007)**

**305.01: General/Events of Default (07/23/2007)**

This section sets forth events constituting defaults under the terms and conditions of the Program Documents ("Events of Default") and sets forth remedies available to Wells Fargo upon the occurrence of an Event of Default. The Seller is responsible for notifying Wells Fargo immediately upon the Seller's knowledge of any Event of Default.

The *Remedies* available to Wells Fargo vary based on the Loan type, manner of underwriting (if applicable), and the applicable representation, warranty or covenant and are in addition to any other remedies Wells Fargo may have at law or in equity. (See also Section 305.10 of this Seller Guide.) These remedies include, but are not limited to:

- Repurchase
- Indemnification
- Reasonable Assurances
- Suspension and Termination
- Set-off (Net Fund)
- Withholding of Fundings

The *Events of Default* for which Wells Fargo is entitled to remedies include, but are not limited to:

- Early Payment Default (delinquency or foreclosure)
- Breach of Representation or Warranty
- Uninsurable Loan
- Unmarketable Loan
- Fraud and/or Misrepresentation
- Early Payoff

**Wells Fargo Seller Guides/Wells Fargo Funding Seller Guide/SECTION 300: SELLER REPRESENTATIONS, WARRANTIES & COVENANTS/305: Events of Default; Remedies; Indemnification/305.02: Remedies to Events of Default (05/05/2008)**

**305.02: Remedies to Events of Default (05/05/2008)**

**REPURCHASE AND INDEMNIFICATION - SUMMARY MATRICES**

The matrices below outline Events of Default for which Wells Fargo is entitled to select a Repurchase or Indemnification remedy (see Sections 305.03 and 305.05 below). The remedies are categorized according to Family Type, Event of Default, underwriting party and from what party Wells Fargo will seek a remedy. Generally, in the event that the Seller underwrites the Loan, the Seller is liable where noted. If the Event of Default occurs, and if Wells Fargo or its agent (i.e., third party underwriter) underwrites the Loan, the Seller is liable only in those cases where the default involves breach of a representation or warranty, misrepresentation, fraud, or Mortgage Loan documentation.

Underwritten	Seller
--------------	--------

By: \_\_\_\_\_

	Family Type	Delegated					
		Govt	Conventional				
			Conforming	Non-Conforming <sup>1</sup>		Expanded Financing Alternatives <sup>sm4</sup>	
Default Event	U/W Option		LP/DU <sup>®</sup>	Manual	Direct Express And Jumbo AU Options	Manual	Manual
	Early Payment Default	Repurchase, Indem. <sup>2</sup>	Repurchase, Indem. <sup>2</sup>	Repurchase, Indem. <sup>2</sup>	Repurchase, Indem. <sup>2,3</sup>	Repurchase, Indem. <sup>2</sup>	Repurchase
	Breach of Representation or Warranty (Loan)	Repurchase	Repurchase	Repurchase	Repurchase	Repurchase	Repurchase
	Unmarketable Loan	Repurchase	Repurchase	Repurchase	Repurchase subject to limits noted in Sec. 305.03e	Repurchase	Repurchase
	Government Uninsurability	Repurchase	---	---	---	---	---

1. Regardless of Loan amount, VOA, SISA and Relocation Loans are considered Non-Conforming Loans.
2. At the sole discretion of Wells Fargo, indemnification may be allowed.
3. Loans receiving an "Accept" response from Direct Express are not subject to EPD remedy.
4. Although EFA is no longer available, the remedy continues to apply to Mortgage Loans sold under that program when it existed.

	Underwritten By:	Wells Fargo Prior Approval Including Third Party Contract Underwriting		
	Family Type	Conventional		
		Conforming	Non-Conforming <sup>1</sup>	Expanded Financing Alternatives <sup>sm3</sup>
Default Event	U/W Option	All	All	All
	Early Payment Default	Not Applicable	Not Applicable	Not Applicable
	Breach of Representation or Warranty (Loan)	Repurchase	Repurchase	Repurchase
	Unmarketable Loan	Repurchase <sup>2</sup>	Repurchase <sup>2</sup>	Repurchase <sup>2</sup>
	Government Uninsurability	---	---	---

1. Regardless of Loan amount, VOA, SISA and Relocation Loans are considered Non-Conforming Loans.
2. For conventional Loans underwritten by Wells Fargo or its agent, the repurchase remedy applies only to non-underwriting issues.

3. Although EFA is no longer available, the remedy continues to apply to Mortgage Loans sold under that program when it existed.

Wells Fargo Seller Guides/Wells Fargo Funding Seller Guide/SECTION 300: SELLER REPRESENTATIONS, WARRANTIES & COVENANTS/305: Events of Default; Remedies; Indemnification/305.03: Repurchase Events of Default (07/23/2007)/305.03: Repurchase Events of Default (07/23/2007)

### 305.03: Repurchase Events of Default (07/23/2007)

If any of the events listed below occurs, Wells Fargo shall have the right to require the Seller to Repurchase Wells Fargo's interest in the relevant Mortgage Loan at the Repurchase Price as set forth in Section 305.04 below.

Wells Fargo Seller Guides/Wells Fargo Funding Seller Guide/SECTION 300: SELLER REPRESENTATIONS, WARRANTIES & COVENANTS/305: Events of Default; Remedies; Indemnification/305.03: Repurchase Events of Default (07/23/2007)/305.03, a.: Early Payment Default (10/29/2009)

### 305.03, a.: Early Payment Default (10/29/2009)

- (i) **First Four (4) Payment Default.** Any of the first four (4) payments due to Wells Fargo or its assigns on a FHA or VA Mortgage Loan (a "Government Loan") or on a Delegated Conforming or Non-Conforming conventional Mortgage Loan that becomes ninety (90) days or more, delinquent; or
- (ii) **Other Early Payment Defaults.** Any of the following number of payments due to Wells Fargo or its assigns on the referenced insured Government Loan or on a Delegated Conforming Loan that becomes ninety (90) days or more delinquent:
- If a HUD repossession without an appraisal, any of the first twelve (12) payments.
  - If a VA streamline refinance securing California property and the Seller does not provide a valuation of the property, any of the first twenty-four (24) payments. **Note:** For purposes of this provision, a Servicing VECTOR™ AVM will be considered a valuation of the property. See Section 600.03 for clarification of transaction – specific to valuation requirements; or
- (iii) **Expanded Financing Alternatives<sup>sm</sup> Early Payment Default.** After the Seller has transferred an Expanded Financing Alternatives<sup>sm</sup> Mortgage Loan to Wells Fargo, if the Mortgagor fails to make the first monthly payment due to Wells Fargo by the end of the second month following such payment's due date, Wells Fargo may, at its option, require the Seller to repurchase Wells Fargo's interest in the relevant Mortgage Loan at the repurchase price or may take such other remedies as set out in Section 305 of this Seller Guide.

