PROOF OF CLAIM INITED STATES BANKRUPTCY COURT MIDDLE DISTRICT OF FLORIDA JACKSONVILLE DIVISION Case Number: In re: 3:09-bk-07047-JAF TAYLOR, BEAN & WHITAKER MORTGAGE CORP. NOTE: This form should not be used to make a claim for an administrative expense arising Check box if you are aware that after the commencement of the case. A "request" for payment of an administrative yone else has filed a proof of claim relating to your claim. Attach expense may be filed pursuant to 11 U.S.C. § 503. copy of statement giving particulars Name of Creditor and Address: the person or other entity to whom the debtor owes money or property if necessary, please cross out pre-printed address and write in change of address JAC SONVILLE, FLOR 21836984004254 IN 01 2010 ACE MORTGAGE CORPORATION 8311 HONEY HILL RD LAUREL, MD 20723 you have already filed a proof of claim with the knight of Court of BMC, you do not need to file aga THIS SPACE IS FOR COURT USE ONLY CLERK, MIDD Check box if address is where Notice is to be sent. Creditor Telephone Number (201) 518 Name and address where payment should be sent (if different from above): Check this box to indicate that this X Check this box if you are Ace Most zoy claim amends a previously filed claim. the debtor or trustee in this Claim Number (if known): Filed on: Payment Telephone Number (301) 1. AMOUNT OF CLAIM AS OF DATE CASE FILED 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. 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 3. LAST FOUR DIGITS OF ANY NUMBER BY WHICH CREDITOR (See instructions 2. BASIS FOR CLAIM: #2 and #3a on IDENTIFIES DEBTOR: W. approved reverse side.) 3a. Debtor may have scheduled account as (See instruction #4 on reverse side.) Not able to close 4. SECURED CLAIM Secured Claim Amount: \$ DO NOT include the priority portion of Check the appropriate box if your claim is secured by a lien on vour claim here. property or a right of set off and provide the requested information Unsecured Claim Amount: Nature of property or right of setoff: Describe: Amount of arrearage and other charges as of time case filed included in secured clair Real Estate Motor Vehicle Other Basis for Perfection: Value of Property: if any: \$ Annual Interest Rate: 5. PRIORITY CLAIM Include ONLY the priority portion Amount of Claim Entitled to Priority under 11 U.S.C. your unsecured claim here. §507(a). If any portion of your claim falls in one of the Unsecured Priority Claim Amount: following categories, check the box and state the amount. You MUST specify the priority of the claim: Up to \$2,425* of deposits toward purchase, lease, or rental of property or Domestic support obligations under 11 U.S.C. § 507(a)(1)(A) or (a)(1)(B). services for personal, family, or household use -11 U.S.C. § 507(a)(7). Wages, salaries, or commissions (up to \$10,950*), earned within 180 days Taxes or penalties owed to governmental units - 11 U.S.C. § 507(a)(8). before filing of the bankruptcy petition or cessation of the debtor's Other - Specify applicable paragraph of 11 U.S.C. § 507(a) (___ business, whichever is earlier - 11 U.S.C. § 507(a)(4). * Amounts are subject to adjustment on 4/1/10 and every 3 years thereafter Contributions to an employee benefit plan - 11 U.S.C. § 507(a)(5). with respect to cases commenced on or after the date of adjustment. 6. CREDITS: The amount of all payments on this claim has been credited for the purpose of making this proof of claim. 7. SUPPORTING DOCUMENTS: 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 copie If the documents are not available, please explain. evidence of perfection of a security interest. (See definition of "redacted" on reverse side.) DATE-STAMPED COPY To receive an acknowledgment of the filing of your claim, DO NOT SEND ORIGINAL DOCUMENTS. ATTACHED DOCUMENTS MAY BE DESTROYED AFTER SCANNING.

enclose a stamped, self-addressed envelope and copy of this proof of claim.

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). By Regular Mail to:

BMC Group, Inc.

DATE

Attn: Taylor, Bean & Whitaker Mortgage Corp. Claim Processing PO Box 3020

Chanhassen, MN 55317-3020

By Hand, Courier, Or Overnight Delivery to:

BMC Group, Inc.

Attn: Taylor, Bean & Whitaker Mortgage Corp. Claim Processin

18750 Lake Drive East

Chanhassen, MN 55317

THIS SPACE FOR COUR' **USE ONLY**

T, B & W Mortgage Corp.



SIGNATURE: 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 c and state address and telephone number if different from the notice address above. Attach copy of power of attorney, if any

Cases of Unsecured Claim: From Ace Mutzgy Capacitan

1. Jennifer Chang, property address:
7312 Rarra Dr. Bethesda. MD 20817

Day 183583808 B01-518-3666

.439 point of \$400,000 = \$1,756 of commission owed to Ace Mortgage Corporation

2. XiaoJu Yang
86 Valley Ridge Loop, Cockeysville, MD 21030:
\$430 of appraisal fee plus 1.927 pt of loan amount of \$170,000 = \$3,275.90 of commission owed to Ace Mortgage Corporation

Ying Ying Li
 21 Valley Ridge Loop, Cockeysville, MD 21030:
 appraisal fee see check#769 \$1175 noted below plus 1.798 pt of loan amount of \$170,000 = \$3,043 of commission owed to Ace Mortgage Corporation

4. Feng Wu
8 Tyburn Ct., Luthersville, MD 21093:
appraisal fee see check #769 \$1175 noted below plus 1.438 pt of loan amount of \$189,000 = \$2,717.82 of commission owed to Ace Mortgage Corporation

5. Huidong Cao Appraisal was done fut did not complete linderinty
4328 Telfair Blvd., Suitland, MD 20746

appraisal fee see check #769 \$1175 noted below plus .431 pt of loan amount of
\$200,000 = \$862 of commission owed to Ace Mortgage Corporation

Checl #769 \$1,175 was paid from Ace Mortgage Corporation to Sabra Realty for these three appraisals but Taylor Bean failed to close the loans. This \$1,175 of fee included inspection of: 21 Valley Ridge Loop (#3 above), 8 Tyburn Ct (#4 above) and 4328 Telfair Blvd.#5 above.

Total claim is: \$13,259.72

CLAIM FILED

JUN 01 2010

CLERK, U. S. BANKRUPTCY COURT MIDDLE DISTRICT OF FLORIDA

T, B & W Mortgage Corp.

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275	
-1775	
966 737	
Control Contro	
THIS PAYMENT	11964
Here's How: Carry balance forward	
Add details on memo line Retain duplicates in Deliver Chart	
MemoBAI	
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Scenario Pricer Change Lock Extension Relock Lock Rate : Print 0.439 X H10,000 = 181756 Loan # 3391396

This confirmation of lock does not constitute Underwriting

Note: Please press the Print button located at the top-right of this page, to print or

Loan Officer Email: acemort@yahoo.com

MERS # 100029500033913967

Borrower Information

First Name:

Status: Locked

M.I.:

Last Name:

App Date: 5/17/2009

Chang

Home Phone Number:

301-263-1090

Lock Date: 5/15/2009

Social Security Number:

Marital Status: Single

214-33-5090

Jennifer

Present Address:

7312 Barra Dr

City Bethesda State

MD

Property Information

Property Type:

Single Family Residence

Property Address:

7312 Barra Dr

Occupancy Status: Primary Residence

City

Property S

Loc

Existing

Zip Code 20817

BETHESDA

County MONTGON

Loan Information

New 2nd: FICO: DTI:

717

30

Loan Program: Conv 15

4.25

Self Employed:

Documentation Type:

Full Doc

Lock Term:

30

Escrow Waiver: Escrow Charge:

Loan Purpose:

RE

Refinance

Description:

Interest Rate:

Cash Out-Other

Appraisal Amount: 1400000

Sale Amount: Repair Cost:

1400000

Pre Feature Price:

Guidelines

Price Adjustments

MD = -0.1

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最好的成绩

同《心条剂十字版

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Loan Status

Print Report

Loan Number:

3391396

FastFAX Documents Status

Loan Summary			
Loan Number:	3391396		
Borrower:	Jennifer Chang		
Address:	7312 Barra Dr Bethesda, MD 20817	٠.	
Co-Borrower:	Yue Tian		
Loan Approval Summar	y		
Date Underwritten:	6/28/2009		
Underwriter:	Cheryl Pape	Underwriter E-Mail:	cpape@taylorbean.con
Appraised Value:	\$1,400,000.00	Sales Price:	\$0.00
Loan Amount:	\$400,000.00	LTV:	28.57%
FICO Score(s):	717/792//792//792	CLTV:	28.57%
Interest Rate at Approva	l: 4.25	Total Income:	\$13,200.00
Amortization Term:	180	Total Obligation:	\$5,657.11
Transaction Type:	Refi	Housing Ratio:	27.34
Occupancy Type:	Owner	Total Debt Ratio:	42.86
Doc Type:	Full Documentation	Credit Docs Expiration:	9/17/2009
Product at Approval:	Conv 15		
Workflow Status:	Underwriting	Underwriting Disposition	n: Approved
Loan Lock summary			
Lock Date:	5/15/2009		
Loan Amount:	\$400,000.00	Appraisal Value:	1400000
FICO Score(s):	717	Sales Price:	\$1,400,000.00
Interest Rate:	4.25	LTV:	28.57
Amortization Term:	180	CLTV:	28.57
Transaction Type:	RE/Cash Out-Other	Total Debt Ratio:	30
Occupancy Type:	PRIMARY	Lock Expiration:	6/14/2009
Doc Type:	Full Doc	Buy Price:	
Product:	Conv 15		
Closing/WLP Summar	у		
Closer/Auditor Name:		Closer/Auditor E-Mail:	
Funder Name:		Funder E-Mail:	
Funding Date:		Funding Amount:	

applicable. C (including the property right has commun state, or the I	o-Borrower in Borrower's ts pursuant to its pursuant to its property resource is resourced.	ed to be complinformation mu spouse) will be o state law will ights pursuant relying on other	st also be used as a not be us to applica property	provided basis for ed as a b ble law ar located in	I (and the r loan qual pasis for loan de Borrow a commu	appropriate be lification or pan qualification per resides in a unity property s	ox checked the income n, but his c a communit state as a b) when [e or asse or her lia y proper asis for	trets of bilities ty start repa	he income if the Borro es must be tate, the se ayment of t	or assets ower's spou e considere ecurity prop he loan.	of a per se or ot d becau erty is lo	son oth her pers use the :	er than son who spouse	the "Borrower has communi or other perso
If this is an a	pplication for	r joint credit, Bo	orrower an	d Co-Bor	rower ead	ch agree that w	ve intend to	apply fo	or joi	int credit (s	sign below)				
Borrower				Co-	Borrower					•					
				I. TYP	E OF M	ORTGAGE A	ND TERM	NS OF	LOA	AN .	Salary Sta		# Z.		J. 147
Mortgage Applied for:	□VA □FHA	✓ Convei USDA/ Housin			er (explain	n):	Age	ncy Cas	se Nu	umber	Ĺ	ender C	ase Nu	mber	
Amount \$	400,000	1	.250 %	No. of Mo	180/180			▼ Fix	PM		Other	(explain)):		
· 4 - 4			: :: iii	PROPE	RTY IN	FORMATION	I AND PU	RPOSE	E Of	FLOAN		i di.		The A	
Subject Prop	perty Addres	s (street, city,	state, & Zi	P)		<u> </u>				- I a second	<u> </u>	de constantino			No. of Units
		sda, MD 208 ⁻													1
Legal Descr	ription of Sub	oject Property (attach des	scription if	f necessa	ry)									Year Built
															1966
Purpose of I	loan \Box n														
1 dipose oi i	٠ ، بيت		Construction		nent LJ	Other (explain):			perty will b		المحمد	dan, Da	scidonoc	einvestmer
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Year Acquired	Original C			Existing l	_iens	Purpose of R	efinance		1	Describe I	mproveme	nts		made	to be made
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	held in what	Name(s)					N*		er in	which Titl	e will be he	ld		Estate	will be held in:
Yue Tian								Tenn	ant	in Comm	ion			▼ Fee	Simple
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Borrower's I	Name (includ	de Jr. or Sr. if a	pplicable))							or Sr. if a				
Jennifer C	hang						Yue Tiar	,							
Social Secur	ity Number I	Home Phone (in	rl area cor	te) DOB	(mm/dd/ss	val Vrs. School			mhor	Lama Bh	one (incl. or		DOR (nm/dd/s	yyy) Yrs. School
219-53-463		301-263-1090			7/1988	14	214-33-5		mbei	301-263		sa code)	03/09		16
Married Separate		ried (include sin d, widowed)	gle, Depe	endents (r	ot listed b	y Co-Borrower)	Married Separa			narried (inc	lude single, wed)	Depend no.	`I	ot listed ages	by Borrower)
Present Add	dress (street	, city, state, ZIF	P) 3	Own 🗆	Rent	12 No. Yrs.	Present A	ddress	(stre	et, city, sta	ate, ZIP)	▼ Ow	/n 🔲 I	Rent	30 No. Yrs
7312 Barra	a Dr						7312 Ba	rra Dr							
Bethesda.	MD 20817						Bethesd	a. MD 2	2081	17					
Mailing Add	Iress, if diffe	rent from Prese	ent Addres	SS			Mailing A	ddress, i	if diff	ferent fron	n Present A	ddress			
If residing	at present a	address for les	s than tw	vo vears.	complete	e the followin	a:								
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Fannie Mae F	Orm 1002 (77/05				······································					··········		C	dio Mac	Form 65 07"
CALYX Form						Page	e 1 of 5	Borrov	ver				red	uie Mac	Form 65 07/0

