

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF FLORIDA
JACKSONVILLE DIVISION

PROOF OF CLAIM

Internal ID: s7239

In re:
TAYLOR, BEAN & WHITAKER MORTGAGE CORP.

Case Number:
3:09-bk-07047-JAF

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.

☐ 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.

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.

ACE MORTGAGE CORPORATION
8311 HONEY HILL RD
LAUREL, MD 20723

21836984004254

CLAIM FILED
JACKSONVILLE, FLORIDA
JUN 01 2010

CLERK,
MIDDLE DISTRICT OF FLORIDA

If you have already filed a proof of claim with the Bankruptcy Court or BMC, you do not need to file again.

Creditor Telephone Number (301) 5183666

☒ Check box if address is where Notice is to be sent.

Name and address where payment should be sent (if different from above):

Fangshou Hsu, Ace Mortgage Corp.
8311 Honey Hill Rd
Laurel, MD 20723

☒ Check this box if you are the debtor or trustee in this case.

☐ Check this box to indicate that this claim amends a previously filed claim.

Claim Number (if known):

Filed on:

Payment Telephone Number (301) 5183666

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.

2. BASIS FOR CLAIM:

TBW approved the loans but did not deliver the loan agent checks appraised money and

(See instructions #2 and #3a on reverse side.)

3. LAST FOUR DIGITS OF ANY NUMBER BY WHICH CREDITOR IDENTIFIES DEBTOR:

3a. Debtor may have scheduled account as:

6013

4. SECURED CLAIM

(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

Nature of property or right of setoff:
Describe:

☐ Real Estate ☐ Motor Vehicle ☒ Other

Value of Property: \$

Annual Interest Rate: % if any: \$

Secured Claim Amount: \$

Unsecured Claim Amount: \$ 13,259.72

Amount of arrearage and other charges as of time case filed included in secured claim

DO NOT include the priority portion of your claim here.

5. PRIORITY CLAIM

☐ 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.

Unsecured Priority Claim Amount: \$

Include ONLY the priority portion of your unsecured claim here.

You MUST specify the priority of the claim:

☐ Domestic support obligations under 11 U.S.C. § 507(a)(1)(A) or (a)(1)(B).

☒ 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).

☐ Contributions to an employee benefit plan - 11 U.S.C. § 507(a)(5).

☐ 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).

☐ Taxes or penalties owed to governmental units - 11 U.S.C. § 507(a)(8).

☐ 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.

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 copies of evidence of perfection of a security interest. (See definition of "redacted" on reverse side.) If the documents are not available, please explain.

DATE-STAMPED COPY To receive an acknowledgment of the filing of your claim, enclose a stamped, self-addressed envelope and copy of this proof of claim.

DO NOT SEND ORIGINAL DOCUMENTS. ATTACHED DOCUMENTS MAY BE DESTROYED AFTER SCANNING.

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.
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 Processing
18750 Lake Drive East
Chanhassen, MN 55317

THIS SPACE FOR COURT USE ONLY

T, B & W Mortgage Corp.



01643

DATE

5/20/2010

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

Fangshou Hsu 6/3/2010

Cases of Unsecured Claim: *From Ace Mortgage Corporation*

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

Fangshou Hsu
Day 7/8 358 388 301-518-3666
.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

3. 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

4328 Telfair Blvd., Suitland, MD 20746

Appraisal was done but did not complete independently
\$275 for appraisal
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

Check #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
JACKSONVILLE, FLORIDA

JUN 01 2010

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

T, B & W Mortgage Corp.
01643

$$\begin{array}{r} 900 \\ 275 \\ \hline 1175 \end{array}$$

55

SPC

900
275
175

MEMORANDUM
TO: [Redacted]
FROM: [Redacted]
SUBJECT: [Redacted]

DATE: [Redacted]
TIME: [Redacted]
PLACE: [Redacted]

BY: [Redacted]
FOR: [Redacted]

11/26/92

BAI
FOR'D

THIS
PAYMENT

TO BALANCE

OTHER

BAI
FOR'D

... Here's How:

- Carry balance forward
- Check type of expense
- Add details on memo line
- Retain duplicates in Deluxe Check box

Memo

NOT NEGOTIABLE

St. Louis, Mo.
4328 Taylor St.
8 Tyburn Ct.
Luthers

1

Lock Rate

Print

Relock

Extension

Change Lock

Lock Another Loan

Scenario Pricer

$$0.439 \times 400,000 = \$1,756$$

Loan # 3391396

MERS # 100029500033913967

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****Status: Locked App Date: 5/17/2009 Lock Date: 5/15/2009 Loc**

Loan Officer Email: acemort@yahoo.com

Borrower InformationFirst Name: M.I.:
JenniferLast Name:
ChangHome Phone Number:
301-263-1090Social Security Number:
214-33-5090Marital Status:
Single

Present Address:

7312 Barra Dr

City

Bethesda

State

MD

Property Information

Property Type:

Single Family Residence

Occupancy Status:

Primary Residence

Property S

Existing

Property Address:

7312 Barra Dr

Zip Code

20817

City

BETHESDA

County

MONTGOM

Loan InformationLoan Program:
Conv 15Self Employed:
NDocumentation
Type:
Full DocLock Term:
30Escrow Waiver: Escrow Charge:
N PLoan Purpose:
RERefinance
Description:
Cash Out-OtherAppraisal Amount:
1400000Sale Amount: Repair Cost:
1400000 0New 2nd: FICO: DTI:
N 717 30Interest Rate:
4.25Pre Feature Price:
100.439