Wells Fargo Seller Guides/Wells Fargo Funding Seller Guide/SECTION 300: SELLER REPRESENTATIONS, WARRANTIES & COVENANTS/305: Events of Default; Remedies; Indemnification/305.03: Repurchase Events of Default (07/23/2007)/305.03, b.: Breach of Representation or Warranty (07/23/2007)

### 305.03, b.: Breach of Representation or Warranty (07/23/2007)

Seller defaults under or breaches, or Wells Fargo or any of its assigns discovers the inaccuracy of any of the Representations, Warranties or Covenants set forth in the Program Documents (See generally Section 300 of this Seller Guide).

Wells Fargo Seller Guides/Wells Fargo Funding Seller Guide/SECTION 300: SELLER REPRESENTATIONS, WARRANTIES & COVENANTS/305: Events of Default; Remedies; Indemnification/305.03: Repurchase Events of Default (07/23/2007)/305.03, c.: Uninsurable Mortgage (07/23/2007)

### 305.03, c.: Uninsurable Mortgage (07/23/2007)

- (i) **Certificate of Insurance.** The certificate of insurance has not been duly issued by a mortgage insurance company or guarantor ("Mortgage Insurer") acceptable to Wells Fargo.
- (ii) **Insurance Premium.** The mortgage insurance premium has not been paid to the Mortgage Insurer;
- (iii) **Insurance Cancellation or Denial.** The Mortgage Insurer cancels coverage and/or denies a claim under such coverage due to fraud, misrepresentation or omission of a material fact or for any other reason related to the eligibility of the Mortgage Loan for Mortgage Insurance or guaranty.

**Wells Fargo Seller Guides/Wells Fargo Funding Seller Guide/SECTION 300: SELLER REPRESENTATIONS, WARRANTIES & COVENANTS/305: Events of Default; Remedies; Indemnification/305.03: Repurchase Events of Default (07/23/2007)/305.03, d.: Fraud and/or Misrepresentation (07/23/2007)**

### **305.03, d.: Fraud and/or Misrepresentation (07/23/2007)**

The Borrower or any other party to the Mortgage transaction has made any false representation in conjunction with such transaction, whether or not the Seller was a party to or had knowledge of such false representation.

**Wells Fargo Seller Guides/Wells Fargo Funding Seller Guide/SECTION 300: SELLER REPRESENTATIONS, WARRANTIES & COVENANTS/305: Events of Default; Remedies; Indemnification/305.03: Repurchase Events of Default (07/23/2007)/305.03, e.: Unmarketable Loan (07/23/2007)**

### **305.03, e.: Unmarketable Loan (07/23/2007)**

The Mortgage Loan the Seller delivers to Wells Fargo is unmarketable, or unmarketable on the secondary market without loss to Wells Fargo, including, but not limited to, a Mortgage Loan as to which:

- (i) **Program Documents** - The Seller has not complied with a requirement, term or condition of the Program Documents.
- (ii) **Evidence of Compliance** - The Seller is unable to supply satisfactory evidence of compliance with the Program Documents.
- (iii) **False or Misleading Representation** - The Seller has made one or more false or misleading representations, warranties or covenants to Wells Fargo in the Program Documents or has failed to provide Wells Fargo with information that is true, complete and accurate as to the Mortgage Loan or the Seller.
- (iv) **Underwriting or Documentation** - The Seller did not underwrite and/or document the Mortgage Loan in accordance with Program Document requirements.
- (v) **Protection of Occupants** - The Seller violated or failed to comply with any applicable law designed to protect the health and safety of the Mortgaged Property's occupants (including failure to take any action available to the Seller that would relieve the Mortgage holder from liability under such law or regulation).

The foregoing notwithstanding, a Mortgage Loan will not be considered to be unmarketable relative to the creditworthiness of the Borrower for purposes of this Section if the Seller received Direct Express Feedback of "ACCEPT" for a Non-Conforming, conventional Mortgage Loan, and all of the following have been satisfied:

- All data entered into Direct Express specific to the related Mortgage Loan is complete, true and accurate, and remains unchanged as of the Mortgage Loan's Closing Date;
- Seller has complied with all messages and conditions contained in the Direct Express Feedback Form, and has documented the Closed Loan Package appropriately;
- Seller has verified the data and taken all other necessary actions in compliance with Wells Fargo's requirements as set forth in the Seller Guide and on the related Mortgage Loan's Direct Express Feedback Form, and in accordance with reasonable and prudent underwriting methods. Acceptable evidence of such verification and/or actions is included in the Closed Loan Package;
- Seller must review the Closed Loan Package to determine there is no potentially derogatory, misleading, contradictory, fraudulent, omitted or inaccurate information, and that all information available to Seller has been prudently considered; and

- Seller has complied with all other requirements and restrictions contained in the Seller Guide, including any updates, amendments, supplements, Newsflashes or other announcements.

**Wells Fargo Seller Guides/Wells Fargo Funding Seller Guide/SECTION 300: SELLER REPRESENTATIONS, WARRANTIES & COVENANTS/305: Events of Default; Remedies; Indemnification/305.04: Repurchase Remedy (07/23/2007)/305.04, a.: Repurchase Price (07/23/2007)**

**305.04, a.: Repurchase Price (07/23/2007)**

The amount the Seller must pay to Wells Fargo upon Wells Fargo's Repurchase request to the Seller ("Repurchase Price") shall be calculated as follows:

**(i) The Purchase Price**

If the Loan has not been pooled, the Purchase Price, including any premium pricing plus the Servicing Release Premium ("SRP") paid to the Seller, or

If the Loan has been pooled, the Purchase Price plus the SRP paid to the Seller at the time of purchase based on the outstanding principal balance due and owing on the Mortgage Loan as of the date of Repurchase, plus

**(ii) Modified Loan Amount**

Wells Fargo may, as part of its loss mitigation efforts, enter into an agreement modifying the terms of the Loan (Modification Agreement) with a Borrower suffering an involuntary inability to pay their Mortgage under the original terms of the Note. Such Modification Agreement may increase the amount of the unpaid principal balance due to capitalization of interest, Escrow amount and/or other advances. If default should recur on that Loan, the Repurchase Price will include the outstanding principal balance based on the modified Loan amount, plus

**(iii) Expenses** — Any and all documentary stamp taxes, recording fees, transfer taxes, and all other expenses payable in connection with any such Repurchase, including, without limitation, any loss relating to the Mortgage Loan, all costs or expenses incurred by Wells Fargo in the course of Repurchasing such Mortgage Loan from a third party, and Wells Fargo's reasonable attorneys' fees; plus,

**(iv) Interest, Penalties and Fees** — Accrued but unpaid interest up to the first day of the month following the date of Repurchase and any penalties or fees charged to Wells Fargo by the Servicer, such as, but not limited to, late fees or restoration fees.