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This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower", as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when 🗌 the income or assets of a person other than the "Borrower" (including the Borrower's spouse) will be used as a basis for loan qualification or ___the income or assets of the Borrower's spouse or other person who has community property rights pursuant to state law will not be used as a basis for loan qualification, but his or her liabilities must be considered because the spouse or other person has community property rights pursuant to applicable law and Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan. If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit (sign below): Co-Borrower Borrower I, TYPE OF MORTGAGE AND TERMS OF LOAN Lender Case Number Agency Case Number Mortgage □VA Conventional Other (explain): Applied for: USDA/Rural ☐ FHA Housing Service Amount Interest Rate No. of Months Amortization Type: Fixed Rate Other (explain): 400.000 4.250 % 180/180 □ GPM ARM (type): II. PROPERTY INFORMATION AND PURPOSE OF LOAN No. of Units Subject Property Address (street, city, state, & ZIP) 7312 Barra Dr, Bethesda, MD 20817 County: Montgomery Year Built Legal Description of Subject Property (attach description if necessary) 1966 Property will be: Purpose of Loan Purchase ☐ Construction Other (explain): Refinance Construction-Permanent ▼ Primary Residence
Secondary Residence
Investment Complete this line if construction or construction-permanent loan. Total (a+b) (b) Cost of Improvements Year Lot **Original Cost** Amount Existing Liens (a) Present Value of Lot Acquired \$ Complete this line if this is a refinance loan. **Amount Existing Liens** Purpose of Refinance Describe Improvements made to be made **Original Cost** ear/ Acquired 1975 150,000 400,000 Change In Rate Term Cost: \$ Estate will be held in: Manner in which Title will be held Title will be held in what Name(s) Tennant in Common Yue Tian **▼** Fee Simple Leasehold(show Jennifer Chang and Julie Chang expiration date) Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain) Checking/Savings Co-Borrower III. BORROWER INFORMATION Borrower Co-Borrower's Name (include Jr. or Sr. if applicable) Borrower's Name (include Jr. or Sr. if applicable) Jennifer Chang Yue Tian Social Security Number Home Phone (incl. area code) DOB (mm/dd/yyyy) Yrs. School Social Security Number Home Phone (incl. area code) DOB (mm/dd/yyyy) Yrs. School 219-53-4634 214-33-5090 301-263-1090 03/09/1959 301-263-1090 06/17/1988 14 Dependents (not listed by Borrower) Dependents (not listed by Co-Borrower) Married ✓ Unmarried (include single. Married ✓ Unmarried (include single) divorced, widowed) Separated ages Separated divorced, widowed) ages 30 12 Present Address (street, city, state, ZIP) **▼**Own Rent No. Yrs. Present Address (street, city, state, ZIP) ✓ Own □ Rent No. Yrs 7312 Barra Dr 7312 Barra Dr Bethesda, MD 20817 Bethesda, MD 20817 Mailing Address, if different from Present Address Mailing Address, if different from Present Address If residing at present address for less than two years, complete the following: Own Rent Former Address (street, city, state, ZIP) Own Rent Former Address (street, city, state, ZIP) _ No. Yrs. Former Address (street, city, state, ZIP) ☐ Own ☐ Rent Former Address (street, city, state, ZIP) Own Rent No. Yrs. Freddie Mac Form 65 07/05

Fannie Mae Form 1003 07/05

CALYX Form Loanapp1.frm 09/05

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Borrower

Co-Borrower

Page 1 of 5

Taylor, Bean & Whitaker Mortgage Corp. 9085 East Mineral Circle Suite 290 Centinnial, CO 80112 303-784-7740



Underwriting Approval

3367035 Appr Value: 170,000.00 Sales Price: 260,000.00 7/30/2009 Loan Number: Today's Date: 7/30/2009 Loan Number:
Ace Mortgage Corporation Loan Amount:
301-490-6964 FICO Score:
270-778-3148 Interest Rate:
XiaoJu Yang Term (months):
GuoSheng Liu Transaction Type: To: 751 LTV: 4.875 CLTV: 65.38 Phone: 65.38 Fax: 180 Total Income: 7,232.00 Borrower: Refi Total Oblig: 2,197.97 Owner Housing Ratio:
Full Documentation Total Debt Ratio: 86 Valley Ridge Loop Occupancy Type: COCKEYSVILLE, MD 21030 Doc Type: Jared Stong Loan Program: 23.69 Property: 30.39 Conv 15 Credit Docs Exp: 8/ 1/09 Underwriter:

1-877-877-8063

	Prior to Closing	Date Received	Received By
	Acceptable appraisal.	7/30/09	jstong
	To support value of \$260000	Constant of the second	
2.	Other Appraised value approved at \$260000.		90.000.0000.0000.0000.0000.0000.0000.0
3.	Other TBW to complete a processed 4506-T prior to docs.	7/22/09	jstong
4.	Other Executed 4506T for processing.	7/22/09	jstong
5.	Other Complete both borrower's work phone numbers and work addresses.	7/20/09	jstong
6.	Other 2008 w-2 for coborrower	7/20/09	jstong
7.	Other TBW to complete a Verbal VOE prior to docs.	and the state of t	Andrew Constitution of the
8.	Other Hazard Insurance with TBW as Loss Payee Taylor, Bean & Whitaker Mortgage Corp, ISAOA, ATIMA, 1417 North Magnolia Avenue, Mailstop S, Ocala, FL 34475		
9.	Other Wire Instructions from Title.		
10.	Other Title Report to prove no delinquent taxes, undisclosed items, judgments or assessments.		Management of the section of the sec
11.	Other Processed 4506T reflects schedule C loss. Provide 2008 1040's all schedules and update 1003 as aplicable.		AND
12.	Subject to satisfactory collateral review Upon recpt of appraisal.	7/30/09	jstong

Loan Status

Print Report

Loan Number:

3367035

FastFAX Documents Status

Loan Summary

Loan Number:

3367035

Borrower:

XiaoJu Yang

Address:

86 Valley Ridge Loop

Parkville, MD 21203

Co-Borrower:

Underwriter:

GuoSheng Liu

Loan Approval Summary

Date Underwritten:

6/11/2009

Jared Stong \$260,000.00

Underwriter E-Mail:

jstong@taylorbean.com

Appraised Value: Loan Amount:

\$170,000.00

Sales Price: LTV:

Total Income:

\$0.00 65.38%

FICO Score(s):

751/761//761//761

CLTV:

65.38% \$7,609.00

Interest Rate at Approval: 4.875 Amortization Term: Transaction Type:

180 Refi Owner Total Obligation: Housing Ratio: Total Debt Ratio: \$2,168.31 22.12 28.50

Occupancy Type: Doc Type:

Full Documentation

Credit Docs Expiration: 8/1/2009

Product at Approval: Workflow Status:

Conv 15 Underwriting

Underwriting Disposition: Approved

Loan Lock summary

Lock Date:

5/12/2009

Loan Amount: \$170,000.00 FICO Score(s): 750

Appraisal Value: Sales Price:

285000

Interest Rate: Amortization Term: 4.875

LTV:

\$285,000.00 59.65

Transaction Type:

180 RE/Cash Out-Other

CLTV: Total Debt Ratio: 59.65 20.1 6/11/2009

Occupancy Type: Doc Type:

PRIMARY

Lock Expiration:

Full Doc Buy Price: Conv 15

Product: Closing/WLP Summary

Closer/Auditor Name:

Closer/Auditor E-Mail: Funder E-Mail:

Funder Name: Funding Date:

Funding Amount:

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Råie Lock Applicatio	n	2	1 Air		Page 1 of
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and confinati	£ .	October 1	827 ex	06/11/0)	B3/0
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MERS # 100029	200022070221	PIS exte		•	1300
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Note: Please pro	ess the Print but	ton located at	the top-righ	it of this page	e, to print
Status: Locked	App Date:	4/30/2009	Lock Da	te: 5/12/200)9 Lo
Loan Officer Email: a	cemort@yahoo.com				
Borrower Inform	mation				
First Name: M.I.: Xiaoju	Last Name : Yang			ome Phone Numbe 0-666-2697	r:
Social Security Numb	oer: Marital State	ıs:			
212-41-0774	Married				
Present Address:	•		City	marin	State
86 Valley Ridge Loop		فسيد	BALTIMORE		MD
Co-Borrower:					
First Name: Guosheng	M.I.:		ast Name:		
Social Security Numb	oer:	rv	larital Status:		
214-41-5845					
Property Inform	n nition			3	
Property Type:	\$ 4.4 6. 2 4. 9 5 8	_			
Single Family Residence	e	Occupancy Primary Resi			Property S Existing
Property Address:		Zip Code	City		•
86 Valley Ridge Loop		21203	BALTIN	MORE	County BALTIMOR
Loan Informatio	on				
	Self Employed:	Documentation Type:	Lock Term: 30	Escrow Waiver: E	
Loan Program: Conv 15	N	Full Doc			
	Refinance Description: Cash Out-Other	Appraisal Amount 285000	Sale Amount: 285000	Repair Cost: 0	

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TRANSMISSION VERIFICATION REPORT

(2

APPRAISAL OF

SINGLE FAMILY DWELLING

paid \$430,00 to 1 BW

LOCATED AT:

86 VALLEY RIDGE LOOP COCKEYSVILLE, MD 21030-4373

FOR:

TAYLOR, BEAN & WHITAKER 314 NE 14TH STREET OCALA, FL 34470

BORROWER:

YANG

AS OF:

JULY 23, 2009

BY:

JOYCE SMITH

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07/24/2009

TAYLOR, BEAN & WHITAKER 314 NE 14TH STREET OCALA, FL 34470

File Number: J0907024

In accordance with your request, I have appraised the real property at:

86 VALLEY RIDGE LOOP COCKEYSVILLE, MD 21030-4373

The purpose of this appraisal is to develop an opinion of the market value of the subject property, as improved. The property rights appraised are the fee simple interest in the site and improvements.