Guidelines

Price Adjustments

MD = -0.1

$\frac{100.439}{1.00439} = 99.95$
 $99.95 - 0.1 = 99.85$
email verification 5/17/09

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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
 Co-Borrower: Yue Tian

Loan Approval Summary

Date Underwritten:	6/28/2009	Underwriter E-Mail:	cpape@taylorbean.com
Underwriter:	Cheryl Pape	Sales Price:	\$0.00
Appraised Value:	\$1,400,000.00	LTV:	28.57%
Loan Amount:	\$400,000.00	CLTV:	28.57%
FICO Score(s):	717/792/792/792	Total Income:	\$13,200.00
Interest Rate at Approval:	4.25	Total Obligation:	\$5,657.11
Amortization Term:	180	Housing Ratio:	27.34
Transaction Type:	Refi	Total Debt Ratio:	42.86
Occupancy Type:	Owner	Credit Docs Expiration:	9/17/2009
Doc Type:	Full Documentation		
Product at Approval:	Conv 15		
Workflow Status:	Underwriting	Underwriting Disposition:	Approved

Loan Lock summary

Lock Date:	5/15/2009	Appraisal Value:	1400000
Loan Amount:	\$400,000.00	Sales Price:	\$1,400,000.00
FICO Score(s):	717	LTV:	28.57
Interest Rate:	4.25	CLTV:	28.57
Amortization Term:	180	Total Debt Ratio:	30
Transaction Type:	RE/Cash Out-Other	Lock Expiration:	6/14/2009
Occupancy Type:	PRIMARY	Buy Price:	
Doc Type:	Full Doc		
Product:	Conv 15		

Closing/WLP Summary

Closer/Auditor Name:	Closer/Auditor E-Mail:
Funder Name:	Funder E-Mail:
Funding Date:	Funding Amount:

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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 "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 Applied for:	<input type="checkbox"/> VA <input type="checkbox"/> FHA	<input checked="" type="checkbox"/> Conventional <input type="checkbox"/> USDA/Rural Housing Service	<input type="checkbox"/> Other (explain):
Agency Case Number		Lender Case Number	

Amount \$	400,000	Interest Rate	4.250 %	No. of Months	180/180	Amortization Type:	<input checked="" type="checkbox"/> Fixed Rate <input type="checkbox"/> GPM	<input type="checkbox"/> Other (explain): <input type="checkbox"/> ARM (type):
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II. PROPERTY INFORMATION AND PURPOSE OF LOAN	
Subject Property Address (street, city, state, & ZIP)	No. of Units
7312 Barra Dr, Bethesda, MD 20817 County: Montgomery	1
Legal Description of Subject Property (attach description if necessary)	Year Built
	1966

Purpose of Loan	<input type="checkbox"/> Purchase <input checked="" type="checkbox"/> Refinance	<input type="checkbox"/> Construction <input type="checkbox"/> Construction-Permanent	<input type="checkbox"/> Other (explain):	Property will be:	<input checked="" type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input type="checkbox"/> Investment
-----------------	--	--	---	-------------------	--

Complete this line if construction or construction-permanent loan.					
Year Lot Acquired	Original Cost	Amount Existing Liens	(a) Present Value of Lot	(b) Cost of Improvements	Total (a+b)
	\$	\$	\$	\$	\$

Complete this line if this is a refinance loan.					
Year Acquired	Original Cost	Amount Existing Liens	Purpose of Refinance	Describe Improvements	<input type="checkbox"/> made <input type="checkbox"/> to be made
1975	\$ 150,000	\$ 400,000	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:
Yue Tian Jennifer Chang and Julie Chang	Tenant in Common	<input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold (show expiration date)
Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain) Checking/Savings		

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)							
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	301-263-1090	06/17/1988	14	214-33-5090	301-263-1090	03/09/1959	16				
<input type="checkbox"/> Married <input type="checkbox"/> Separated		<input checked="" type="checkbox"/> Unmarried (include single, divorced, widowed)		<input type="checkbox"/> Married <input type="checkbox"/> Separated		<input checked="" type="checkbox"/> Unmarried (include single, divorced, widowed)		Dependents (not listed by Co-Borrower)		Dependents (not listed by Borrower)	
		no. ages				no. ages					
Present Address (street, city, state, ZIP)				Present Address (street, city, state, ZIP)							
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:							
Former Address (street, city, state, ZIP)		<input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs.		Former Address (street, city, state, ZIP)		<input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs.	
Former Address (street, city, state, ZIP)		<input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs.		Former Address (street, city, state, ZIP)		<input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs.	