**Wells Fargo Seller Guides/Wells Fargo Funding Seller Guide/SECTION 300: SELLER REPRESENTATIONS, WARRANTIES & COVENANTS/305: Events of Default; Remedies; Indemnification/305.04: Repurchase Remedy (07/23/2007)/305.04, b.: Procedure for Completing Repurchase (07/23/2007)**

**305.04, b.: Procedure for Completing Repurchase (07/23/2007)**

- (i) Repurchase.** The Seller must Repurchase Wells Fargo's interest in the identified Mortgage by the Repurchase invoice due date. In the event the Repurchase is not completed by the invoice due date, Wells Fargo may net fund (set-off) the amount from subsequent amounts due to the Seller. Alternatively, Wells Fargo may, in its sole discretion, obtain a market price from Secondary Marketing and require Seller to reimburse Wells Fargo for the marketing loss incurred plus the SRP.
- (ii) Wire Transfer of Funds.** The Seller shall effect Repurchases by wire transfer from the Seller to Wells Fargo of immediately available funds. At its option, Wells Fargo may choose to consider a wire as being received in the following month if it is received in the last three- (3) business days of the given month.
- (iii) Release of Loan File.** Upon receipt by Wells Fargo of the Seller's funds for Repurchase, Wells Fargo shall release to the Seller the related Loan File(s) and shall execute and deliver to the Seller such instruments of transfer or assignment, in each case without recourse, as shall be necessary to vest in the Seller, or its designee, title to such Repurchased Loans.
- (iv) Recordation and Transfer Costs / Repurchase Date.** The Seller shall assume the cost of recordation of assignments and other costs of transfer of any Repurchased Loans. The date of Repurchase is the date when Wells Fargo receives the Repurchase Price funds by wire transfer.

**Please Note:** Wells Fargo's decision to require the Seller to Repurchase a Mortgage shall be conclusive. The Seller's failure to comply with Wells Fargo's Repurchase request may result in suspension or termination of selling privileges. Suspension or termination upon the occurrence of one or more of the Repurchase events shall not limit Wells Fargo's right to take other action to enforce its rights or protect its interests, including, but not limited to those remedies set forth in General Remedies (Section 305.10).

**Wells Fargo Seller Guides/Wells Fargo Funding Seller Guide/SECTION 300: SELLER REPRESENTATIONS, WARRANTIES & COVENANTS/305: Events of Default; Remedies; Indemnification/305.05: Indemnification Remedy For Early Payment Event Of Default (09/01/2007)/305.05: Indemnification Remedy For Early Payment Event Of Default (09/01/2007)**

### **305.05: Indemnification Remedy For Early Payment Event Of Default (09/01/2007)**

If an Early Payment Event of Default occurs as set forth in Section 305.03 and again in this Section 305.05 on an insured Government Loan or on a Delegated conventional Loan, Wells Fargo may, at its sole discretion, and instead of exercising its right to demand Repurchase of the related Mortgage Loan as set forth in Section 305.02, offer the Seller the option to pay Wells Fargo an Indemnification Amount as set forth in this Section 305.05.

**Wells Fargo Seller Guides/Wells Fargo Funding Seller Guide/SECTION 300: SELLER REPRESENTATIONS, WARRANTIES & COVENANTS/305: Events of Default; Remedies; Indemnification/305.05: Indemnification Remedy For Early Payment Event Of Default (09/01/2007)/305.05, a.: Early Payment Defaults (09/01/2007)**

### **305.05, a.: Early Payment Defaults (09/01/2007)**

- (i) **First Four (4) Payment Default.** Any of the first four (4) payments due to Wells Fargo or its assigns on an insured Government or on a Delegated Conforming Balance Loan becomes ninety (90) days or more, Delinquent; or
- (ii) **Other Early Payment Defaults.** Any of the number of payments due to Wells Fargo or its assigns on an insured Government Loan becomes ninety (90) days or more delinquent as follows:
  - If a HUD repossession without an appraisal, any of the first twelve (12) payments.
  - If a VA streamline refinance securing California property and the Seller does not provide a valuation of the property, any of the first twenty-four (24) payments.

**Note:** For purposes of this provision, a Servicing VECTORTM AVM will be considered a valuation of the property. See Section 600.03 for clarification of transaction — specific to valuation requirements.

**Wells Fargo Seller Guides/Wells Fargo Funding Seller Guide/SECTION 300: SELLER REPRESENTATIONS, WARRANTIES & COVENANTS/305: Events of Default; Remedies; Indemnification/305.05: Indemnification Remedy For Early Payment Event Of Default (09/01/2007)/305.05, b.: Indemnification Amount (09/01/2007)**

### **305.05, b.: Indemnification Amount (09/01/2007)**

The Indemnification Amount, if offered by Wells Fargo in place of Repurchase, shall be as follows:

- (i) **Insured Government Loans —**
  - **For Insured FHA Loans:** Any SRP paid to the Seller and a non-refundable \$3,000 fee, plus, if the Loan has not been pooled, any above par pricing premium.
  - **For Guaranteed VA Loans:** Any SRP paid to the Seller and a non-refundable \$3,000 fee and an additional deposit based on the Loan amount and the state in which the subject Mortgage Property is located. Upon foreclosure, Wells Fargo will reconcile any such additional deposit and either bill the Seller for any additional costs incurred or refund to the Seller any moneys due the Seller, plus if the Loan has not been pooled, any above pricing premium.
- (ii) **For Delegated Conforming or Non-Conforming Conventional Loans:** Any SRP paid to the Seller and a non-refundable



\$1,500 fee, plus, if the Loan has **not** been pooled, any above par pricing premium.

The indemnification amount is due from the Seller within (30) days of Wells Fargo's request. In the event the indemnification amount is not received by the due date, Wells Fargo will net fund the amount. (See 305.10 (g.))

**Wells Fargo Seller Guides/Wells Fargo Funding Seller Guide/SECTION 300: SELLER REPRESENTATIONS, WARRANTIES & COVENANTS/305: Events of Default; Remedies; Indemnification/305.06: Early Payoff Event of Default & Remedies (07/23/2007)**

**305.06: Early Payoff Event of Default & Remedies (07/23/2007)**

In the event an FHA, VA, RHS Mortgage Loan (a "Government" loan) or a conventional Mortgage Loan (defined as all loan types other than Government loans, and including "jumbo" loans) is paid off in full within 90 days of purchase, the Seller may be required to reimburse Wells Fargo as follows:

Loan Type	Pooled		Not Pooled	
	SRP	Above Par Pricing Premium	SRP	Above Par Pricing Premium
Government	YES	NO	YES	YES
Conventional Conforming	YES	NO	YES	YES
Conventional Non-Conforming	YES <sup>1</sup>	NO	YES <sup>1</sup>	YES <sup>2</sup>

- 1) SRP is included in the price at the time of funding. Unless otherwise noted on the Funding Transmittal or Trade Ticket, SRP value is 1.3% of the Purchase UPB.
- 2) Seller will be required to reimburse Wells Fargo for any amount in excess of par plus the SRP included in the purchase price.

**Wells Fargo Seller Guides/Wells Fargo Funding Seller Guide/SECTION 300: SELLER REPRESENTATIONS, WARRANTIES & COVENANTS/305: Events of Default; Remedies; Indemnification/305.07: Questionable Refinancing Practices Event of Default & Remedies (07/23/2007)/305.07: Questionable Refinancing Practices Event of Default & Remedies (07/23/2007)**

**305.07: Questionable Refinancing Practices Event of Default & Remedies (07/23/2007)**

Questionable refinancing practices (such as those discussed below), constitute an Event of Default. The Seller must include in its policies and procedures for originating new Mortgages, refinancing existing Mortgages and reviewing Mortgages originated by third parties appropriate safeguards to preclude the possibility of violating Wells Fargo's prohibitions against questionable refinancing practices.