In my opinion, the market value of the property as of $\,$ JULY 23, 2009

Smith

is:

\$272,000 TWO HUNDRED SEVENTY-TWO THOUSAND DOLLARS

The attached report contains the description, analysis and supportive data for the conclusions, final opinion of value, descriptive photographs, limiting conditions and appropriate certifications.

SINCERELY,

JOYCE SMITH

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Neighborhood Name VALLEY CROSSIN	G M	ap Reference 19-B-7	Consus Tra	oct 4085.06
Occupant X Owner Tenant .Vaca			PUD HOA \$ 29.66	
Property Rights Appraised X Fee Simple	Leasehold Other (describe) N/A		10D 110A \$ 20.00	per year X per month
Assignment Type Purchase Transaction	X Refinance Transaction Other (describ	e) N/A		
Lender/Client TAYLOR, BEAN & WHIT	AKER Address 314 NE 14T	H STREET, OCALA, FL	34470	
Is the subject property currently offered for sale or	has it been offered for sale in the twelve months	prior to the effective date of this and	oraical? Voc V	No
Report data source(s) used, offering price(s), and offering price(s)	date(s). MULTIPLE LISTING SERV	/ICE INDICATES THAT T	THE SUBJECT HAS	NOT BEEN
OF EVEN FOR SALE MITHIN THE	= PAST 12 MONTHS	•	•	
I did X did not analyze the contract for sal	e for the subject purchase transaction. Explain t	he results of the analysis of the con	ract for sale or why the anal	ysis was not performed.
Contract Price \$ N/A Date of Co.	ntract N/A Is the property sell			
Is there any financial assistance (loan charges, sale	e concessions, gift or downpayment assistance	er the owner of public record?	Yes No Data Sou	urce(s) N/A
If Yes, report the total dollar amount and describe t	he items to be paid. N/A	N/A	alf of the borrower?	」Yes □ No
	TWA	INA		
Note: Race and the racial composition of the ne	eighborhood are not appraisal factors.			
Neighborhood Characteristics	One-Unit Hou	sing Trends	One-Unit Housing	Present Land Use %
Location Urban X Suburban Rura		Stable X Declining	PRICE AGE	
Built-Up X Over 75% 25-75% Und	er 25% Demand/Supply Shortage	X In Balance Over Supply	\$(000) (yrs)	
Growth Rapid X Stable Slov	Marketing Time Under 3 mths	X 2 6 mths Over C the	1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 -	
Neighborhood Boundaries THE SUBJECT	IS LOCATED NORTH OF PADO	NIA RD WEST OF		
LOCH KAVEN RESERVOIR, SOUT	H OF WARREN RD & FAST OF	VORK DD	270	
Neighborhood Description THE SUBJECT	IS LOCATED IN A RESIDENTIA	COMMUNITY VALUE	2011010=0	
THE REPORT OF THE SHALL SHALL	-AR IN SIZE & UTILITY TO THE		T 1140 E4014 4 4 4	
	ULIUULS. ITUSELIALS & RECR	- A LICINIAL EACH ITIES	NO ADVEDGE GG	
Market Conditions (including support for the above WITH THIS REPORT.	conclusions) SEE THE MARKET CO	ONDITIONS ADDENDUM	PAGE (FORM1004	IMC) INCLUDED
WITH THIS ILLF OR I.				
Dimensions PLAT NOT PROVIDED	Ama 04 ACDE			
Specific Zoning Classification R	Area .04 ACRE	Shape RECTANGL	JLAR-LIKE View T	YPICAL
	Zoning Description RESIDE conforming (Grandfathered Use) No Zo			
Is the highest and best use of the subject property a	conforming (Grandfathered Use) No Zo			
	s improved (or as proposed per plans and spec	ilications) the present use?	Yes No If No, des	scribe. N/A
Utilities Public Other (describe)	Public	Other (decay)		
Electricity X	Water X	Other (describe)	Off-site Improvements—	
Gas X	Sanitary Sewer X		Street ASPHALT	<u>X</u>
FEMA Special Flood Hazard Area Yes X	No FEMA Flood Zone X	FEMA Map # 240010 025	Alley NONE/TYPIC	
Are the utilities and off-site improvements typical for	the market area? X Yes No If N	lo doseribe	FEMA Map Da	ate 09/26/2008
Are there any adverse site conditions or external fac	tors (easements, encroachments, environments	dan de la lacation de lacation de la lacation de lacation de la lacation de lacation de lacation de lacation de la lacation de la lacation de lacation de lacation de la lacation de la	Yes X No If Yes,	describe. NO
THE VERGE CONDITIONS, DETRIME	NTAL EASEMENTS OR ENCRO	ACHMENTS WERE OBS	SERVED AT THE TI	ME OF THE
INSPECTION.			ENVED AT THE T	WIL OF THE
GENERAL DESCRIPTION				
GENERAL DESCRIPTION Units X One One with Accessory Unit	FOUNDATION	EXTERIOR DESCRIPTION ma	nterials/condition INTERIO	R materials/condition
# of Stories 2.5	Concrete Slab Crawl Space	Foundation Walls BLOCK	VAVG Floors	WD/CPT/TL/AV
Type Det. X Att. S-Det./End Unit	X Full Basement Partial Basement		DING/AVG Walls	DRYWALL/AVG
X Existing Proposed Under Const.	. 20 3q. ic.		LE/AVG Trim/Finis	
Design (Style) TOWNHOUSE		- TEOIVIII	NUM/AVG Bath Floo	
Year Built 1984		Window Type DBL HU	JNG/AVG Bath Wait	
Effective Age (Yrs) 12-13	Evidence of Infestation Dampness Settlement	Storm Sash/Insulated INS JLA		ge X None
Attic None		Screens YES/A\		way # of Cars
Drop Stair Stairs	Heating X FWA HWBB Radiant Other Fuel GAS			Surface NONE
Floor X Scuttle	Cooling X Central Air Conditioning	Fireplace(s) # Fen		
Finished Heated	Individual Other	X Patio/Deck WD Porc		ort # of Cars
Appliances X Refrigerator X Range/Oven	X Dishwasher X Disposal Microv	Pool Othe		Det. Built-in
Finished area above grade contains:	6 Rooms 2 Rodsooms		ner (describe)	
Additional features (special energy efficient items, etc		2.5 Bath(s)	1,740 Square Feet of G	ross Living Area Above Grade
FLOORING ON MAIN LEVEL		LLOWING FEATURES:	SKYLITES, DECK, L	OFT/DEN, WOOD
Describe the condition of the property (including need	lod ropoire deterioresis			7
SILEKTERNAL INADEQUACIES II	HE CONSTRUCTION OUNLING	D TO 10 11	UNUSUAL PHYSI	CAL, FUNCTIONAL,
CONDITION, THE ESTIMATED EFFE	CTIVE AGE IS LESS THAN AC	TUAL AGE	LA. BASED ON MA	AINTENANCE AND
		Scannod: 6/1	/2010-4:16:58 P	M
Are there any physical deficiencies or adverse condition ADVERSE CONDITIONS OR PHYSIC	ons that affect the livability, soundness, or struct			
ADVERSE CONDITIONS OR PHYSIC	CAL DEFICIENCIES WERE OBS	ERVED WHICH WOLL T	LIES LANO IF Yes,	describe. NO
······································	TECDITY OF THE DECREE		ALLEGI THE LIVA	BILITY

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

If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit (sign below):

Borrower				Co-Borrower				-					
		NEW AND		I. TYPE OF MO	RTGAGE A	ND TERM	IS OF LO	DAN .				X 4, 3, 4.	
Mortgage Applied for:	□VA □FHA	Conve		Other (explain):		Ager	icy Case			ender C	ase Nur	nber	•
Amount \$	163,200	Interest Ra	te No 1.875 %	o. of Months 180/180	Amortization	туре:	Fixe		Other (explain)	:		
			II. P	ROPERTY INFO	ORMATION	AND PUR			v :				367 207
		ss (street, city,						A		and the same	enter any order of the		lo. of Units
86 Valley F	Ridge Loop	o, Cockeysvil	le, MD 212	03 County: Ba	altimore							1	
Legai Descr	iption of Sur	ојест Ргорепу (aπach descr	iption if necessary	()							1 '	ear Built 986
Purpose of I	▼ R	efinance 🔲 (Construction Construction-	Permanent	Other (explain)):		roperty wi	II be: Residence]Secon	dary Re	sidence	☐investmen
Complete to Year Lot				on-permanent lo									
Acquired	Original C	OSI	Amount Ex	isting Liens	(a) Present V	alue of Lot	(t	o) Cost of	Improvements	s To	otal (a+b	o)	
	\$.		\$	1:	\$		\$			\$			
Complete to Year Acquired	this line if the Original C	nis is a refinar ost		xisting Liens	Purpose of R	efinance		Describ	e Improveme	nts		made [☐ to be made
2003	\$	185,000	\$	152,000	Cash-Out/H	ome impr	ovemen	t Cost: \$					
Title will be		Name(s)							Title will be he	ld		Estate w	ill be held in:
XiaoJu Ya GuoSheng							Joint					Fee S	
		nt Settlement	Charnes and	I/or Subordinate F	inancina /eyr	lain)	<u> </u>						ehold (show ition date)
Checking/	Savings	ini, ootiiomoni	onarges and		manong (ext	nanı)					-	CXPIIC	ition date)
											1		
	Carried Street, Street	Borrowe		- III. BO	RROWER								
Borrower's I	Name (inclu	de Jr. or Sr. if a	applicable)			Co-Borrov	ver's Nam	ne (include	Jr. or Sr. if a	pplicable	e)		
XiaoJu Ya	ng					GuoSher	ng Liu						
Social Secur				DOB (mm/dd/yyy	y) Yrs. School	Social Sec	urity Num	ber Home	Phone (incl. are	ea code)	DOB (r	nm/dd/yyy	yy) Yrs. School
212-41-077	74	410-666-2697		11/10/1956	16	214-41-5	845	410-6	66-2697		04/25	/1960	16
Married Separate		ried (include sir ed, widowed)	gle, Dependent	dents (not listed by ages	Co-Borrower)	Married Separa		nmarried (ivorced, wi	include single, dowed)	Depend	1	ot listed b	y Borrower)
Present Add	dress (street	t, city, state, ZI	P) V Ov	vn □Rent □	6 No. Yrs.	Present A	ddress (s	treet, city,	state, ZIP)	▼ Ow	/n 🗆 l	Rent	6 No. Yrs.
86 Valley I	Ridge Loo	р				86 Valley	Ridge I	_oop	•				
Cockeysvi	ille, MD 21	203				Baltimor	e, MD 2	1203					
Mailing Add	lress, if diffe	rent from Pres	ent Address			Mailing Ad	ddress, if	different f	rom Present A	ddress	····		
									٠				
If residing	at present	address for le	ss than two	years, complete	the followin	a:							
		, city, state, ZII	,		No. Yrs.		ddress (s	treet, city,	state, ZIP)	□ov	vn 🔲	Rent	No. Yrs
Former Add	dress (street	, city, state, ZII	?)	vn Rent	No. Yrs.	Former Ad	ddress (s	treet, city,	state, ZIP)	□ Ow	vn 🔲	Rent	No. Yrs
	Form 1003 Loanapp1.fr				Page	1 of 5	Borrowe	er		······································	Fred	die Mac F	Form 65 07/0