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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 Applied for:	<input type="checkbox"/> VA <input type="checkbox"/> FHA	<input checked="" type="checkbox"/> Conventional <input type="checkbox"/> USDA/Rural Housing Service	<input type="checkbox"/> Other (explain):
Agency Case Number		Lender Case Number	
Amount \$	400,000	Interest Rate	4.250 %
No. of Months	180/180	Amortization Type:	<input checked="" type="checkbox"/> Fixed Rate <input type="checkbox"/> GPM <input type="checkbox"/> ARM (type):
II. PROPERTY INFORMATION AND PURPOSE OF LOAN			
Subject Property Address (street, city, state, & ZIP)			No. of Units
7312 Barra Dr, Bethesda, MD 20817 County: Montgomery			1
Legal Description of Subject Property (attach description if necessary)			Year Built
			1966
Purpose of Loan		Property will be:	
<input type="checkbox"/> Purchase <input checked="" type="checkbox"/> Refinance		<input checked="" type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input type="checkbox"/> Investment	
Complete this line if construction or construction-permanent loan.			
Year Lot Acquired	Original Cost	Amount Existing Liens	(a) Present Value of Lot
	\$	\$	\$
Complete this line if this is a refinance loan.			
Year Acquired	Original Cost	Amount Existing Liens	Purpose of Refinance
1975	\$ 150,000	\$ 400,000	Change In Rate Term
Title will be held in what Name(s)		Manner in which Title will be held	
Yue Tian Jennifer Chang and Julie Chang		Tenant in Common	
Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain)		Estate will be held in:	
Checking/Savings		<input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold (show expiration date)	
III. BORROWER INFORMATION			
Borrower		Co-Borrower	
Borrower's Name (include Jr. or Sr. if applicable)		Co-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
219-53-4634	301-263-1090	06/17/1988	14
<input type="checkbox"/> Married <input type="checkbox"/> Separated	<input checked="" type="checkbox"/> Unmarried (include single, divorced, widowed)	Dependents (not listed by Co-Borrower)	<input type="checkbox"/> Married <input type="checkbox"/> Separated
		no. ages	<input checked="" type="checkbox"/> Unmarried (include single, divorced, widowed)
Present Address (street, city, state, ZIP)		<input checked="" type="checkbox"/> Own <input type="checkbox"/> Rent	12 No. Yrs.
7312 Barra Dr 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:			
Former Address (street, city, state, ZIP)		<input type="checkbox"/> Own <input type="checkbox"/> Rent	No. Yrs.
Former Address (street, city, state, ZIP)		<input type="checkbox"/> Own <input type="checkbox"/> Rent	No. Yrs.

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



Underwriting Approval

Today's Date: 7/30/2009	Loan Number: 3367035	Appr Value: 260,000.00
To: Ace Mortgage Corporation	Loan Amount: 170,000.00	Sales Price:
Phone: 301-490-6964	FICO Score: 751	LTV: 65.38
Fax: 270-778-3148	Interest Rate: 4.875	CLTV: 65.38
Borrower: XiaoJu Yang	Term (months): 180	Total Income: 7,232.00
GuoSheng Liu	Transaction Type: Refi	Total Oblig: 2,197.97
Property: 86 Valley Ridge Loop	Occupancy Type: Owner	Housing Ratio: 23.69
COCKEYSVILLE, MD 21030	Doc Type: Full Documentation	Total Debt Ratio: 30.39
Underwriter: Jared Stong	Loan Program: Conv 15	Credit Docs Exp: 8/ 1/09
1-877-877-8063		

Underwriter Fax:

All PTC MUST be cleared prior to scheduling close. You must schedule loan for closing no less than 48 hours prior to closing date.

CURRENT UNDERWRITING STATUS: **Approved**

Prior to Closing		Date Received	Received By
1.	Acceptable appraisal. To support value of \$260000	7/30/09	jstong
2.	Other Appraised value approved at \$260000.		
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.		
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.		
11.	Other Processed 4506T reflects schedule C loss. Provide 2008 1040's all schedules and update 1003 as applicable.		
12.	Subject to satisfactory collateral review Upon recpt of appraisal.	7/30/09	jstong
13.			

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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: GuoSheng Liu

Loan Approval Summary

Date Underwritten:	6/11/2009	Underwriter E-Mail:	jstong@taylorbean.com
Underwriter:	Jared Stong	Sales Price:	\$0.00
Appraised Value:	\$260,000.00	LTV:	65.38%
Loan Amount:	\$170,000.00	CLTV:	65.38%
FICO Score(s):	751/761//761//761	Total Income:	\$7,609.00
Interest Rate at Approval:	4.875	Total Obligation:	\$2,168.31
Amortization Term:	180	Housing Ratio:	22.12
Transaction Type:	Refi	Total Debt Ratio:	28.50
Occupancy Type:	Owner	Credit Docs Expiration:	8/1/2009
Doc Type:	Full Documentation		
Product at Approval:	Conv 15	Underwriting Disposition:	Approved
Workflow Status:	Underwriting		

Loan Lock summary

Lock Date:	5/12/2009	Appraisal Value:	285000
Loan Amount:	\$170,000.00	Sales Price:	\$285,000.00
FICO Score(s):	750	LTV:	59.65
Interest Rate:	4.875	CLTV:	59.65
Amortization Term:	180	Total Debt Ratio:	20.1
Transaction Type:	RE/Cash Out-Other	Lock Expiration:	6/11/2009
Occupancy Type:	PRIMARY	Buy Price:	
Doc Type:	Full Doc		
Product:	Conv 15		

Closing/WLP Summary

Closer/Auditor Name:	Closer/Auditor E-Mail:
Funder Name:	Funder E-Mail:
Funding Date:	Funding Amount:

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Below attached confirmation pls fax 2nd request ~~2nd request~~