**Wells Fargo Seller Guides/Wells Fargo Funding Seller Guide/SECTION 300: SELLER REPRESENTATIONS, WARRANTIES & COVENANTS/305: Events of Default; Remedies; Indemnification/305.07: Questionable Refinancing Practices Event of Default & Remedies (07/23/2007)/305.07, a.: Prohibited Activities (07/23/2007)**

**305.07, a.: Prohibited Activities (07/23/2007)**

- (i) **Selling Loan in Process of Refinancing.** Wells Fargo considers the delivery of any Mortgage that is in the process of being refinanced (or acquiring from, or funding for, a third-party originator) as unacceptable (even if no agreement for future refinancing was entered into at the time of origination). Therefore, the Seller must not deliver for Wells Fargo's purchase or securitization any Mortgage that the Seller (or its affiliates or its third party originators) has agreed to refinance or is currently in the process of refinancing. Wells Fargo considers an originator to be in the process of refinancing a Mortgage if, at the time the Mortgage is delivered to Wells Fargo, the Seller has taken another application from the same Borrower for the same property or has entered into an agreement with one of its third-party originators to acquire or fund another Mortgage that has the same Borrower and property as the Mortgage that is being delivered to Wells Fargo.

- (ii) **Targeting.** Wells Fargo considers specifically targeting or allowing other Loan originators at any time to specifically target Borrowers whose Mortgages are owned, securitized or serviced by Wells Fargo as unacceptable.

Wells Fargo Seller Guides/Wells Fargo Funding Seller Guide/SECTION 300: SELLER REPRESENTATIONS, WARRANTIES & COVENANTS/305: Events of Default; Remedies; Indemnification/305.07: Questionable Refinancing Practices Event of Default & Remedies (07/23/2007)/305.07, b.: Permitted Activities (07/23/2007)

### 305.07, b.: Permitted Activities (07/23/2007)

Wells Fargo does not consider the Seller to be engaged in a questionable refinancing practice if the Seller:

- (i) **General Advertising.** Advertises its availability for handling refinancing of Mortgages it has sold to Wells Fargo as long as the Seller does not specifically target, or allow other Loan originators to specifically target, Borrowers whose Mortgages are owned or securitized by Wells Fargo.
- (ii) **General Terms.** Promotes the terms it has available for refinancing by sending letters or promotional material to Borrowers or to all Borrowers who have specific types of Mortgages (such as FHA, VA, Conventional fixed-rate, or Conventional adjustable-rate) or to those Borrowers whose Mortgages fall within specific interest rate ranges. The Seller may not, however, treat or allow other Loan originators to treat Mortgages it has sold to Wells Fargo as separate classes of Mortgages for purposes of advertising the availability of refinancing terms.
- (iii) **Payoff Information.** The Seller may provide payoff information and otherwise cooperate with individual Borrowers who contact the Seller about prepaying their Mortgages by advising them of refinancing terms and streamlined origination arrangements that are available, including Wells Fargo's own alternatives.

Wells Fargo Seller Guides/Wells Fargo Funding Seller Guide/SECTION 300: SELLER REPRESENTATIONS, WARRANTIES & COVENANTS/305: Events of Default; Remedies; Indemnification/305.07: Questionable Refinancing Practices Event of Default & Remedies (07/23/2007)/305.07, c.: Review of Activities/Remedies (07/23/2007)

### 305.07, c.: Review of Activities/Remedies (07/23/2007)

Wells Fargo will review Sellers that have high levels of prepayments. If such a review raises serious concerns about the Seller's practices, Wells Fargo will conduct a review of the Seller's origination and refinancing activities to ensure that they are in compliance with Wells Fargo's requirements. Wells Fargo will be entitled to one or more appropriate General Remedies if Wells Fargo finds that the Seller has violated Wells Fargo's policies and requirements set forth in this Section 305.07, including, but not limited to, requiring the Seller to make Wells Fargo whole for any losses resulting from claims made by Agencies or investors.

Wells Fargo Seller Guides/Wells Fargo Funding Seller Guide/SECTION 300: SELLER REPRESENTATIONS, WARRANTIES & COVENANTS/305: Events of Default; Remedies; Indemnification/305.08: Adverse Financial Condition Of The Seller Event of Default (07/23/2007)

### 305.08: Adverse Financial Condition Of The Seller Event of Default (07/23/2007)

In the event the Seller undergoes any adverse financial condition Wells Fargo may require one or more applicable remedies set forth in General Remedies ( Section 305.10). Adverse Financial Condition shall include but not be limited to:

- Occurrence of an act of insolvency or bankruptcy concerning the Seller.
- The Seller fails to obtain a vacation or stay of involuntary proceedings brought for its reorganization, dissolution or liquidation.
- The Seller fails to meet any capital, leverage, or other financial standard imposed by any laws or applicable regulatory authority.
- Wells Fargo determines in its sole discretion that any material adverse change has occurred in the Seller's financial condition.
- The Seller fails to meet any net worth or ownership requirements as may be set forth in the Program Documents.

- Wells Fargo determines in its sole discretion that the Seller's sales and warranty obligations are disproportionate to its capital and/or assets.

Wells Fargo Seller Guides/Wells Fargo Funding Seller Guide/SECTION 300: SELLER REPRESENTATIONS, WARRANTIES & COVENANTS/305: Events of Default; Remedies; Indemnification/305.09: General Events of Default (07/23/2007)/305.09: General Events of Default (07/23/2007)

### 305.09: General Events of Default (07/23/2007)

If any of the events listed below in this Section 305.09 occur, Wells Fargo has the right to demand Repurchase of the related Mortgage Loan as set forth in Repurchase Events of Default ( Section 305.03), or Wells Fargo may require one or more applicable remedies set forth in General Remedies ( Section 305.10).

Wells Fargo Seller Guides/Wells Fargo Funding Seller Guide/SECTION 300: SELLER REPRESENTATIONS, WARRANTIES & COVENANTS/305: Events of Default; Remedies; Indemnification/305.09: General Events of Default (07/23/2007)/305.09, a.: Breach of Representation or Warranty (07/23/2007)

### 305.09, a.: Breach of Representation or Warranty (07/23/2007)

As set forth in Section 305.02 and in this Section 305.09, Seller defaults under or breaches, or Wells Fargo or any of its assigns discovers the inaccuracy of, any of the representations, warranties or covenants concerning the Seller set forth in the Program Documents (See generally, Section 300 of this Seller Guide.)

Wells Fargo Seller Guides/Wells Fargo Funding Seller Guide/SECTION 300: SELLER REPRESENTATIONS, WARRANTIES & COVENANTS/305: Events of Default; Remedies; Indemnification/305.09: General Events of Default (07/23/2007)/305.09, b.: Guaranty and Support Agreement Default (07/23/2007)

### 305.09, b.: Guaranty and Support Agreement Default (07/23/2007)

Any Guarantor of the Seller's obligations defaults under the terms of a Guaranty and Support Agreement (including, without limitation, any default by Guarantor in maintaining any minimum Tangible Net Worth required under such Guaranty and Support Agreement) given to Wells Fargo on the Seller's behalf; any such Guarantor becomes insolvent or bankrupt; Wells Fargo determines in its sole discretion that a material adverse change has occurred in such Guarantor's financial condition; or any Guarantor fails to meet any capital, leverage or other financial standard imposed by any applicable regulatory authority.