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Uniform Residential Loan Application This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Cd-Borrower applicable. Co-Borrower information must also be provided (and the appropriate box checked) when the income or assets of a person other than the "Borro (including the Borrower's spouse) will be used as a basis for loan qualification or _____ the income or assets of the Borrower's spouse or other person who has comm property rights pursuant to state law will not be used as a basis for loan qualification, but his or her liabilities must be considered because the spouse or other pe has community property rights pursuant to applicable law and Borrower resides in a community property state, the security property is located in a community prop state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan. na arachisa & If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit (sign below): Borrower Co-Borrower I. TYPE OF MORTGAGE AND TERMS OF LOAN Mortgage Agency Case Number □va ▼ Conventional Lender Case Number Other (explain): Applied for: FHA USDA/Rural Housing Service Amount Interest Rate No. of Months **Amortization Type:** ▼ Fixed Rate Other (explain): 200,000 120/120 4.375 % ARM (type): □ GPM II. PROPERTY INFORMATION AND PURPOSE OF LOAN Subject Property Address (street, city, state, & ZIP) No. of Units 4328 Telfair Blvd, Suitland, MD 20746 County: Prince Georges Legal Description of Subject Property (attach description if necessary) Year Built 1990 Purpose of Loan Purchase ☐ Construction Property will be: Other (explain): ▼ Primary Residence Secondary Residence Investmen Complete this line if construction or construction-permanent loan. Year Lot **Original Cost** Amount Existing Liens (a) Present Value of Lot (b) Cost of Improvements Total (a+b) Acquired \$ \$ Complete this line if this is a refinance loan. Year Original Cost **Amount Existing Liens** Purpose of Refinance Describe Improvements made to be made Acquired 2008 280,000 210,000 Change In Rate Term Cost: \$ Title will be held in what Name(s) Manner in which Title will be held Estate will be held in: **Huidong Cao** Fee Simple **GuoYing Zhang** Leasehold (show Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain) expiration date) Checking/Savings III. BORROWER INFORMATION Co-Borrower Borrower Borrower's Name (include Jr. or Sr. if applicable) Co-Borrower's Name (include Jr. or Sr. if applicable) **HuiDong Cao** Social Security Number Home Phone (incl. area code) DOB (mm/dd/yyyy) Yrs. School Social Security Number Home Phone (incl. area code) DOB (mm/dd/yyyy) Yrs. School 046-86-8192 202-563-6122 05/31/1961 20 Married Unmarried (include single, Dependents (not listed by Co-Borrower) Married Dependents (not listed by Borrower) Unmarried (include single, ☐Separated divorced, widowed) divorced, widowed) ages ∟ Separated ages Present Address (street, city, state, ZIP) ☑ Own ☐ Rent No. Yrs. Present Address (street, city, state, ZIP) □Own □ Rent No. Yrs. 4328 Telfair Blvd Suitland, MD 0746 Mailing Address, if different from Present Address Mailing Address, if different from Present Address If residing at present address for less than two years, complete the following: Former Address (street, city, state, ZIP) Own Rent 4 No. Yrs Former Address (street, city, state, ZIP) ☐Own ☐ Rent No. Yrs. 5 Brandywine St., SE #32 Washington, DC 20032 Former Address (street, city, state, ZIP) Own Rent No. Yrs. Former Address (street, city, state, ZIP) ☐Own ☐ Rent No. Yrs. Scanned: 6/1/2010-4:17:00 PM Fannie Mae Form 1003 07/05 Freddie Mac Form 65

Borrower

Co-Borrower

Page 1 of 5

CALYX Form Loanapp1.frm 09/05

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BROKER FEE SHEET

Taylor, Bean & Whitaker Mortgage Corporation 814 Highway A1A North, Sulte 205 Ponte Vedra Beach, Fl 32082

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В	S	BR BR	Survey Termite Inspection	 			<u> </u>	ŀ	•
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В	S	BR	Escrow Waiver				<u> </u>	ì	Ī
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School	Tax: \$		Due Date:	0)ther:	Due D	ate;		1
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Require	d Docum	nents to b	e provided before a clo	sing packag	e can be dr	awn:	_		
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If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit (sign below):

				0- 0								
3orrower				Co-Borrower	ORTGAGE AN	D)TEDM	OFILOA	N				1.2
Mortgage Applied for:	□VA □FHA	✓ Convention USDA/Ru Housing	onal	Other (explain			y Case Nu				se Number	
Amount \$	189,600	Interest Rate 4.8	75 %	of Months 360/360			▼ Fixed F	[Other (e) ARM (typ	e):		
8 Tyburn C	perty Address	(street, city, state le Timonium, ect Property (at	ate, & ZIP) MD 21093	County: B	altimore	NO PUR	POSE OF	EOAN				No. of Units 1 Year Built 2004
Purpose of I	▼ Re		nstruction nstruction-F	Permanent	Other (explain):		V		sidence 🔲		lary Residence	e
Year Lot Acquired	Original Co	st	Amount Exi	sting Liens	(a) Present Va	lue of Lot	(b) (Cost of Imp	rovements	\$	tal (a+b)	
Complete to Year Acquired	pmplete this line if this is a refinance loan. ar Original Cost Amount Existing Liens Purpose of Refinance Describe Improvements							made	to be made			
Checking 3orrower's eng Wu	Down Payme /Savings Name (inclu	Borrower de Jr. or Sr. if a	pplicable)	A STATE OF THE SE	e Financing (exp	NFORMA Co-Borrov	vei 5 ivaine	(mode o	. 01 01.11 4		exp	
locial Secu 16-59-67	1	Home Phone (inc 410-628-2291		07/03/1962	yyyy) Yrs. School 20				one (incl. are		01/17/1962 idents (not lister	20
Married Separat	ted divorc	rried (include sin ed, widowed) st, city, state, ZII	no.	dents (not listed ages wn Rent	by Co-Borrower) 5 No. Yrs.	Married Separa Present	ated div	reet, city, s	tate, ZIP)	no.	ages wn □ Rent	2No. Yrs.
Tyburn	ı Ct	ım, MD 21093				Bloomi	ngton, IN	47404	usin sumn			
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altimore, MD 21218			line of work/pr	rotession					line of wor	rk/professio
osition/Title/Type of Bus	siness	Business	8 Phone (incl. are	a code)	Position/Titl	le/Type of Business		Business I	Phone (incl.	area code)
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ASSETS escription	Cast Market								the creditor's name	e, addres		ccount n		
ash deposit toward rchase held by:	\$			stock	pledges,	etc. Us	e continu	uation s	sheet, if necessary ed or upon refinar	. Indicate	e by (*)	those lia	bilities wh	nich will be
						LLA	BILITIE	S		Month! Month			Unpaid Balance	
st checking and savings accounts	below			Nam	e and add	iress o	of Compa	any	\$ Paym		\$			
ame and address of Bank, S&L, or Cn SOA CD	edit Union			Citi	Mtg									
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ife insurance net cash value	\$			1	•									
ace amount: \$				1										
Subtotal Liquid Assets	\$		20,000	Acc	l. no.		of Com	201		\$ Pavi	20 nent/M	onths	5	757
Real estate owned (enter market value rom schedule of real estate owned)		4	00,000	Cha	ne and ac	luiess	or Com	parry		\$ Caymonumonato				
/ested interest in retirement fund	\$			_									1	
Net worth of business(es) owned attach financial statement)	\$				t. no.						13			687
Automobiles owned (make and year)	\$				nony/Chil ntenance					\$				
Other Assets (itemize)	\$			Job	-Related	Expen	ise (child	care,	union dues, etc.)	\$			-13	
				To	tal Monti	nly Par	yments			\$		606	1.33	1422-10
	 		120,000	∦Ne	Worth .			\$	241,110	Tota	Liabil	ities b.	\$	178,890
Total Assets a.	\$		120,000		ninus b) l		cheet)					Insura	ance	
Schedule of Real Estate Owned (if ac Property Address (enter S if sold, PS sale or R if rental being held for incor	if pending	pen	Type of Property	Pr	esent et Value	\ А	mount c	of Liens	Gross Rental Income	Mortg Paym		Mainte	enance, & Misc.	Net Rental Inco
8 Tyburn Ct Timonium, MD 21093		s	SFR	\$	400,000	\$	159,	361	\$	\$	791	\$	400	\$
				 										
						ļ						 		-
.ist any additional names under whi			Totals	\$	400,000	\$	159,	361	\$	\$	791	\$	400	\$

nnie Mae Form 1003 07/05 ALYX Form Loanapp3.frm 09/05

Continuation Sheet/Residential Loan Application Borrower: Use this continuation sheet if you need more space to complete the Agency Case Number: Feng Wu Residential Loan Application. Mark B for Borrower or C for Co-Borrower: Lender Case Number: Co-Borrower. VI: ASSETS AND LIABILITIES Cash or Market Monthly Payment & Unpaid **ASSETS** LIABILITIES Months Left to Pay Balance Name and address of Bank, S&L, or Credit Union Name and address of Company \$ Payt./Mos. Discover Acct. no. Acct. No. 15 91 Name and address of Bank, S&L, or Credit Union Name and address of Company \$ Payt./Mos. Kohl Acct. no. Acct. No. 5 52 Name and address of Bank, S&L, or Credit Union Name and address of Company \$ Payt./Mos. Acct. no. Acct. No. Name and address of Bank, S&L, or Credit Union Name and address of Company \$ Payt./Mos. Acct. no. Acct. No. Name and address of Bank, S&L, or Credit Union \$ Payt./Mos. Name and address of Company Acct. no. Acct. No. Name and address of Bank, S&L, or Credit Union \$ Payt./Mos. Name and address of Company \$ Acct. No. Acct. no. \$ Payt./Mos. Name and address of Bank, S&L, or Credit Union Name and address of Company

I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of Title 18, United States Code, Section 1001, et seg.

Acct. No.

Borrower's Signature:	Date	Co-Borrower's Signature:	Date
X		X	

Acct. no.