Lock Rate

Print

Relock

Extension

Change Lock

Lock Another Loan

Scenario Pricer

Is send confirmation. pls see request below

Loan # 3367035

MERS # 100029500033670351

locked 1.827 exp 6/11/09 \$3105.96
 pls extend at No cost 7am today
 pls fax to 877-834-8561

This confirmation of lock does not constitute Underwriting

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

Status: Locked**App Date: 4/30/2009****Lock Date: 5/12/2009****Loc**

Loan Officer Email: acemort@yahoo.com

Borrower InformationFirst Name: M.I.:
XiaojuLast Name:
YangHome Phone Number:
410-666-2697Social Security Number:
212-41-0774Marital Status:
MarriedPresent Address:
86 Valley Ridge Loop

City

BALTIMORE

State
MD

Co-Borrower:

First Name:
Guosheng

M.I.:

Last Name:
LiuSocial Security Number:
214-41-5845

Marital Status:

Property InformationProperty Type:
Single Family ResidenceOccupancy Status:
Primary ResidenceProperty Status:
ExistingProperty Address:
86 Valley Ridge LoopZip Code
21203City
BALTIMORECounty
BALTIMORE**Loan Information**Loan Program:
Conv 15Self Employed:
NDocumentation
Type:
Full DocLock Term:
30Escrow Waiver: Escrow Charge:
N PLoan Purpose:
RERefinance
Description:
Cash Out-OtherAppraisal Amount:
285000Sale Amount: Repair Cost:
285000 0New 2nd: FICO: DTI:
N 750 20.1Interest Rate:
4.875Pre Feature Price:
101.927

Guidelines

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TRANSMISSION VERIFICATION REPORT

(2)

APPRAISAL OF

SINGLE FAMILY DWELLING

paid
\$430.00
to TBW

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

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

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

Neighborhood Name VALLEY CROSSING Map Reference 19-B-7 Census Tract 4085.06
Occupant [X] Owner [] Tenant [] Vacant Special Assessments \$ N/A [X] PUD HOA \$ 29.66 [] per year [X] per month
Property Rights Appraised [X] Fee Simple [] Leasehold [] Other (describe) N/A
Assignment Type [] Purchase Transaction [X] Refinance Transaction [] Other (describe) N/A
Lender/Client TAYLOR, BEAN & WHITAKER Address 314 NE 14TH 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 appraisal? [] Yes [X] No
Report data source(s) used, offering price(s), and date(s). MULTIPLE LISTING SERVICE INDICATES THAT THE SUBJECT HAS NOT BEEN OFFERED FOR SALE WITHIN THE PAST 12 MONTHS.
I [] did [X] did not analyze the contract for sale for the subject purchase transaction. Explain the results of the analysis of the contract for sale or why the analysis was not performed. N/A
Contract Price \$ N/A Date of Contract N/A Is the property seller the owner of public record? [] Yes [] No Data Source(s) N/A
Is there any financial assistance (loan charges, sale concessions, gift or downpayment assistance, etc.) to be paid by any party on behalf of the borrower? [] Yes [] No
If Yes, report the total dollar amount and describe the items to be paid. N/A N/A

Note: Race and the racial composition of the neighborhood are not appraisal factors.
Neighborhood Characteristics: Location [] Urban [X] Suburban [] Rural Property Values [] Increasing [] Stable [X] Declining
Built-Up [X] Over 75% [] 25-75% [] Under 25% Demand/Supply [] Shortage [X] In Balance [] Over Supply
Growth [] Rapid [X] Stable [] Slow Marketing Time [] Under 3 mths [X] 3-6 mths [] Over 6 mths
One-Unit Housing Trends: One-Unit Housing: PRICE AGE One-Unit 80 %
Built-Up (yrs) 2-4 Unit 0 %
Multi-Family 5 %
Commercial 5 %
Other Vacant 10 %
Neighborhood Boundaries THE SUBJECT IS LOCATED NORTH OF PADONIA RD, WEST OF LOCH RAVEN RESERVOIR, SOUTH OF WARREN RD & EAST OF YORK RD.
Neighborhood Description THE SUBJECT IS LOCATED IN A RESIDENTIAL COMMUNITY WHICH CONSISTS OF SINGLE FAMILY IMPROVEMENTS THAT ARE SIMILAR IN SIZE & UTILITY TO THE SUBJECT. THE SUBJECT HAS EASY ACCESS TO CENTERS OF EMPLOYMENT, SHOPPING, SCHOOLS, HOSPITALS, & RECREATIONAL FACILITIES. NO ADVERSE CONDITIONS NOTED.
Market Conditions (including support for the above conclusions) SEE THE MARKET CONDITIONS ADDENDUM PAGE (FORM1004MC) INCLUDED WITH THIS REPORT.

Dimensions PLAT NOT PROVIDED Area .04 ACRE Shape RECTANGULAR-LIKE View TYPICAL
Specific Zoning Classification R Zoning Description RESIDENTIAL
Zoning Compliance [X] Legal [] Legal Nonconforming (Grandfathered Use) [] No Zoning [] Illegal (describe)
Is the highest and best use of the subject property as improved (or as proposed per plans and specifications) the present use? [X] Yes [] No If No, describe. N/A
Utilities Public Other (describe) Public Other (describe) Off-site Improvements—Type Public Private
Electricity [X] [] Water [X] [] Street ASPHALT [X] []
Gas [X] [] Sanitary Sewer [X] [] Alley NONE/TYPICAL [] []
FEMA Special Flood Hazard Area [] Yes [X] No FEMA Flood Zone X FEMA Map # 240010 0255F FEMA Map Date 09/26/2008
Are the utilities and off-site improvements typical for the market area? [X] Yes [] No If No, describe.
Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)? [] Yes [X] No If Yes, describe. NO
ADVERSE CONDITIONS, DETRIMENTAL EASEMENTS OR ENCROACHMENTS WERE OBSERVED AT THE TIME OF THE INSPECTION.