Wells Fargo Seller Guides/Wells Fargo Funding Seller Guide/SECTION 300: SELLER REPRESENTATIONS, WARRANTIES & COVENANTS/305: Events of Default; Remedies; Indemnification/305.09: General Events of Default (07/23/2007)/305.09, c.: Other Agreement Default (07/23/2007)

### 305.09, c.: Other Agreement Default (07/23/2007)

The Seller defaults under the terms of any other agreement to which the Seller and Wells Fargo are parties.

Wells Fargo Seller Guides/Wells Fargo Funding Seller Guide/SECTION 300: SELLER REPRESENTATIONS, WARRANTIES & COVENANTS/305: Events of Default; Remedies; Indemnification/305.09: General Events of Default (07/23/2007)/305.09, d.: Failure to Meet Repurchase Obligation (07/23/2007)

### 305.09, d.: Failure to Meet Repurchase Obligation (07/23/2007)

The Seller fails to Repurchase from Wells Fargo any Mortgage Loan required to be Repurchased under the terms of the Program Documents.

Wells Fargo Seller Guides/Wells Fargo Funding Seller Guide/SECTION 300: SELLER REPRESENTATIONS, WARRANTIES & COVENANTS/305: Events of Default; Remedies; Indemnification/305.09: General Events of Default

**(07/23/2007)/305.09, e.: Legal or Regulatory Action (07/23/2007)****305.09, e.: Legal or Regulatory Action (07/23/2007)**

The Seller is placed on probation or a federal or state government agency restricts the Seller's activities in any manner; a court finds that the Seller or any of the Seller's principal officers have committed an act constituting civil fraud; or the Seller or an Officer thereof is convicted of any criminal act that relates to lending or Loan servicing activities.

Wells Fargo Seller Guides/Wells Fargo Funding Seller Guide/SECTION 300: SELLER REPRESENTATIONS, WARRANTIES & COVENANTS/305: Events of Default; Remedies; Indemnification/305.09: General Events of Default (07/23/2007)/305.09, f.: Failure to Meet Insurer's Approval Standards (07/23/2007)

**305.09, f.: Failure to Meet Insurer's Approval Standards (07/23/2007)**

The Seller is unable to meet the approval standards of any Mortgage Insurer or other entity that provides insurance or other credit enhancements in connection with Wells Fargo's efforts to sell the Mortgage Loans or to borrow based on the collateral value of the Mortgage Loans.

Wells Fargo Seller Guides/Wells Fargo Funding Seller Guide/SECTION 300: SELLER REPRESENTATIONS, WARRANTIES & COVENANTS/305: Events of Default; Remedies; Indemnification/305.09: General Events of Default (07/23/2007)/305.09, g.: Failure to Deliver Required Documents (07/23/2007)

**305.09, g.: Failure to Deliver Required Documents (07/23/2007)**

The Seller fails to deliver to Wells Fargo any required documents.

Wells Fargo Seller Guides/Wells Fargo Funding Seller Guide/SECTION 300: SELLER REPRESENTATIONS, WARRANTIES & COVENANTS/305: Events of Default; Remedies; Indemnification/305.09: General Events of Default (07/23/2007)/305.09, h.: Invalid Assignment (07/23/2007)

**305.09, h.: Invalid Assignment (07/23/2007)**

The Seller assigns or attempts to assign its interests, rights or obligations under the Loan Purchase Agreement without Wells Fargo's prior written consent.

Wells Fargo Seller Guides/Wells Fargo Funding Seller Guide/SECTION 300: SELLER REPRESENTATIONS, WARRANTIES & COVENANTS/305: Events of Default; Remedies; Indemnification/305.10: General Remedies (07/23/2007)/305.10: General Remedies (07/23/2007)

**305.10: General Remedies (07/23/2007)**

Wells Fargo shall have available to it the following General Remedies in the event Wells Fargo has reason to believe that the Seller breached the terms and conditions of the Loan Purchase Agreement, this Seller Guide or that an Event of Default has occurred.

**Please Note:** Nothing in this section shall be deemed or construed to limit, waive or impair any of Wells Fargo's rights or remedies under any Program Documents or other section of this Seller Guide.

Wells Fargo Seller Guides/Wells Fargo Funding Seller Guide/SECTION 300: SELLER REPRESENTATIONS, WARRANTIES & COVENANTS/305: Events of Default; Remedies; Indemnification/305.10: General Remedies (07/23/2007)/305.10, a.: Real Estate Owned ("REO") Indemnification (07/23/2007)

**305.10, a.: Real Estate Owned ("REO") Indemnification (07/23/2007)**

With respect to each Mortgage Loan that is the subject of any breach of one or more representations, warranties or covenants specified in the Program Documents, if Wells Fargo (or Wells Fargo's agent or affiliate, or any subsequent owner of the Mortgage Loan or such owner's agent or affiliate) has acquired title to the related Mortgaged Property through foreclosure, deed-in-lieu of foreclosure, abandonment or reclamation from bankruptcy of the defaulted Mortgage Loan, then, within thirty (30) days after Wells Fargo's demand, the Seller shall, at Wells Fargo's option:

- (i) purchase the Mortgaged Property from Wells Fargo at a purchase price equal to the Repurchase Price; or
- (ii) if Wells Fargo has sold or otherwise disposed of the Mortgaged Property, indemnify and hold Wells Fargo harmless for any loss resulting therefrom.

**Wells Fargo Seller Guides/Wells Fargo Funding Seller Guide/SECTION 300: SELLER REPRESENTATIONS, WARRANTIES & COVENANTS/305: Events of Default; Remedies; Indemnification/305.10: General Remedies (07/23/2007)/305.10, b.: General Indemnification (07/23/2007)**

### **305.10, b.: General Indemnification (07/23/2007)**

The Seller shall indemnify and hold Wells Fargo harmless from and against, and shall pay on behalf of Wells Fargo in the first instance, any and all losses, liabilities (including liabilities for penalties), claims, demands, damages, judgments, costs and expenses including attorneys' fees (both trial and appellate) of every kind and nature resulting from any claim, demand, defense or assertion ("Liability") based or grounded upon, or resulting from a breach of any representation, warranty or obligation contained in or made pursuant to the Program Documents, or from Liability based on or grounded upon, or resulting from such breach or a breach of any representation, warranty or obligation made by Wells Fargo in reliance upon any representation, warranty or obligation made by Seller in or pursuant to the Program Documents. The Seller also shall indemnify Wells Fargo and hold it harmless against all liabilities incurred by Wells Fargo in enforcing the Program Documents.