VII. DETA	AILS UF TRAN	ISACHU	N.,			VIII. DECLARATIONS	Contraction the free of	C 60 40	100	3 A .	
. Purchase price		\$		1	s" to any questions					Co-Bor	rower
. Alterations, impro	ovements, repairs			please use contin	uation sheet for exp	elanation.	-	Yes	No	Yes	No
. Land (if acquired	separately)			a. Are there any ou	utstanding judgments	against you?			3		
I. Refinance (incl. d	debts to be paid of	ff)	159,361.00	b. Have you been	declared bankrupt wi	thin the past 7 years?			3		
e. Estimated prepaid	id items		2,000.00	1 '		on or given title or deed in lie	eu thereof		V		
. Estimated closing	g costs			in the last 7 yea	rs?						
. PMI, MIP, Fundin	ng Fee			d. Are you a party					V		
n. Discount (if Borro	 					bligated on any loan which r foreclosure, or judgment?	esulted in		3	Ш	
. Total costs (add i	items a through h)	161,361.00	(This would include s	uch loans as home mor	tgage loans, SBA loans, home i	improvement				•
. Subordinate finan	ncing			abligation bond or k	oan guarantee. If "Yes.	ibile) home loans, any mortga " provide details, including date	, name and				
c. Borrower's closin	ng costs paid by S	eller	2,250.00			if any, and reasons for the action fault on any Federal debt or			Z		
. Other Credits (ex	xplain)			loan, mortgage,		bond, or loan guarantee?	any outer	ليا	L.W.	ني ا	
				g. Are you obligate	ed to pay alimony, ch	ild support, or separate main	tenance?		V		
				1 -	e down payment bor				V		
				i. Are you a co-m	aker or endorser on a	a note?			V		
								(Z)	_		\Box
	univers DNAL NAID			j. Are you a U.S.	. cruzen? ianent resident alien?	1		V	Z		
m. Loan amount (ex Funding Fee final	anced)		189,600.00	I. Do you intend		erty as your primary reside	ence?	V			
n. PMI, MIP, Fundir	ing Fee financed			1	•	in a property in the last three	e vears?	V	\Box		
1		 -		1		n-principal residence (PR),	- ,	Œ	س		
o. Loan amount (ad	da iii ocii)		490 600 0	second horr				F	R		
p. Cash from/to Borrower (subtract j, k, I & o from i) 189,600.00 second home (SH), or investment property (IP)? (2) How did you hold title to the home-solely by yourself jointly with your spouse (SP), or jointly with another property (IP)?					. •	_					
							SP_				
Carry of			TO THE REPORT OF THE PARTY OF T	OM COCEMEN	TANDESTORES	CNT	de la companya de la companya de la companya de la companya de la companya de la companya de la companya de la		w. e		4.7
and agrees and acknowledge of the 18, United States of Title 18, United States of the 18 application of the 18	ned specifically repnowledges that: (1) ntation of this information that ates Code, Sec. 10 ication; (3) the proper loan; (5) the proper this application, who application, who are the section of the control of the co	the information con the information con the information con the information con 001, et sequently will not entry will be ether or no	Lender and to Lei ation provided in thatined in this applica- de on this applica- ; (2) the loan requi- be used for any iller occupied as indicate the Loan is app- and Lam obliger.	nder's actual or potenthis application is true cation may result in c ion, and/or in criminal ested pursuant to this pal or prohibited purposited in this application oved; (7) the Lender of the amend and/or set to a set to a	tial agents, brokers, part correct as of the civil liability, including it penalties including, it is application (the "Los se or use; (4) all stater in; (6) the Lender, its and its agents, brokensumplement the information in the supplement the informatical signal signal informatical signal informatical signal informatical signal informatical signal	ENT e date set forth opposite my monetary damages, to any p out not limited to, fine or impr an") will be secured by a mor nents made in this application servicers, successors or ass ers, insurers, servicers, succeastion provided in this applic	rs, servicers signature a erson who r risonment or tgage or de are made for igns may re essors and ation if any	s, such and the may self both ed of the petain the petain the assign of the control of the contr	cessor at any uffer a under trust courpos ne orig ns mate	is and intent into loss the property of object	due to ovisions or ovisions or ovisions or overty taining and/or an inuously ts that
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12/2	First Name: Hangxue	M.l.:	Last Name: Xu		Н	me Fhone Number:	
2	Social Secu	rity Numbe	er: Marital Statu	s:	,		1
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1 2 2	Property	Inform	ation				
12/1	Property Typ		•	Occupanc			Р
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	Property Add		ıD.	Zip Code 21030	C ifty	CKEYSVILLE	C -
		NDOL LOO	'1	21030	COC	NE 13 VILLE	Б
	Loan Info	ormatio	n				
·	Loan Progra Conv 15	m:	Self Employed: N	Documentation Type: Full Doc	Lock Term: 15	Escrow Waiver: E N P	
	Loan Purpos	se:	Refinance	Appraisal Amount:	Sale Amount:	Repair Cost:	
	RE		Description: Change in Rate/Term-	290000	290000	0	
	Marria M		No Cash Out	•			
	New 2nd: Flo		Interest Rate: 4.875			Pre Feature Price: 101.898	The state of
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.ock Rate

Print

Relock

MY UL Extension

Change Lock

Lock Another Loan

Home Phone Number

410-628-2291

Scenario Pricer

Loan # 3346814 MERS # 100029500033468145

This confirmation of lock does not constitute Underwriting Appr

Note: Please press the Print button located at the top-right of this page, to print out you.

Status: Locked

App Date: 4/18/2009

Lock Date: 5/12/2009

Loan Officer Email: acemort@yahoo.com

M.i.:

Borrower Information

First Name: Feng

Last Name: Whi

Social Security Number:

Marital Status:

216-59-6757

Married -

Present Address:

8 Tyburn Ct

Co-Borrower:

M.I.:

First Name:

Zhongmin

Social Security Number:

213-59-1189

City **Timonium**

State MD

Zis 210

Last Name:

Guo

Marital Status:

Property Information

Property Type:

Single Family Residence

Property Address:

δ Pyburn Ct

Occupancy Status:

Primary Residence

Zip Code

21093

LUTHERVILLE TIMONIUM

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Coun **BALT**

Lara Information

Loan Program: Conv 30

Self Employed:

Documentation

Full Doc

Type:

Lock Term:

Escrow Waiver: Escrow Charge: Temp Bi

No

Loan Purpose:

Refinance Description:

Cash Out-Other

Appraisal Amount: 416666.67

Sale Amount: Repair Cost:

Loan An

New 2nd: FICO: DTI: 749

19.29 4.875

Interest Rate:

416666.67

250000

Pre Feature Price:

101.089

Post Fea Price: 101.239

Guidelines

Price Adjustments

FICO >= 700 and LTV <= 60% = 0.25 MD = -0.1

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Uniform Underwriting and Transmittal Summary

18 Borrower and	Prope	rty/Infor	mation	114							, e s
Borrower Name	Fen	ng Wu							SSN 216-59-67	57	
Co-Borrower Nam									SSN		
Property Address					n, MD 21093	<u>.</u>			·		
Property Type		-	Classification				-	cy Status	Additional Prop	_	ormation
1 unit	-		Mac Fannie			_	-	Residence	Number of Units		
2-4 units	•	III Con				JD 🔲 1 Co-op			Sales Price	\$	
Condominium		∐II Cond				JD 🗌 2 Co-op	∐ Investm	ent Property	Appraised Value	\$	316,000
PUD Co-o	-	☐I Cond		xpedited Ne							
☐ Manufactured F	Housing		=	xpedited Est					Property Rights		
Single Wide				annie Mae R					☑ Fee Simple		
Multiwide				HA-approve	u ·				Leasehold		
	N. W. C. A. L. SECTION		Project Nar	me							
Loan Type		ization 7		_		Loan Purpos	se		Lien Position		
			Monthly Pay			Purchase	- ·		First Mortgage		
□ FHA			-Biweekly Pa	ayments		☑ Cash-Out		/m	Amount of Subon	dinate F	inancing
□VA	Ballo							nance (Fannie)	\$		
USDA/RHS		/ (type)				☐ No Cash-0		æ (Freddie)	(If HELOC, include		e and credit limit)
	Othe	er (specif	y)			☐ Home Imp		_	Second Mortga	ge	
						☐ Constructi	on to Perma	nent			
Note Information	-		,	Mortgag	ge Originator	Buy	lown		if Second Morto	age	
Original Loan Amo	ount <u>\$</u>		189,000	☐ Seller		□Y€	es		Owner of First Me	ortgage	
Initial P&I Paymen	nt <u>\$</u>		1,014.59	☐ Broke	er	▼ No)		☐ Fannie Mae	□F	reddie Mac
Initial Note Rate	_		5.000 %		spondent	Term			Seller/Other		
Loan Term (in mo	nths) _	360/	360	Broker/C	Correspondent	Name and Co	npany Nam	e:	Original Loan Am	ount of	First Mortgage
III Underwitting	(Inform	nation	Section 1997		*****	Ass Carlo			<u>\$</u>		
		iauoii.					A Section				· · John John John V. No.
Underwriter's Name	е			Appraise	r's Name/Licen	ise #		Appraisal Cor	mpany Name		
Stable Monthly I	ncome							Present Ho	using Payment:	\$	
•			Borrower	Co	o-Borrower	Tota	ıl		fonthly Payments		
Base Income	5	\$	4,167.00	\$.167.00		rimary Residence		
Other Income	-	\$		\$		\$		First Mortgag		\$	1,014.59
	-			<u></u>				Second Morte		\$.,,,,,,,,,,,
Positive Cash Flow	, ,	\$		\$		\$		Hazard Insur		\$	
(subject property) Total Income		\$	4,167.00	\$		\$ 4	,167.00	Taxes		\$	
	_					•		Mortgage Ins	urance	\$	
Qualifying Ratio	s				Loan-to-Va	lue Ratios		HOA Fees		\$	
Primary Housing E	xpense/	Income		<u>24.348 %</u>	LTV	55	9.810 %	Lease/Groun	d Rent	\$	
Total Obligations/Ir	ncome			38.891 <u>%</u>	CLTV/TLTV	5	9.810 %	Other		\$	
Debt-to-Housing G	ap Ratio	(Freddie	e)	%	HCLTV/HTL	τν	%	Total Primary	Housing Expense	\$	1,014.59
						<u> </u>		Other Obligat	ions		
Qualifying Rate					Level of Pr	operty Reviev	v	Negative Cas	h Flow	\$	
✓ Note Rate				5.000 %	☐ Exterior/In			(subject prop	G(1 y)		
<u> </u>	Above I	Note Rate	·	<u>%</u>	Exterior O	nly		All Other Mor	nthly Payments	\$	606.00
<u> </u>	Below N	Note Rate		<u>%</u>	☐ No Apprai	isal		Total All Mon	thly Payments	\$	1,620.59
☐ Bought-Down R	ate			%	Form Numbe	er:					
Other				<u>%</u>				Borrower F	unds to Close		
								Required		\$	
Risk Assessmen	nt				Escrow (T8	•		Verified Asse	ts	\$	
☐ Manual Underw	riting				Yes 🗌	No					
□AUS								Source of Fu	nds		
□DU □LP		ther						No. of Months			
AUS Recommen	ndation							Interested Pa	rty Contributions		<u>%</u>
DU Case ID/LP	AUS Ke	y#									
LP Doc Class (F								using Initiative			
Representative (Credit/I	ndicato	r Score		Home Buye	ers/Homeowi	ecatin felu	eation Sortific	aptering file polyyes	☑ No	•
aderwriter Con	nments							_			

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower", as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when

the income or assets of a person other than the "Borrower" (including the Borrower's spouse) will be used as a basis for loan qualification or ____the income or assets of the Borrower's spouse or other person who has community property rights pursuant to state law will not be used as a basis for loan qualification, but his or her liabilities must be considered because the spouse or other person has community property rights pursuant to applicable law and Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan. If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit (sign below): Borrower Co-Borrower I. TYPE OF MORTGAGE AND TERMS OF LOAN Mortgage □ VA ▼ Conventional Other (explain): Agency Case Number Lender Case Number Applied for: ☐ FHA USDA/Rural Housing Service Amount Interest Rate No. of Months Amortization Type: Fixed Rate \$ Other (explain): 189,000 5.000 % 360/360 ☐ GPM ARM (type): II. PROPERTY INFORMATION AND PURPOSE OF LOAN Subject Property Address (street, city, state, & ZIP) No. of Units 8 Tyburn Ct, Lutherville Timonium, MD 21093 County: Baltimore Legal Description of Subject Property (attach description if necessary) Year Built 2004 Purpose of Loan Purchase ☐ Construction ☐ Other (explain): Property will be: ▼ Refinance [Construction-Permanent Primary Residence Secondary Residence Investment Complete this line if construction or construction-permanent loan. Year Lot **Original Cost** Amount Existing Liens (a) Present Value of Lot Acquired (b) Cost of Improvements Total (a+b) Complete this line if this is a refinance loan. Year **Original Cost Amount Existing Liens** Purpose of Refinance Acquired Describe Improvements made to be made 2004 310,000 159,361 Cash-Out/Other Title will be held in what Name(s) Cost: \$ Manner in which Title will be held Feng Wu Estate will be held in: Joint **Zhong Min Guo ▼** Fee Simple Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain) Leasehold (show Checking/Savings expiration date) Borrower III. BORROWER INFORMATION Co-Borrower Borrower's Name (include Jr. or Sr. if applicable) Co-Borrower's Name (include Jr. or Sr. if applicable) Feng Wu Social Security Number Home Phone (incl. area code) DOB (mm/dd/yyyy) Yrs. School Social Security Number Home Phone (incl. area code) DOB (mm/dd/yyyy) Yrs. School 216-59-6757 410-628-2291 07/03/1962 01/17/1962 Married Unmarried (include single, Dependents (not listed by Co-Borrower) **▼** Married Unmarried (include single, Separated Dependents (not listed by Borrower) divorced, widowed) ages Separated divorced, widowed) ages Present Address (street, city, state, ZIP) ☑ Own ☐ Rent No. Yrs. Present Address (street, city, state, ZIP) ☐Own ☐ Rent No. Yrs. 8 Tyburn Ct 1300 Walnut St., (live w cousin summer back to MD) Lutherville Timonium, MD 21093 Bloomington, IN 47404 Mailing Address, if different from Present Address Mailing Address, if different from Present Address 8 Tyburn Ct Perryville, MD 21903 If residing at present address for less than two years, complete the following: Former Address (street, city, state, ZIP) ☐Own ☐ Rent Former Address (street, city, state, ZIP) No. Yrs ☑Own □ Rent _ 5 No. Yrs. 8 Tyburn Ct (Still live here) Lutherville Timonium, MD 21093 Former Address (street, city, state, ZIP) ☐Own ☐ Rent No. Yrs. Former Address (street, city, state, ZIP) ☐Own ☐ Rent No. Yrs. Fannie Mae Form 1003 07/05 CALYX Form Loanapp1.frm 09/05 Freddie Mac Form 65 Page 1 of 5