GENERAL DESCRIPTION FOUNDATION EXTERIOR DESCRIPTION materials/condition INTERIOR materials/condition
Units [X] One [] One with Accessory Unit [] Concrete Slab [] Crawl Space Foundation Walls BLOCK/AVG Floors WD/CPT/TL/AV
of Stories 2.5 [X] Full Basement [] Partial Basement Exterior Walls BRK/SIDING/AVG Walls DRYWALL/AVG
Type [] Det. [X] Att. [] S-Det./End Unit Basement Area 720 sq. ft. Roof Surface SHINGLE/AVG Trim/Finish WOOD/AVG
[X] Existing [] Proposed [] Under Const. Basement Finish 75 % Gutters & Downspouts ALUMINUM/AVG Bath Floor CERAMIC/AVG
Design (Style) TOWNHOUSE [X] Outside Entry/Exit [] Sump Pump Window Type DBL HUNG/AVG Bath Wainscot CERAMIC/AVG
Year Built 1984 Evidence of [] Infestation Storm Sash/Insulated INSULATED/AVG Car Storage [X] None
Effective Age (Yrs) 12-13 [] Dampness [] Settlement Screens YES/AVG [] Driveway # of Cars
Attic [] None Heating [X] FWA [] HWBB [] Radiant Amenities [] Woodstove(s) # Driveway Surface NONE
[] Drop Stair [] Stairs [] Other Fuel GAS [] Fireplace(s) # [] Garage # of Cars
[] Floor [X] Scuttle Cooling [X] Central Air Conditioning [X] Patio/Deck WD [] Porch [] Carport # of Cars
[] Finished [] Heated [] Individual [] Other [] Pool [] Other [] Att. [] Det. [] Built-in
Appliances [X] Refrigerator [X] Range/Oven [X] Dishwasher [X] Disposal [] Microwave [X] Washer/Dryer [] Other (describe)
Finished area above grade contains: 6 Rooms 2 Bedrooms 2.5 Bath(s) 1,740 Square Feet of Gross Living Area Above Grade
Additional features (special energy efficient items, etc.) THE SUBJECT HAS THE FOLLOWING FEATURES: SKYLITES, DECK, LOFT/DEN, WOOD FLOORING ON MAIN LEVEL.

Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.). THERE ARE NO UNUSUAL PHYSICAL, FUNCTIONAL, OR EXTERNAL INADEQUACIES. THE CONSTRUCTION QUALITY IS TYPICAL FOR THE AREA. BASED ON MAINTENANCE AND CONDITION, THE ESTIMATED EFFECTIVE AGE IS LESS THAN ACTUAL AGE.
Are there any physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? [] Yes [X] No If Yes, describe. NO
ADVERSE CONDITIONS OR PHYSICAL DEFICIENCIES WERE OBSERVED WHICH WOULD AFFECT THE LIVABILITY, SOUNDNESS OR STRUCTURAL INTEGRITY OF THE PROPERTY.

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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 "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 Applied for:	<input type="checkbox"/> VA <input type="checkbox"/> FHA	<input checked="" type="checkbox"/> Conventional <input type="checkbox"/> USDA/Rural Housing Service	<input type="checkbox"/> Other (explain):	Agency Case Number	Lender Case Number
Amount	\$ 163,200	Interest Rate	4.875 %	No. of Months	180/180
Amortization Type:		<input checked="" type="checkbox"/> Fixed Rate <input type="checkbox"/> GPM <input type="checkbox"/> ARM (type):			
		<input type="checkbox"/> Other (explain):			

II. PROPERTY INFORMATION AND PURPOSE OF LOAN

Subject Property Address (street, city, state, & ZIP)		No. of Units
86 Valley Ridge Loop, Cockeysville, MD 21203 County: Baltimore		1
Legal Description of Subject Property (attach description if necessary)		Year Built
		1986

Purpose of Loan	<input type="checkbox"/> Purchase <input checked="" type="checkbox"/> Refinance	<input type="checkbox"/> Construction <input type="checkbox"/> Construction-Permanent	<input type="checkbox"/> Other (explain):	Property will be:	<input checked="" type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input type="checkbox"/> Investment
-----------------	--	--	---	-------------------	--

Complete this line if construction or construction-permanent loan.

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

Complete this line if this is a refinance loan.