**Wells Fargo Seller Guides/Wells Fargo Funding Seller Guide/SECTION 300: SELLER REPRESENTATIONS, WARRANTIES & COVENANTS/305: Events of Default; Remedies; Indemnification/305.10: General Remedies (07/23/2007)/305.10, c.: Reasonable Assurances (07/23/2007)**

### **305.10, c.: Reasonable Assurances (07/23/2007)**

If, at any time during the term of the Loan Purchase Agreement, Wells Fargo has reason to believe that an Event of Default has occurred, Wells Fargo shall have the right to demand, pursuant to written notice from Wells Fargo to the Seller, reasonable assurances that such a belief is in fact unfounded. Any failure by the Seller to provide the reasonable assurances set forth in the written notice and within a time frame specified in the written notice shall constitute an additional Event of Default; provided, however, that, notwithstanding anything set forth in the Program Documents to the contrary, and so long as no other Event of Default has occurred and is continuing, Wells Fargo shall only be entitled to exercise such reasonable assurance remedy as may be necessary or appropriate for Wells Fargo to insulate itself from any potential harm or loss relating to or caused by the facts or circumstances giving rise to such Event of Default.

**Wells Fargo Seller Guides/Wells Fargo Funding Seller Guide/SECTION 300: SELLER REPRESENTATIONS, WARRANTIES & COVENANTS/305: Events of Default; Remedies; Indemnification/305.10: General Remedies (07/23/2007)/305.10, d.: Possession of Files and Documents (07/23/2007)**

### **305.10, d.: Possession of Files and Documents (07/23/2007)**

Wells Fargo may proceed immediately by its own acts, order of seizure, or such other remedy as may be available at law or equity to take possession of all Loan Files and Documents relating to a Mortgage Loan belonging to the Seller which could qualify for sale to Wells Fargo pursuant to the Seller's commitments.

**Wells Fargo Seller Guides/Wells Fargo Funding Seller Guide/SECTION 300: SELLER REPRESENTATIONS, WARRANTIES & COVENANTS/305: Events of Default; Remedies; Indemnification/305.10: General Remedies (07/23/2007)/305.10, e.: Suspension or Termination of Selling Privileges (07/23/2007)**

### **305.10, e.: Suspension or Termination of Selling Privileges (07/23/2007)**

- (i) **Suspension** — Without affecting any other of Wells Fargo's remedies, Wells Fargo, by giving written notice to the Seller, may immediately suspend all the Seller's Registrations and Rate-Locks and the Seller will cease to be eligible to obtain new Commitments during the term of such suspension. Upon any such suspension, Wells Fargo may determine in its sole discretion whether it will continue to purchase Mortgage Loans under outstanding Commitments previously obtained by the Seller or refuse to Fund any or all Mortgage Loans, pending the cure, to Wells Fargo's satisfaction, of the Event of Default. If the Event of Default is, in Wells Fargo's judgment, not susceptible of cure, or if such Event of Default is, in Wells Fargo's judgment, susceptible of cure, but has not been cured within thirty (30) calendar days after Wells Fargo gives the Seller written notice of an Event of Default ("Event of Default Notice"), or such other period as Wells Fargo sets forth in such Event of Default Notice, Wells Fargo may, by written notice to the Seller, immediately terminate any and all of Wells Fargo's duties and obligations under the Program Documents.
- (ii) **Termination Due to Event of Default** — Wells Fargo may immediately terminate the Seller upon an Event of Default.

**Wells Fargo Seller Guides/Wells Fargo Funding Seller Guide/SECTION 300: SELLER REPRESENTATIONS, WARRANTIES & COVENANTS/305: Events of Default; Remedies; Indemnification/305.10: General Remedies (07/23/2007)/305.10, f.: Right to Withhold Fundings (07/23/2007)**

### **305.10, f.: Right to Withhold Fundings (07/23/2007)**

Upon any termination or suspension, Wells Fargo shall have the right to suspend the Seller's Fundings until such time as Wells Fargo has determined in the exercise of its reasonable judgment that Wells Fargo has insulated itself from any potential harm or loss relating to the Seller's sale of Mortgage Loans to Wells Fargo.

**Wells Fargo Seller Guides/Wells Fargo Funding Seller Guide/SECTION 300: SELLER REPRESENTATIONS, WARRANTIES & COVENANTS/305: Events of Default; Remedies; Indemnification/305.10: General Remedies (07/23/2007)/305.10, g.: Right of Set-Off (07/23/2007)**

### **305.10, g.: Right of Set-Off (07/23/2007)**

(also known as Net Fund) — Wells Fargo may set-off and deduct any fees, penalties or other sums owed to Wells Fargo by the Seller under the terms of the Program Documents, which may include indemnification and repurchase invoices.

**Wells Fargo Seller Guides/Wells Fargo Funding Seller Guide/SECTION 300: SELLER REPRESENTATIONS, WARRANTIES & COVENANTS/305: Events of Default; Remedies; Indemnification/305.10: General Remedies (07/23/2007)/305.10, h.: Notification of Agencies or Regulators (07/23/2007)**

### **305.10, h.: Notification of Agencies or Regulators (07/23/2007)**

Wells Fargo may notify any relevant Agency or regulator of the occurrence of an Event of Default involving fraud or misrepresentation.

**Wells Fargo Seller Guides/Wells Fargo Funding Seller Guide/SECTION 300: SELLER REPRESENTATIONS, WARRANTIES & COVENANTS/305: Events of Default; Remedies; Indemnification/305.10: General Remedies (07/23/2007)/305.10, i.: Indemnification for Letter of Credit (07/23/2007)**

### **305.10, i.: Indemnification for Letter of Credit (07/23/2007)**

If a Mortgage Loan is unacceptable to a Wells Fargo Investor as a result of defective documentation or other Loan quality defects which the Seller does not cure by the date established for a final pool certification for the pool in which Wells Fargo places the Mortgage Loan, the Seller shall, upon demand, Repurchase the Mortgage Loan at the Repurchase Price or, at Wells Fargo's sole discretion, indemnify and hold Wells Fargo or its assigns harmless from any cost, expense, or loss relating to the Mortgage Loan, including without limitation, the costs incurred by Wells Fargo for the issuance of a Letter of Credit.

**Wells Fargo Seller Guides/Wells Fargo Funding Seller Guide/SECTION 300: SELLER REPRESENTATIONS, WARRANTIES & COVENANTS/305: Events of Default; Remedies; Indemnification/305.11: Notification of Breach**

(07/23/2007)

**305.11: Notification of Breach (07/23/2007)**

Wells Fargo shall be under no obligation to notify the Seller of the occurrence of any breach of the Seller's representations, warranties or covenants hereunder, or of the occurrence or existence of any other Event of Default. All of Wells Fargo's remedies hereunder, including, without limitation, the Repurchase Remedy with respect to the Mortgage Loan, any purchase obligation with respect to the Mortgaged Property, and the indemnification with respect to any breach of a Representation, Warranty or Covenant (or any other Event of Default), shall exist regardless of the dates of Wells Fargo's discovery and notice to the Seller of the breach and Wells Fargo's demand for any remedy. Notwithstanding any other provision of the Program Documents to the contrary, the Seller shall remain liable for all remedies hereunder even if Wells Fargo discovers a breach after the Mortgage Loan no longer exists.