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	Borrower	gar Hear	IV: EMPL	OYMENT	NF.ORMAT	ION*4	Co-Borr	ower	The Property of
Name & Address of Er		Employed	Yrs. on thi	s job	Name &	Address of Employer		Employed	Yrs. on this job
Johns Hopkins Uni	V		8 yr(s)]				
1103 E. 33rd St., Baltimore, MD 2121	8		Yrs. emplo	oyed in this k/profession					Yrs. employed in this line of work/profession
Position/Title/Type of E	Rusinoss	Rusinoss	8 Phone (incl.	oroo code\	Docition	Tal- (Towns of Doc		·	
		ļ	•	area code)	Position/	Title/Type of Business		Business	Phone (incl. area code)
Research Associate	•	410-614-	1140		ļ				
If employed in curren	t position for less th	an two year	rs or if curre	ently emplo	yed in mor	re than one position, co	mplete the	following:	
Name & Address of En	. —	Employed	Dates (fro			Address of Employer		Employed	Dates (from-to)
									(
			Monthly In						Monthly Income \$
Position/Title/Type of B	Business	Business	Phone (incl.	area code)	Position/	Title/Type of Business		Business I	hone (incl. area code)
Name & Address of En	nployer Self I	Employed	Dates (from	m-to)	Name &	Address of Employer	Пан		
	.p.oyo Gen t	-iiipioyeu	Dates (IIO	11-10)	ivaine a	Address of Employer	∟ Self	Employed	Dates (from-to)
			Monthly In			•			
			Monthly Inc	come		•			Monthly Income
Position/Title/Type of B	usiness	Business	Phone (incl.	area code)	Position/	Title/Type of Business		Business I	Phone (incl. area code)
				,		rider type of Business		Dusiness i	riione (inci. area code)
Nome 9 Address -57-									
Name & Address of En	nployer	Employed	Dates (fror	n-to)	Name & /	Address of Employer	Self	Employed	Dates (from-to)
			Monthly Inc	come	ļ				Monthly Income
			\$						\$
Position/Title/Type of B	usiness	Business f	hone (incl.	area code)	Position/1	Fitle/Type of Business		Business F	Phone (incl. area code)
									(t t t t t t t
None O Add Co									
Name & Address of Em	iployer Self E	mployed	Dates (fron	n-to)	Name & A	Address of Employer	Self	Employed	Dates (from-to)
•									
			Monthly Inc	come					Monthly Income
Desition/Title/Time of D			\$						\$
Position/Title/Type of B	usiness	Business I	Phone (incl. a	area code)	Position/T	itle/Type of Business		Business F	hone (incl. area code)
			•						
	· Villon	HILYINGOI	ME AND CO	MEINENER	NHOWO EX	/BENGERIFORK STAN	-	7 man	
Gross					JUSING E	CPENSE INFORMATION Combined Monthly	l V	1	**************************************
Monthly Income	Borrower	Со-В	orrower	То	tal	Housing Expense	Pre	sent	Proposed
Base Empl. Income*	\$ 4,167.00	\$		\$ 4,	167.00	Rent	\$		44.
Overtime						First Mortgage (P&I)			\$ 1,014.59
Bonuses						Other Financing (P&I)			1,014.00
Commissions						Hazard Insurance			
Dividends/Interest						Real Estate Taxes			
Net Rental Income						Mortgage Insurance			
Other (before completing, see the notice in "describe						Homeowner Assn. Dues			· · · · · · · · · · · · · · · · · · ·
other income," below)						Other:			
Total	\$ 4,167.00	\$		\$ 4,	167.00	Total	\$		\$ 1,014.59
						h as tax returns and finan		nents.	
Describe Other Income	Notice: Alimo	ny, child sur	port, or sep	arate mainte	nance inco	ome need not be revealed have it considered for rep	if the		
200	20110	(2) 01 0	- Sonower ((~) uoes not	CHOOSE (O	nave π considered for rep	aying this	loan.	
B/C									Monthly Amount
							-		\$
annia Mao Ec 4000	7/05								
annie Mae Form 1003 0				_		Borrower		Fred	die Mac Form 65 07/05

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Description ASSETS		h or t Value	Liabilities	and Pledged Asset	s. List the creditor's	name address a	nd account	Jointly numbe	er for all outstandin
Cash deposit toward purchase held by:	\$		Stock plead	uding automobile loa ges, etc. Use continu pon sale of real estat	lation sheet, if neces	ssarv Indicate b	v (*) those li	iahilitia	ony, child support, s which will be
				LIABILITIE	S	Monthly P		Ur	npaid Balance
List checking and savings account			Name and	address of Compa	anv	\$ Payment	eft to Pay	s	
Name and address of Bank, S&L, or C BOA CD	Credit Union		Citi Mtg		,	V aymon	olivionals		·
			Acct. no.	2001821454		* (1,191)		150.361
Acct. no.	\$	20,000		address of Compa	any	\$ Payment	/Months	\$	
Name and address of Bank, S&L, or C	Credit Union		Wach Acct. no.			360			42.000
Aget no				address of Compa	iny	\$ Payment		s	12,692
Acct. no. Name and address of Bank, S&L, or C	\$		Barclay					*	
Maine and address of Bank, Sal, or C	realt Union		,	<i>y</i> .			•	ļ	
					*				
			Acct. no.			134	ı		9,143
A	T .			address of Compa	iny	\$ Payment		\$	<u> </u>
Acct. no. Stocks & Bonds (Company	\$		BOA						
name/number description)	\$								
			Acct. no.			59			5,107
			Citi	address of Compa	ny	\$ Payment/	Months	\$	
Life insurance net cash value	\$					1			
Face amount: \$		·							
Subtotal Liquid Assets	\$	20,000	Acct. no.						7.5
Real estate owned (enter market value from schedule of real estate owned)	\$	400,000		address of Compa	ny	\$ Payment		\$	757
Vested interest in retirement fund	\$								
Net worth of business(es) owned (attach financial statement)	\$								
Automobiles owned (make and year)	\$		Acct. no.	hild Support/Separa	ate .	13		100	687
, , , , , , , , , , , , , , , , , , , ,			Maintenan	ce Payments Owed	to:	•		***	and Marie
Other Assets (itemize)	\$		Job-Relate	d Expense (child ca	are, union dues, etc	£.) \$			
			Total Mon	thly Payments		\$	606		
Total Assets a.	s	420,000	Net Worth		241,110	-		\$	4-0-000
Schedule of Real Estate Owned (if add			(a minusib).	the from the state of	241,110	- Total Liab	nues D.	*	178,890
Property Address (enter S if sold, PS if sale or R if rental being held for income	pendina	Type of Property	Present Market Value	Amount of	Gross as Rental Income	Mortgage Payments	Insuran Maintena Taxes &	ance,	Net Postol Issues
8 Tyburn Ct				-	io i toritar moonie	7 dyments	Taxes a	IVIISC.	Rental Income
Timonium, MD 21093	s	SFR	\$ 400,000	\$ 159,361	\$	\$ 791	\$	400	\$
				ļ					
		Tatala					 		
List any additional names under which	credit has a	Totals	\$ 400,000	\$ 159,361	\$	\$ 791	\$	400	\$
Alternate Name	tias p	Tribusiy D	een received an	iu indicate appropri	are creditor name	et and account	number/e).		

VI. ASSETS AND WABILITIES

PANDANIE ALSO FIRANS	CTION 4.44		44	VIII DECLARATION	8	- 25		34 2	
	\$	1	'es" to any questio		- 04-0	Borro	-	Co-Bon	rower
a. Purchase price	4	1 •	inuation sheet for e	- .		Yes	No	Yes	No
b. Alterations, improvements, repairs		a. Are there any	outstanding judgme	nts against you?			V		
c. Land (if acquired separately)	450.004.00	b. Have you bee	n declared bankrupt	within the past 7 years?			V		
d. Refinance (incl. debts to be paid off)	159,361.00	ic Have vou had	property foreclosed	upon or given title or deed in	lieu thereof		V		
e. Estimated prepaid items	2,000.00	in the last 7 ye	ears?						
f. Estimated closing costs		d. Are you a part	y to a lawsuit?				V		\Box
g. PMI, MIP, Funding Fee		1	•	n obligated on any loan which	resulted in		V	\Box	$\bar{\Box}$
h. Discount (if Borrower will pay)	· ·		ansfer of title in lieu	of foreclosure, or judgment?		_		_	
i. Total costs (add items a through h)	161,361.00		such loans as home r	nortgage loans, SBA loans, home mobile) home loans, any mortg	improvement				
j. Subordinate financing		obligation, bond, or	loan guarantee. If "Y	es," provide details, including da er, if any, and reasons for the acti	te, name and				
k. Borrower's closing costs paid by Selle	er 2,250.00	' '		default on any Federal debt of		П	Z		
Other Credits (explain)		loan, mortgag		n, bond, or loan guarantee?				_	
		g. Are you obliga	ated to pay alimony,	child support, or separate ma	intenance?		▼		
		h. Is any part of	the down payment b	orrowed?			3		
		i. Are you a co-	maker or endorser o	n a note?			V		
			n			_			_
A Constitute DAM AND		j. Are you a U.		-0		3	닠		닐
m. Loan amount (exclude PMI, MIP, Funding Fee financed)	400 000 00	1 .	manent resident alie		longo?		3	님	
n. PMI, MIP, Funding Fee financed	189,000.00		ete question m below.	operty as your primary resid	letice r	V	الا		
II. FIM, MIF, Fullding Fee illanced		m. Have you had	an ownership intere	est in a property in the last thr	ee years?	J			
o. Loan amount (add m & n)		(1) What type	of property did you	own-principal residence (PR),	•				
o. Louis amount (add many	189,000.00	second ho	me (SH), or investm	ent property (IP)?		P	R_		
p. Cash from/to Borrower (subtract j, k,		(2) How did yo		ome-solely by yourself (S),		-	_		
o from i)	-88,639.00	jointly with	your spouse (SP), o	or jointly with another person	(O)?		<u>P</u>		
Premius de Premius de la constanta de la constanta de la constanta de la constanta de la constanta de la const			TIVAND AGREE	MENT					446
of Title 18, United States Code, Sec. 1001, described in this application; (3) the property of residential mortgage loan; (5) the property of	will not be used for any illeg- will be occupied as indicat r or not the Loan is appro- lication, and I am obligate to closing of the Loan; (8) dies that it may have relation of the Loan account may any representation or war onic record" containing my stion of this application con- tinal written signature.	al or prohibited purpo ted in this applicatio oved; (7) the Lende ed to amend and/or in the event that my ing to such delinque y be transferred with ranty, express or im "electronic signatur ntaining a facsimile	ose or use; (4) all state in; (6) the Lender, it r and its agents, bro supplement the info payments on the Lo- ncy, report my name such notice as may tapplied, to me regardinate, e," as those terms and of my signature, sha	ements made in this application is servicers, successors or assi- kers, insurers, servicers, suc- rmation provided in this applican become delinquent, the Ler- and account information to on he required by law; (10) neither ing the property or the condition the defined in applicable federa ill be as effective, enforceable	n are made for signs may refeessors and cation if any or determined to the cation of the cation if any or determined to the cation or value of and/or state and valid as	the pure ain the assigns of the sers, summer agent the pro- laws (e.g., and the pro- laws (e.g., and the pro- laws (e.g., and the pro-	erpose e origi s may materi uccess r repo ts, bro operty exclud aper v	e of obtainal and continuial facts sors or a rting ag kers, in a rting audoversion	uining a lor an uously a that I assigns encies; surers, 11) my dio and of this
in this application or obtain any information reporting agency.	or data relating to the Loa	n, for any legitimate	purpose through an	y source, including a source n	amed in this	applica	ation o	or a con	sumer
Borrower's Signature		Date	Co-Borrower's Si	gnature		E	Date		
Little on the care, X	INFORMATION FO	RIGOVERNME		G:PURPOSES:		. 4		4	
The following information is requested by topportunity, fair housing and home mortgag not discriminate either on the basis of this ir may check more than one designation. If yobservation and surname if you have made material to assure that the disclosures satis	e disclosure laws. You a formation, or on whether ou do not furnish ethnicity this application in persor	are not required to fur you choose to fuming, race, or sex, under n. If you do not wish	urnish this informationsh it. If you furnish the Federal regulationsh to furnish the informationsh e information the informa	n, but are encouraged to do s he information, please provid s, this lender is required to no nation, please check the box	o. The law pe both ethnic te the information. (Lendon)	provide ity and ation o ler mu:	s that race. In the st rev	a Lend For ra basis o	ter may ce, you of visual
BORROWER				I do not wish to furnish t					
Ethnicity: Hispanic or Latino	▼ Not Hispanic o	or Latino	Ethnicity:	Hispanic or Latino	☐ Not His	oanic c	or Lati	no	
Race: American Indian o	Asian	Black or African American	Race:	American Indian or Alaska Native	Asian			ck or can An	onican
Native Hawaiian or Other Pacific Islan		Amean Amendan		Native Hawaiian or Other Pacific Islander	White		A111	IVAII AII	iencan
Sex: ▼ Female	☐ Male	-	Sex:	Female	Male Male				
To be Completed by Interviewer Interview	riewer's Name (print or ty	pe)		Name and Address of later	viewore Emr				
	cy Hsu			Name and Address of Inter		loyer			
The second secon				Ace Mortgage Corpora		oloyer			
	riewer's Signature		Date	Ace Mortgage Corpora 8311 Honey Hill Road		oloyer			
Mail		ncl. area code)	Date	Ace Mortgage Corpora		oloyer			