Year Acquired	Original Cost	Amount Existing Liens	Purpose of Refinance	Describe Improvements	<input type="checkbox"/> made <input type="checkbox"/> to be made
2003	\$ 185,000	\$ 152,000	Cash-Out/Home Improvement	Cost: \$	

Title will be held in what Name(s)		Manner in which Title will be held	Estate will be held in:
XiaoJu Yan GuoSheng Liu		Joint	<input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold (show expiration date)
Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain)			
Checking/Savings			

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)			
XiaoJu Yang				GuoSheng Liu			
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
212-41-0774	410-666-2697	11/10/1956	16	214-41-5845	410-666-2697	04/25/1960	16
<input checked="" type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed) <input type="checkbox"/> Separated	Dependents (not listed by Co-Borrower)			<input checked="" type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed) <input type="checkbox"/> Separated	Dependents (not listed by Borrower)		
no.		ages		no.		ages	
Present Address (street, city, state, ZIP)				Present Address (street, city, state, ZIP)			
<input checked="" type="checkbox"/> Own <input type="checkbox"/> Rent 6 No. Yrs.				<input checked="" type="checkbox"/> Own <input type="checkbox"/> Rent 6 No. Yrs.			
86 Valley Ridge Loop Cockeysville, MD 21203				86 Valley Ridge Loop Baltimore, MD 21203			
Mailing Address, if different from Present Address				Mailing Address, if different from Present Address			

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

Former Address (street, city, state, ZIP)	<input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs.	Former Address (street, city, state, ZIP)	<input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs.
Former Address (street, city, state, ZIP)	<input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs.	Former Address (street, city, state, ZIP)	<input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs.

Uniform Residential Loan Application

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower" 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 Applied for:	<input type="checkbox"/> VA <input type="checkbox"/> FHA	<input checked="" type="checkbox"/> Conventional <input type="checkbox"/> USDA/Rural Housing Service	Agency Case Number
Lender Case Number			
Amount \$	200,000	Interest Rate	4.375 %
No. of Months	120/120	Amortization Type:	<input checked="" type="checkbox"/> Fixed Rate <input type="checkbox"/> GPM <input type="checkbox"/> 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			1
Legal Description of Subject Property (attach description if necessary)			Year Built
			1990
Purpose of Loan		Property will be:	
<input type="checkbox"/> Purchase <input checked="" type="checkbox"/> Refinance		<input checked="" type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input type="checkbox"/> Investment	
<input type="checkbox"/> Construction <input type="checkbox"/> Construction-Permanent		<input type="checkbox"/> Other (explain):	
Complete this line if construction or construction-permanent loan.			
Year Lot Acquired	Original Cost	Amount Existing Liens	(a) Present Value of Lot
	\$	\$	\$
(b) Cost of Improvements		Total (a+b)	
\$		\$	
Complete this line if this is a refinance loan.			
Year Acquired	Original Cost	Amount Existing Liens	Purpose of Refinance
2008	\$ 280,000	\$ 210,000	Change In Rate Term
Describe Improvements		Cost: \$	
Title will be held in what Name(s)		Manner in which Title will be held	
Huidong Cao GuoYing Zhang		Joint	
Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain)		Estate will be held in:	
Checking/Savings		<input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold (show 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)			
HuiDong Cao					
Social Security Number	Home Phone (incl. area code)	DOB (mm/dd/yyyy)	Yrs. School	Social Security Number	Home Phone (incl. area code)
046-86-8192	202-563-6122	05/31/1961	20		
<input checked="" type="checkbox"/> Married <input type="checkbox"/> Separated	<input type="checkbox"/> Unmarried (include single, divorced, widowed)	Dependents (not listed by Co-Borrower) no. ages	<input type="checkbox"/> Married <input type="checkbox"/> Separated	<input type="checkbox"/> Unmarried (include single, divorced, widowed)	Dependents (not listed by Borrower) no. ages
Present Address (street, city, state, ZIP)		<input checked="" type="checkbox"/> Own <input type="checkbox"/> Rent 2 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)		<input type="checkbox"/> Own <input checked="" type="checkbox"/> Rent 4 No. Yrs.	Former Address (street, city, state, ZIP)		<input type="checkbox"/> Own <input type="checkbox"/> Rent No. Yrs.
5 Brandywine St., SE #32 Washington, DC 20032					
Former Address (street, city, state, ZIP)		<input type="checkbox"/> Own <input type="checkbox"/> Rent No. Yrs.	Former Address (street, city, state, ZIP)		<input type="checkbox"/> Own <input type="checkbox"/> Rent No. Yrs.

Uniform Residential Loan Application

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower", as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when ☐ the income or assets of a person other than the "Borrower" (including the Borrower's spouse) will be used as a basis for loan qualification or ☐ the income or assets of the Borrower's spouse 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 Applied for:	<input type="checkbox"/> VA <input type="checkbox"/> FHA	<input checked="" type="checkbox"/> Conventional <input type="checkbox"/> USDA/Rural Housing Service	<input type="checkbox"/> Other (explain):	Agency Case Number	Lender Case Number
Amount \$	278,000	Interest Rate	4.875 %	No. of Months	360/360
Amortization Type:		<input checked="" type="checkbox"/> Fixed Rate <input type="checkbox"/> GPM <input type="checkbox"/> Other (explain): <input type="checkbox"/> ARM (type):			

II. PROPERTY INFORMATION AND PURPOSE OF LOAN

Subject Property Address (street, city, state, & ZIP)		No. of Units
310 Foster Knoll Dr, Joppa, MD 21085 County: Harford		
Legal Description of Subject Property (attach description if necessary)		Year Built

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

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

Complete this line if this is a refinance loan.