Wells Fargo Seller Guides/Wells Fargo Funding Seller Guide/SECTION 300: SELLER REPRESENTATIONS, WARRANTIES & COVENANTS/305: Events of Default; Remedies; Indemnification/305.12: Waiver of Defaults/Remedies (07/23/2007)

**305.12: Waiver of Defaults/Remedies (07/23/2007)**

Wells Fargo may waive any default by the Seller and its consequences, only in a written waiver specifying the nature and terms of such waiver. No such waiver shall extend to any subsequent or other default or impair any right consequent thereto, nor shall any delay by Wells Fargo in exercising, or failure to exercise, any right arising from such default affect or impair Wells Fargo's rights as to such default or any subsequent default. All of Wells Fargo's remedies are non-exclusive and cumulative. Wells Fargo's failure to exercise any of its remedies does not constitute a waiver of that remedy in the future as to the same or any other Seller default.

Wells Fargo Seller Guides/Wells Fargo Funding Seller Guide/SECTION 300: SELLER REPRESENTATIONS, WARRANTIES & COVENANTS/305: Events of Default; Remedies; Indemnification/305.13: Termination (07/23/2007)

**305.13: Termination (07/23/2007)****TERMINATION WITHOUT CAUSE**

In addition to the provisions set forth elsewhere in the Program Documents for termination of the Loan Purchase Agreement or any of the other Program Documents, either the Seller or Wells Fargo may terminate the Loan Purchase Agreement or any of the Program Documents without cause (which termination shall have the effect outlined below) at any time upon prior written notice of termination to the other party. The party giving the notice of termination must specify the effective date of termination in such notice and such date of termination must be at least thirty (30) days after the date such party sends such written notice.

**EFFECT OF TERMINATION**

- a. **WITHOUT CAUSE** — Provided that termination is without cause, as provided in the immediately preceding section, and provided that no Event of Default on the part of the Seller has occurred, termination of the Loan Purchase Agreement by Wells Fargo shall not apply to any Mortgage Loans that have been Registered with Wells Fargo by the Seller before the effective date of the termination.
- b. **DUE TO BREACH OR AN EVENT OF DEFAULT** — If Wells Fargo terminates the Loan Purchase Agreement or any Program Document due to an Event of Default, Wells Fargo may refuse to Register or Fund any or all Mortgage Loans from the date of the notice of termination. The Seller will not be entitled to a termination fee or any other compensation from Wells Fargo for any reason or cause relating to any consequential, incidental or indirect damages arising out of, or in connection with, the Seller's suspension or termination.
- c. **SURVIVAL OF REMEDIES** — It is understood and agreed that Wells Fargo's remedies set forth in this Section, in the Loan Purchase Agreement, this Seller Guide and/or other Program Documents shall survive the sale and delivery of the related Mortgage Loan to Wells Fargo and Wells Fargo's funding of the related Purchase Price, and will continue in full force and effect, notwithstanding any termination of the related Loan Purchase Agreement and this Seller Guide, or any restrictive or qualified endorsement on any Note or Assignment of Mortgage or Mortgage Loan approval or other examination of or Wells Fargo's failure to examine any related Mortgage Loan File.

**Wells Fargo Seller Guides / Wells Fargo Funding Seller Guide / SECTION 800: CONVENTIONAL UNDERWRITING / 800: Wells Fargo Underwriting / 800.01a: Wells Fargo Underwriting Philosophy (12/01/2006)**

**800.01a: Wells Fargo Underwriting Philosophy (12/01/2006)**

Conforming Conventional Loans sold to Wells Fargo should be prudently underwritten to the standards and guidelines of Fannie Mae or Freddie Mac, unless guidelines indicate otherwise in Section 820. Non-conforming Conventional Loans sold to Wells Fargo should be prudently underwritten to the standards and guidelines as set forth in the Wells Fargo Non-conforming Underwriting Guidelines found in Section 825. We understand that because of the multitude of factors involved in a Loan transaction, no Seller Guide or set of guidelines can contemplate every potential situation. Therefore, each case is weighed individually on its own merits.

Wells Fargo's underwriting philosophy is to weigh all risk factors inherent in the Loan file, giving consideration to the individual transaction and Borrower profile, the level of documentation provided, the property used to collateralize the debt, and the source of the business. Because each Loan is different, and underwriting is an art, not a science, Wells Fargo expects and encourages underwriters to use professional judgment in making a lending decision.

Wells Fargo's commitment to fairness and equal opportunity is clear and unequivocal. The application of fair and consistent underwriting practices is mandated in the underwriting guidelines outlined in this Seller Guide. All Loans considered for denial will be subject to a second level review prior to a final decision.

Wells Fargo underwrites a Borrower's creditworthiness based solely on information that Wells Fargo believes is indicative of the applicant's willingness and ability to pay the debt they would be incurring.

Unless specified in product descriptions, Wells Fargo relies on standards established by Fannie Mae and Freddie Mac. Wells Fargo realizes that there are many good Loans that fall outside published guidelines and encourages "common sense" underwriting. It is important that files are documented to support the underwriter's decisions.

Wells Fargo intends to provide a superior level of service so that the Seller's processing and closing go as smoothly as possible. In return, Wells Fargo asks that Sellers enable us to do our best work by providing complete, well-organized, and understandable submissions. The Seller's attention to unusual situations attendant to each submission will pave the way for a fast Loan decision.

As the funding process is impacted by external market variables, it will be necessary for Wells Fargo to reevaluate the guidelines included in this Seller Guide. Periodically, revisions will be made. As applicable, individual notifications and Seller Guide updates will be provided to be incorporated into this Seller Guide.

The Seller should keep their Wells Fargo Regional Sales Manager advised of any special underwriting concerns or suggestions. The Seller's needs will receive prompt attention from Wells Fargo.



**Wells Fargo Seller Guides / Wells Fargo Funding Seller Guide / SECTION 800: CONVENTIONAL UNDERWRITING /  
800: Wells Fargo Underwriting / 800.05: How We Communicate (12/01/2006)**

**800.05: How We Communicate (12/01/2006)**

The underwriting decision will be communicated to the Seller via fax, generally within 48-72 hours of submission. In the event that Wells Fargo declines a Loan submitted for underwriting consideration and the Seller does not obtain Loan approval for the applicant from any other lender, the Seller is responsible for issuing the applicant the denial notice required by ECOA. If Wells Fargo underwriters have questions about a situation or file documentation, they may contact the Seller by phone or fax to discuss the file or request additional documentation.

**Wells Fargo Seller Guides / Wells Fargo Funding Seller Guide / SECTION 500: DELIVERY OF FUNDING PACKAGE / 500.04: Underwriting Decision Notices for Non-Conforming Loans (07/23/2007)**

**500.04: Underwriting Decision Notices for Non-Conforming Loans (07/23/2007)**

The Seller should refer to Section 800.05.