Internet
Fannie Mae Form 1003 07/05
CALYX Form Loanapp4.frm 09/05

Continuation Sheet/Residential Loan Application Use this continuation sheet if you need more space to complete the Residential Loan Application. Mark B for Borrower or C for Co-Borrower. Borrower: Agency Case Number: Feng Wu Co-Borrower: Lender Case Number:

	9	VI: ASSERS (LINE) PULIABILITIES 1	NESTATE PARTY	Same and the same and the same and the same and the same and the same and the same and the same and the same a
ASSETS	Cash or Market Value	LIABILITIES	Monthly Payment & Months Left to Pay	Unpaid Balance
Name and address of Bank, S&L	, or Credit Union	Name and address of Company	\$ Payt./Mos.	\$
•		Discover		
• •				
•				
		·-		
Acct. no.	\$	Acct. No.	15	91
Name and address of Bank, S&L,	or Credit Union	Name and address of Company	\$ Payt./Mos.	\$
·		Kohl		
·				
Acct. no.	\$	Acct. No.	5	52
Name and address of Bank, S&L,	or Credit Union	Name and address of Company	\$ Payt./Mos.	\$
Acct. no.	s	Acct. No.	_	
Name and address of Bank, S&L,	or Credit Union	Name and address of Company	\$ Payt./Mos.	\$
Acct. no.	s	Acct. No.		
Name and address of Bank, S&L,	or Credit Union	Name and address of Company	\$ Payt./Mos.	
			♥ F ayt./NIOS.	\$
Acct. no.	\$	Acct. No.	_	
lame and address of Bank, S&L,	or Credit Union	Name and address of Company	\$ Payt./Mos.	\$
			J. Lyumoo.	Ψ
Acct. no.	s	A	_	•
lame and address of Bank, S&L,	or Credit Union	Acct. No.		
Junit, Odk,	o. Credit Officia	Name and address of Company	\$ Payt./Mos.	\$
cct. no.	\$	Acct. No.	_	
		Acct. No. by fine or imprisonment, or both, to knowingly make	1	

nat it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of Title 18, United States Code, Section 1001, et seq.

Borrower's Signature:	Date	[O. D	
X	Date	Со-Воггоwer's Signature:	Date
Fannie Mae Form 1003 07/05	· · · · · · · · · · · · · · · · · · ·	^	

CALYX Form 1003 Lnap5ast.frm 9/05





APPRAISAL OF REAL PROPERTY

LOCATED AT:

4328 TELFAIR BLVD IMPS UNIT 336 SUITLAND, MD 20746-4263

FOR:

WEI MORTGAGE CORPORATION 15200 SHADY GROVE RD SUITE 206 ROCKVILLE, MD 20850

AS OF:

04/27/2009

BY:

BROSH BOSHER SABRA PROPERTIES

9714 WIGHTMAN ROAD GAITHERSBURS CAMPed: 6/1/2010-4:17:17 PM

TEL. 301-417-2683

Lock Rate Print Relock Extension Change Lock Lock Another Loan Scenario Meer No charge Loan # 3328658 MERS # 100029500033286588 This confirmation of lock does not constitute Underwing Note: Please press the Print button located at the top-right of this page, to # 01 Status: Locked App Date: 4/9/2009 Lock Date: 4/9/2009 Loan Officer Email: nancyhsu0@yahoo.com LA \$ 200,000 **Borrower Information** First Name: Last Name: **Home Phone Number:** Huidona Can 202-563-6122 Social Security Number: Marital Status: 046-86-8192 Married Present Address: City State 4328 Telfair Blvd Suitland MD **Property Information Property Type:** Occupancy Status: **Property Status:** Single Family Residence Primary Residence Existing Property Address: Zip Code City County 4328 Telfair Blvd 20746 SUITLAND PRINCE GEORG **Loan Information** Loan Program: Self Employed: Documentation Lock Term: **Escrow Waiver: Escrow Charge:** Type: (NMID Full Doc Loan Purpose: Refinance Appraisal Amount: Sale Amount: Repair Cost: RE Description: 280000 280000 Change in Rate/Term-No Cash Out New 2nd: FICO: DTI: Interest Rate: Pre Feature Price: 816 4.375 100.431 Del Martin Lang Guidelines **Price Adjustments** MD = -0.1Scanned: 6/1/2010-4:17:18 PM

https://www.taylorbeanonline.com/tbwAdmin/site/lockLock_main.asp?appList=3328658

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants shou from etc. his form as "Borrower" or "Co-Borrower", as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when 🔲 the income or assets of a person other than the "Borrower" (including the Borrower's spouse) will be used as a basis for loan qualification or __the income or assets of the Borrower's spouse or other person who has community property rights pursuant to state law will not be used as a basis for loan qualification, but his or her liabilities must be considered because the spouse or other person has community property rights pursuant to applicable law and Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan. If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit (sign below): Borrower Co-Borrower I. TYPE OF MORTGAGE AND TERMS OF LOAN Mortgage Agency Case Number ▼ Conventional Other (explain): Lender Case Number Applied for: FHA USDA/Rural Housing Service Amount Interest Rate No. of Months Amortization Type: **▼** Fixed Rate Other (explain): \$ 200,000 120/120 ☐ GРМ ARM (type): II. PROPERTY INFORMATION AND PURPOSE OF LOAN Subject Property Address (street, city, state, & ZIP) No. of Units 4328 Telfair Blvd, Suitland, MD 20746 County: Prince Georges Legal Description of Subject Property (attach description if necessary) Year Built 1990 Purpose of Loan Purchase Construction Other (explain): Property will be: **▼** Refinance Construction-Permanent Primary Residence Secondary Residence Investment Complete this line if construction or construction-permanent loan. Year Lot **Original Cost** Amount Existing Liens (a) Present Value of Lot (b) Cost of Improveme its Total (a+b) Acquired Complete this line if this is a refinance loan. Year Original Cost Amount Existing Liens Purpose of Refinance Describe Improvements Acquired made to be made 2008 280,000 210,000 Change in Rate Term Cost: \$ Title will be held in what Name(s) Manner in which Title will be held Estate will be held in: **Huidong Cao** Joint ▼ Fee Simple **GuoYing Zhang** Leasehold (show Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain) expiration date) Checking/Savings III. BORROWER INFORMATION Borrower. **Co-Borrower Borrower's Name (include Jr. or Sr. if applicable) Co-Borrower's Name (include Jr. or Sr. if suplicable) **HuiDong Cao** Social Security Number Home Phone (incl. area code) DOB (mm/dd/yyyy) Yrs. School Social Security Number Hitte Phone (incl. area code) DOB (mm/dd/yyyy) Yrs. School 046-86-8192 202-563-6122 05/31/1961 Married Unmarried (include single, Dependents (not listed by Co-Borrower) Married Unmarried (include single Dependents (not listed by Borrower) ☐Separated divorced, widowed) ages Separated divorced, widowed) ages Present Address (street, city, state, ZIP) ▼ Own Rent No. Yrs. Present Address (street, city, state, ZIP) 4328 Telfair Blvd Suitland, MD 0746 Mailing Address, if different from Present Address Mailing Address, if different from Present Address If residing at present address for less than two years, complete the following: Former Address (street, city, state, ZIP) Own **T** Rent **4** Former Address (street, city, state ZIP) No. Yrs. ☐ Own ☐ Rent 5 Brandywine St., SE #32 Washington, DC 20032 Former Address (street, city, state, ZIP) Own Rent No. Yrs. Former Address (street, city, state, ZIP) Own Rent No. Yrs. Fannie Mae Form 1003 07/05 CALYX Form Loanapp1.frm 09/05 Freddie Mac Form 65 07/05 Borrower Page 1 of 5 Co-Borrower