Year Acquired	Original Cost	Amount Existing Liens	Purpose of Refinance	Describe Improvements	<input type="checkbox"/> made <input type="checkbox"/> to be made
1998	\$ 320,000	\$ 277,867	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:
Lan Wang	single woman	<input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold (show expiration date)

Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain)	
Checking/Savings	

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)			
Lan Wang							
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
578-19-9513	410-538-4923		22				
<input type="checkbox"/> Married <input type="checkbox"/> Separated	<input checked="" type="checkbox"/> Unmarried (include single, divorced, widowed)	Dependents (not listed by Co-Borrower) no. ages	<input type="checkbox"/> Married <input type="checkbox"/> Separated	<input type="checkbox"/> Unmarried (include single, divorced, widowed)	Dependents (not listed by Borrower) no. ages		
Present Address (street, city, state, ZIP)				Present Address (street, city, state, ZIP)			
310 Foster Knoll Dr Joppa, MD 21085							
Mailing Address, if different from Present Address				Mailing Address, if different from Present Address			

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

Former Address (street, city, state, ZIP)	<input type="checkbox"/> Own <input type="checkbox"/> Rent	No. Yrs.	Former Address (street, city, state, ZIP)	<input type="checkbox"/> Own <input type="checkbox"/> Rent	No. Yrs.
Former Address (street, city, state, ZIP)	<input type="checkbox"/> Own <input type="checkbox"/> Rent	No. Yrs.	Former Address (street, city, state, ZIP)	<input type="checkbox"/> Own <input type="checkbox"/> Rent	No. Yrs.

BROKER FEE SHEET

Taylor, Bean & Whitaker Mortgage Corporation

814 Highway A1A North, Suite 205

Ponte Vedra Beach, FL 32082

Toll Free: 800-538-8991

Upload this completed document to www.taylorbeandirect.com

Broker/Contact: Nancy Hsu
 Phone: 301-518-3666
 Loan #: 3346814 Closing Date: 8/27/09 (AM/PM)

Contact E-Mail: acemort@yahoo.com

Settlement Agent: Heritage Title Contact: Jon/John
 E-Mail Address: closingpackage@yahoo.com
 Phone: 201-816-0604 Fax: 301-816-3260
 Address: 41821 Parklawn Dr. #320
 City: Rockville State: MD Zip: 20852

Please check the web site to see if settlement agent is approved under TOOLS and available attorneys.

Borrower(s): Feng Wu
 Property Address: 8 Tyburn Ct
 City: Leather Hill State: MD Zip: 21093
 Loan Amount: 189,000 Rate: 5.0 Term: 30yr Price: 1.418 pt to Acct 281332
 Escrows Waived? Yes (No) (25 bsp fee) Interest Credit? Yes (No)

Paid By			Description	Total Fees	POC'D	Due TBW	Due Broker
Borr	ower	Broker					
B	S	BR	Origination				
B	S	BR	Discount				151.20
B	S	BR	Yield Spread				
B	S	BR	Appraisal		300		
B	S	BR	Credit Report				
B	S	BR	Administration	\$525.00		\$525.00	
B	S	BR	Document Prep				
B	S	BR	Tax Service	\$73.00		\$73.00	
B	S	BR	Flood Certification				
B	S	BR	Courier Fee				595
B	S	BR	Processing Fee				
B	S	BR	Survey				
B	S	BR	Termite Inspection				
B	S	BR	Commitment Fee				
B	S	BR	Escrow Waiver				
B	S	BR	Settlement Agent				
B	S	BR	Courier Fee				
B	S	BR	MERS/ Wire Fee	\$22.50		\$22.50	
			Total:				

The Section Below Must Be Completed: Taxes Due Dates: Annual: Semiannual / Quarterly: Year

City: \$ 3157.00 Due Date: Sept 2009 County: Frederick Due Date: Dec 2009

School Tax: \$ 660.30 Due Date: 5/14/2010 Other: None Due Date: None

Hazard Insurance Company: IDS property Casualty Premium: 660.30

Coverage: \$309,800 Next Due Date: 5/14/2010

Required Documents to be provided before a closing package can be drawn:

Title Commitment HO Dec Page Tax Information Wire Instructions Insured Closing Protection Letter

Special Instructions: None

Uniform Residential Loan Application

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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):