**Wells Fargo Seller Guides / Wells Fargo Funding Seller Guide / SECTION 500: DELIVERY OF FUNDING PACKAGE / 560: Change of Servicer (08/13/2007) / 560.06: Tax Information Sheet (08/13/2007)**

**560.06: Tax Information Sheet (08/13/2007)**

The Seller is responsible for providing Wells Fargo with complete and accurate tax information. The information on the Tax Information Sheet (Form 16) is critical for Wells Fargo to begin the administration of the Tax escrow account for servicing. Any incorrect information provided by the Seller, could result in a tax penalty which would be the responsibility of the Seller. The most critical items on the Tax Information Sheet are as follows:

- Name of the taxing authority.
- Tax ID/parcel number, and
- Next economic loss date or Discount date, if applicable.
- Date of last tax payment

The Seller must provide a completed Tax Information Sheet in all Loan files. The Seller is responsible for all tax payments with economic loss dates or discount dates due prior to the Loan delivery and/or within 45 days after purchase. However, if taxes are due within 45 days after purchase and cannot be paid by the Seller, Wells Fargo will take the escrowed funds and pay the bill on the Seller's behalf. The documents in the file should support the option that has been chosen by the Seller. These documents include but are not limited to; Loan Submission Summary, HUD 1, and the Tax Information Sheet. In such cases, Wells Fargo will net fund a fee of \$10 from the funding. The Seller must provide Wells Fargo with the bill or copy of the bill for taxes due within 45 days. When the Seller chooses to pay taxes within 45 days of the loan purchase, the seller should supply a copy of a pay history or supporting documentation in the loan file at the time of delivery along with an updated Tax Information Sheet reflecting the discount or next economic loss date Wells Fargo Home Mortgage is to pay.

Any penalties and /or base amounts as a result of non-payment of taxes due prior to purchase and/or within 45 days from purchase, will be the responsibility of the Seller. Please refer to Section 515.03 for further information regarding the payment of taxes.

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10000 North Central Expressway  
Suite 1000  
Dallas, Texas 75243-1696  
Tel: 972.362.1000  
Fax: 972.362.1001  
www.wfhm.com

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**Wells Fargo Seller Guides / Wells Fargo Funding Seller Guide / SECTION 500: DELIVERY OF FUNDING PACKAGE / 560: Change of Servicer (08/13/2007) / 560.07: Tax Penalties (08/13/2007)**

**560.07: Tax Penalties (08/13/2007)**

If Wells Fargo discovers delinquent taxes for installments deemed to be the responsibility of the Seller or their agent (i.e. Title Company and/or Closing Agent), the Seller will be required to pay the penalties and/or base amounts. The Seller is also responsible for any penalties that result from providing Wells Fargo with any incorrect tax information. Please refer to Section 515.03 for further information regarding the payment of taxes.

If Wells Fargo incurs a tax penalty for which the Seller has contractual responsibility, Wells Fargo will submit an invoice to the Seller for reimbursement. If additional information is needed to process the request, the Seller must contact a New Loan Reconciliation Representative at 800-832-1298 option 5. All invoices receiving no response will be added to the Financial Processing monthly invoice.

**Wells Fargo Seller Guides / Wells Fargo Funding Seller Guide / SECTION 500: DELIVERY OF FUNDING PACKAGE / 565: Final Documentation Delivery / 565.05(c): Assignment of Mortgage Requirements (01/04/2010)**

**565.05(c): Assignment of Mortgage Requirements (01/04/2010)**

All loans must be registered in MERS by the Seller.

**Please Note:** Section 505.15 includes details about registering Loans with MERS.

**ASSIGNMENT REVIEW CHECKLIST**

- Non-MOM (MERS as Original Mortgagee) Documents Require an Assignment of Mortgage.
- Loans closed on non-MOM (MERS as Original Mortgagee) documents, assignments to MERS must be recorded for all Loans in all states, including those in Colorado, Maryland, Tennessee, North Carolina, Missouri, Washington, Virginia, and D.C.
- Assignments made to MERS, must include the MIN, MERS toll free phone number and the appropriate MERS verbiage. Failure will result in re-recording with these costs being charged back to the Seller.
- There is an Assignment for each endorsement appearing on the Note.
- If the Seller's Correspondent closed the Loan, Wells Fargo requires an appropriate recorded Assignment of Mortgage from the Seller's Correspondent to the Seller.
- Loan information, (e.g., Borrowers, Loan amount, Date of Loan, Seller), agrees with Note and security instrument.
- Notary acknowledgment is correct and complete.
- Legal description and/or property address, if required, agrees with security instrument and title work.
- Date of execution is included.
- Contains a signature of an authorized officer of the Seller.
- Has appropriate notarization, seal and witness, if required by applicable state law.
- White-out was not used to make corrections.

**Wells Fargo Seller Guides / Wells Fargo Funding Seller Guide / SECTION 500: DELIVERY OF FUNDING PACKAGE /  
565: Final Documentation Delivery / 565.01: Final Documentation Delivery (04/01/2009)**

**565.01: Final Documentation Delivery (04/01/2009)**

All final post-closing documents must be reviewed by the Seller for accuracy and delivered to Wells Fargo within 270 days of the date of purchase. Any documents not received within 360 days from the date of purchase by Wells Fargo, on a monthly basis, will be billed to the Seller according to the current market price for procurement as established by WF.

For Government Loans the Loan Note Guaranty (LNG) must be delivered immediately upon receipt from the appropriate Agency.

The Seller must submit final documents with the Wells Fargo loan number clearly displayed in the upper right hand corner of each individual document.

This requirement does not exclude multiple final documents that have been submitted with one Final Document Transmittal Form (Form 5). Each individual final document must contain the current Wells Fargo loan number.

All final documents submitted with Form 5 must clearly indicate the final document type by having the appropriate document box (es) checked.

All final documents must be sent to the following address:

Wells Fargo Home Mortgage  
ATTN: Final Document Services  
405 SW 5<sup>th</sup> Street  
MAC X2599-024  
Des Moines, IA 50309

**Wells Fargo Seller Guides / Wells Fargo Funding Seller Guide / SECTION 500: DELIVERY OF FUNDING PACKAGE / 565: Final Documentation Delivery / 565.06: Manufactured Home Final Document Requirement (11/01/2006)**

**565.06: Manufactured Home Final Document Requirement (11/01/2006)**

The seller is responsible for delivering an additional five document types for Manufactured Housing. As noted below, the Seller or Seller's Correspondent must record the following Manufactured Housing documents. The documents must be complete, legible, and in accordance with common and customary practices. Wells Fargo will not accept any documents that contain white-outs or erasures. Wells Fargo will accept a strike-over only if the Borrower has initialed any such strike-over.

- Manufactured Housing Limited Power of Attorney (recorded)
- Manufactured Housing Rider to Security Instrument (recorded)
- Manufactured Housing Affidavit of Affixation (recorded)
- Final title policy must include ALTA 7 Manufactured Home Endorsement (or equivalent)
- Manufactured Housing Conversion/Surrender Document (or equivalent)

These documents are required on all manufactured home loans, regardless of loan type. Please be aware that perfection of a lien on a manufactured home loan may require additional state specific documentation. The Seller must ensure that documentation to perfect the lien has been collected and properly executed.