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	Borrower	and the same	IV. EMP	LOYMENT I	NEORMAT	ION	Co Por	ower	
Name & Address of E	mployer Self	Employed	Yrs. on th			Address of Employer		f Employed	Yrs. on this job
Radio Free Asia			10 yr(s)			. , .	36	Employed	Tree on this job
2025 M Street NW S Washington, DC 20			Yrs. empl line of wor	oyed in this rk/profession					Yrs. employed in this line of work/profession
Position/Title/Type of I	Pucinoca	Desire	10						
Reporter	Dusiness	202-266-	Phone (incl. 4032	area code)	Position/	Title/Type of Business		Business	Phone (incl. area code)
If employed in curre	nt nosition for less th	an two was	ro or if our						
Name & Address of Er	mplover Soff	Employed	Dates (from	m to	Name 0	ore than one position, co			<u>:</u>
	Sell Sell	Employed	Dates (110)	111-10)	Name &	Address of Emp' yer	L! S. əli	f Employed	Dates (from-to)
			Monthly In	ncome					Monthly Income
Position/Title/Type of E	Business	Business	Phone (incl.	area code)	Position/	Title/Type of Business		Business I	Phone (incl. area code)
Name & Address of E	nployer Self I	Employed	Dates (from	m-to)	Name &	Address of Employer	Self	Employed	Dates (from-to)
			Monthly In	como		, ,		Limployed	Dates (IIOI11-10)
Position/Title/Type of E	Business	Business	\$ Phone (incl.		Doolhing!	TW. (T. A.B.			Monthly Income \$
		Dusiness	none (incl.	area codej	Position/	Title/Type of Business		Business F	Phone (incl. area code)
Name & Address of En	nployer Self E	Employed	Dates (fror	n-to)	Name &	Address of Employer	Self	Employed	Dates (from-to)
			Monthly In	come					Monthly Income
Position/Title/Type of E	Business	Business F	Phone (incl.	area code)	Position/	Title/Type of Bus ness		Business F	\$ Phone (incl. area code)
Name & Address of En	onlover		r						
THE STANSON EN	Self E	mployed	Dates (fron	n-to)	Name & /	Address of Employer	Self	Employed	Dates (from-to)
Desire (Title (T			Monthly Inc						Monthly Income
Position/Title/Type of B	usiness	Business F	Phone (incl. :	area code)	Position/1	Fitle/Type of Business		Business P	hone (incl. area code)
** **	V 4001		7.						
	V. MONT	HLY INCOM	ME AND CO	MBINED HO	USING EX	PENSE INFORMATION		#.	
Gross Monthly Income	Borrower	Co-Be	orrower	То	tal	Combined Monthly			
Base Empl. Income*	\$ 6,000.00	\$		•	,000.00	Housing Expense Rent	\$ Pre	esnt	Proposed
Overtime				<u>u</u> ,	,000.00	First Mortgage (P&I)	, p		<u> </u>
Bonuses						Other Financing (P&I)			\$ 2,060.74
Commissions						Hazard Insurance			
Dividends/Interest						Real Estate Taxes			
Net Rental Income						Mortgage Ins rance			300.00
Other (before completing, see the notice in "describe other income," below)						Homeowner / ssi . Du /s			
Total	\$ 6,000.00	\$		¢ -		Other:			
Describe Other Income	Borrower(s) may be rec	quired to pro	nort or can	onal docume		Total ch as tax returns and fina ome need not be revealed have it considered for re			\$ 2,360.74
B/C								1	Monthly Amount
									\$
annie Mae Form 1003 (ALYX Form Loanapp2.frn	07/05 m 09/05			D- :		Borrower		Fred	tie Mac Form 65 07/05

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This Statement and any applicable suppo so that the Statement can be meaningful was completed about a non-applicant spo	rting schedul ly and fairly p ouse or other	es may be co	Statement and	by both marrie sis; otherwise supporting scl	d and u , separ nedules	nmarried ate State must be	me its en coinplete	ed by that spous Com	required. e or other p oleted	If the C erson a Jointl	o-Borrower sectio iso. y \to Not Jointh
Description ASSETS Cash deposit toward purchase held by:		n or t Value	stock pledo	aling automor tes, etc. Use c	ile loar ontinua	is, revolvii ation shee	ng charge t. if nece	name, address a e accounts, real usary. Indicate if inancing of the	estate loai	ıs, alim	r for all outstandin
•				LIABI	LITIES			Monthly F		Ų	npaid Balance
List checking and savings accounts			Name and	address of C	ompan	у		Months L \$ Paymen		\$	
Name and address of Bank, S&L, or C PNC Bank	redit Union		CitiMort								
				2004821148				* 12,213)	j	210,690
Acct. no. Name and address of Bank, S&L, or C	\$ redit Union	29,400	Name and HBBC	address of C	ompan	у		\$ Paymen	/Months	\$	
			Acct. no.					2	2		214
Acct. no.	\$			address of Co	ompan	у		\$ Payinent		\$	
Name and address of Bank, S&L, or C	1. *		ВОК								
			Acct. no.					1			11
Acet. no.	\$		Name and	address of Co	ompan	У		\$ Payment	Months	\$	
Stocks & Bonds (Company name/number description)	\$	-									
	1		Acct. no.								
			Name and	address of Co	ompan	У		\$ Payment	/Months	\$	
Life insurance net cash value	\$										
Face amount: \$			_							İ	
Subtotal Liquid Assets	\$	29,400	Acct. no.								
Real estate owned (enter market value from schedule of real estate owned)	\$	280,000	Name and	address of Co	mpany	/		\$ Payment	/Months	\$	
Vested interest in retirement fund	\$										
Net worth of business(es) owned (attach financial statement)	\$		Anat ==					-			
Automobiles owned (make and year)	\$			nild Support/S ce Payments				\$			
Other Assets (itemize)	\$		Job-Related	d Expense (cl	nild car	e, union	dues, etc	c.) \$	-		
			Total Mont	hly Payment	s			\$	33		maria Maria
Total Assets a.	\$	309,400	Net Worth (a minus b)		\$		98,485	Total Liab	lities b.	\$	210,915
Schedule of Real Estate Owned (if add	itional prope	rties are owr	ned, use contin	uation sheet)						<u> </u>	210,010
Property Address (enter S if sold, PS if sale or R if rental being held for income 4328 Telfair Blvd)	Type of Property	Present Market Value	Amount Mortgages 8	Liens	Gro Rental		Mortgage Payments	Insural Mainten Taxes &	ance,	Net Rental Income
Suitland, MD 20746	S	CONDO	04 (2212 inc 1 \$ 280,000		0,000	\$		\$ 2,112	æ	204	c c
								<u> </u>	T		\$
						<u> </u>			-	316	
Liet any additional		Totals	\$ 280,000	\$ 200	,000	\$		1,112	\$	520	\$
List any additional names under which Alternate Name	credit has p	oreviously b	een received a Creditor Name	ind indicate a	ppropi	riate cred	it rnam	€ s) ≥ na accou	nt number scount Nu	(s):	1.

Fannie Mae Form 1003 07/05 CALYX Form Loanapp3.frm 09/05

Borrower

Freddie Mac Form 65 07/05

Loan Status

Print Report

Loan Number:

3328658

FastFAX Documents Status

Loan Summary 3328658 Loan Number: Huidong Cao Borrower: 4328 Telfair Blvd Address: Suitland, MD 20746 Co-Borrower: Loan Approval Summary Date Underwritten: 5/29/2009 Underwriter E-Mail: snelson@taylorbean.com Sonja Nelson Underwriter: \$0.00 \$280,000.00 Sales Price: Appraised Value: 71.43% LTV: \$200,000.00 Loan Amount: 71.43% CLTV: 816/0//0//0 FICO Score(s): \$6,000.00 Total Income: Interest Rate at Approval: 4.375 Total Obligation: \$2,668.74 120 Amortization Term: 43.93 Housing Ratio: Refi Transaction Type: 44.48 Total Debt Ratio: Owner Occupancy Type: 7/1/2009 Credit Docs Expiration: **Full Documentation** Doc Type: Product at Approval: Conv 10 Underwriting Disposition: Approved Underwriting Workflow Status: Loan Lock summary 4/9/2009 Lock Date: 280000 Appraisal Value: \$200,000.00 Loan Amount: \$280,000.00 Sales Price: 816 FICO Score(s): 71.43 LTV: 4.375 Interest Rate: 71.43 CLTV: 120 Amortization Term: RE/Change in Rate/Term-No Cash Out Total Debt Ratio: 35 Transaction Type: 6/8/2009 Lock Expiration: **PRIMARY** Occupancy Type: Buy Price: Full Doc Doc Type: Conv 10 Product: Closing/WLP Summary Closer/Auditor E-Mail: Closer/Auditor Name:

Funder E-Mail:

Funding Amount:

Funder Name:

Funding Date:

Condition ID and Note	Date Cleared	Cleared By	Prior To	
Lien holder must			FIIOLIO	Date Waived
read: Taylor, Bean				
& Whitaker.			Funding	
ISAOA, ATIMA.				
All outstanding				
liens on title must			Eundina	
be released.			Funding	
Cash back to				
borrower not to				
exceed \$				
Notes: 2% or \$2,000 whichever			Funding	
is less	ļ			1
Three day right of				
rescission signed		•		
by all borrowers.			Funding	
Acceptable				
appraisal.	İ			
Notes. NONE OF			1	
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SOLD FOR \$272K // ALL			İ	
COMPS \$227K				
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otes: No			Funding	

https://www.tavlorheanonline.com/Origination/Undowniding.go.

RE: Condo Approval Steps/Cao 3328658

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Thursday, July 9, 2009 11:01 AM
 "Nancy Hsu" <nancyhsu0@yahoo.com>
 View contact details
 "ChristinaRussell" <crussell@taylorbean.com>
                                                                To:
 I did already.
 --- On Thu, 7/9/09, Russell, Christina
 <crussell@taylorbean.com> wrote:
 > From: Russell, Christina < crussell@taylorbean.com>
 > Subject: RE: Condo Approval Steps/Cao 3328658
 > To: nancyhsu0@yahoo.com
 > Date: Thursday, July 9, 2009, 10:44 AM
 > I cannot clear the condo approval you
 > need to email it to
 > CondoApprovals@taylorbean.com.
 > Christina Russell
 > Account Manager AE Phil Evans
 > Taylor Bean & Whitaker Mortgage Corp.
> Ponte Vedra, FL
> Toll Free: (800)538-8991 Ext, 45105
> Crussell@Taylorbean.com
>
> ----Original Message----
> From: Nancy Hsu [mailto:secureMailer.d-341252-
Pr7XxjeP@taylorbean.com]
> On Behalf Of Nancy Hsu
> Sent: Thursday, July 09, 2009 1:43 PM
> To: Russell, Christina
> Subject: Re: Condo Approval Steps/Cao 3328658
> > Please approve my condo - see attached. Any questions
> pls call me
> 301-518-3666. It is very confusing. I have no idea how to
> get this loan
> condo approved. Thanks.
> Nancy
```

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> >
 > > "Russell, Christina" < crussell@taylorbean.com>
  > wrote:
 > > Your docs will need to be submitted to the
 > CondoAprovals@taylorbean.com
 > > dept for condo approval. See attachments for
 > guidelines &
 > instructions.
 > > If you have any further question you will need to
 > contact your AE.
 > > Thanks
 > > >
 > >
 > > **IMPORTANT INFORMATION**Appraisals, Updated
 > Appraisals, Appraisal
 > > Addendums, Final Inspections - anything having to do
 > with the
 > collateral
 > > on the loan are to be UPLOADED under "Appraisal" thru
 > TBW's FastFax
 > > system (use the "Transmit Docs" icon in
 > TBDirect). Faxed copies of
 > > appraisals are not acceptable. If uploaded under
 > any other
 > > coversheet/heading, they will not be accepted.
 > > Please submit all your conditions at the same time
 > using TBW's FastFax
> system at 877-877-8063 using the "Prior to
> Closing/Prior to Documents"
> > coversheet thru TBDirect or upload them under "Prior
> to Closing/Prior
> to
> > Documents". All Conditions must be received before the
> loan can be
> > reviewed/updated by the Underwriter.
> Underwriters have 48 business
> > hours from receipt to clear conditions.
> >
> > Christina Russell
> > > Pre Funding Auditor
> > > Taylor Bean & Whitaker Mortgage Corp.
> > Ponte Vedra, FL
> Phone (904)543-7305
```

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Fangshow Hser Honey Hill Rd., 20723

BMC Group Inc.

Attn: TaylorBean & whitaker Mts

Corp.

Claims Processing

P.O. Box 3020, Chanhassen,

MN 55317-3020

RECEIVED
JUN 0.1 2010
BMC GROUP

To: BMC Groups Inc.

Attn. Taylor Bean & whitaker Montzye Corp.

Claims Præssing

P.O. Box 3020

Chanhassen, MN 55317-3020

Note To BMC: If you still need somthis, pls contact we that