Borrower		Co-Borrower	
I. TYPE OF MORTGAGE AND TERMS OF LOAN			
Mortgage Applied for:	<input type="checkbox"/> VA <input checked="" type="checkbox"/> Conventional <input type="checkbox"/> Other (explain):	Agency Case Number	Lender Case Number
	<input type="checkbox"/> FHA <input type="checkbox"/> USDA/Rural Housing Service		
Amount \$	Interest Rate	No. of Months	Amortization Type:
189,600	4.875 %	360/360	<input checked="" type="checkbox"/> Fixed Rate <input type="checkbox"/> Other (explain): <input type="checkbox"/> GPM <input type="checkbox"/> 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			1
Legal Description of Subject Property (attach description if necessary)			Year Built
			2004
Purpose of Loan		Property will be:	
<input type="checkbox"/> Purchase <input type="checkbox"/> Construction <input type="checkbox"/> Other (explain): <input checked="" type="checkbox"/> Refinance <input type="checkbox"/> Construction-Permanent		<input checked="" type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input type="checkbox"/> Investment	
Complete this line if construction or construction-permanent loan.			
Year Lot Acquired	Original Cost	Amount Existing Liens	(a) Present Value of Lot
	\$	\$	\$
Complete this line if this is a refinance loan.			
Year Acquired	Original Cost	Amount Existing Liens	Purpose of Refinance
2004	\$ 310,000	\$ 159,361	Cash-Out/Other
Title will be held in what Name(s)		Manner in which Title will be held	Estate will be held in:
Feng Wu Zhong Min Guo		Joint	<input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold (show expiration date)
Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain)			
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 applicable)	
Feng Wu			
Social Security Number	Home Phone (incl. area code)	DOB (mm/dd/yyyy)	Yrs. School
16-59-6757	410-628-2291	07/03/1962	20
<input checked="" type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed)	Dependents (not listed by Co-Borrower) no. ages	<input checked="" type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed)	Dependents (not listed by Borrower) no. ages
<input type="checkbox"/> Separated		<input type="checkbox"/> Separated	
Present Address (street, city, state, ZIP)	<input checked="" type="checkbox"/> Own <input type="checkbox"/> Rent 5 No. Yrs.	Present Address (street, city, state, ZIP)	<input type="checkbox"/> Own <input type="checkbox"/> Rent .2 No. Yrs.
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	
Residing at present address for less than two years, complete the following:			
Former Address (street, city, state, ZIP)	<input type="checkbox"/> Own <input type="checkbox"/> Rent No. Yrs.	Former Address (street, city, state, ZIP)	<input checked="" type="checkbox"/> Own <input type="checkbox"/> Rent 5 No. Yrs.
		8 Tyburn Ct (Still live here)	
		Lutherville Timonium, MD 21093	
Former Address (street, city, state, ZIP)	<input type="checkbox"/> Own <input type="checkbox"/> Rent No. Yrs.	Former Address (street, city, state, ZIP)	<input type="checkbox"/> Own <input type="checkbox"/> Rent No. Yrs.

Borrower		IV. EMPLOYMENT INFORMATION		Co-Borrower	
Name & Address of Employer Johns Hopkins Univ 1103 E. 33rd St., Baltimore, MD 21218	<input type="checkbox"/> Self Employed	Yrs. on this job 8 yr(s) Yrs. employed in this line of work/profession 8	Name & Address of Employer	<input type="checkbox"/> Self Employed	Yrs. on this job Yrs. employed in this line of work/profession
Position/Title/Type of Business Research Associate	Business Phone (incl. area code) 410-614-1140		Position/Title/Type of Business	Business Phone (incl. area code)	

If employed in current position for less than two years or if currently employed in more than one position, complete the following:

Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)	Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)
		Monthly Income \$			Monthly Income \$
Position/Title/Type of Business	Business Phone (incl. area code)		Position/Title/Type of Business	Business Phone (incl. area code)	
Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)	Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)
		Monthly Income \$			Monthly Income \$
Position/Title/Type of Business	Business Phone (incl. area code)		Position/Title/Type of Business	Business Phone (incl. area code)	
Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)	Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)
		Monthly Income \$			Monthly Income \$
Position/Title/Type of Business	Business Phone (incl. area code)		Position/Title/Type of Business	Business Phone (incl. area code)	
Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)	Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)
		Monthly Income \$			Monthly Income \$
Position/Title/Type of Business	Business Phone (incl. area code)		Position/Title/Type of Business	Business Phone (incl. area code)	
Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)	Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)
		Monthly Income \$			Monthly Income \$
Position/Title/Type of Business	Business Phone (incl. area code)		Position/Title/Type of Business	Business Phone (incl. area code)	

V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION						
Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expense	Present	Proposed
Base Empl. Income*	\$ 4,167.00		\$ 4,167.00	Rent	\$	
Overtime				First Mortgage (P&I)		\$ 1,003.38
Bonuses				Other Financing (P&I)		
Commissions				Hazard Insurance		
Dividends/Interest				Real Estate Taxes		
Net Rental Income				Mortgage Insurance		
Other (before completing, see the notice in "describe other income," below)				Homeowner Assn. Dues		
				Other:		
Total	\$ 4,167.00		\$ 4,167.00	Total	\$	\$ 1,003.38

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

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

B/C	Monthly Amount
	\$

VI. ASSETS AND LIABILITIES

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

Completed ☒ Jointly ☐ Not Jointly

ASSETS		Cash or Market Value	Liabilities and Pledged Assets. List the creditor's name, address and account number for all outstanding debts, including automobile loans, revolving charge accounts, real estate loans, alimony, child support, stock pledges, etc. Use continuation sheet, if necessary. Indicate by (*) those liabilities which will be satisfied upon sale of real estate owned or upon refinancing of the subject property.	
Description			LIABILITIES	Monthly Payment & Months Left to Pay
Cash deposit toward purchase held by:	\$		Name and address of Company	\$
List checking and savings accounts below			Citi Mtg	
Name and address of Bank, S&L, or Credit Union			Acct. no. 2001821454	* (1,191)
BOA CD				150,361
Acct. no.	\$	20,000	Name and address of Company	\$
Name and address of Bank, S&L, or Credit Union			Wach	
			Acct. no.	360
				12,692
Acct. no.	\$		Name and address of Company	\$
Name and address of Bank, S&L, or Credit Union			Barclay	
			Acct. no.	134
				9,143
Acct. no.	\$		Name and address of Company	\$
Name and address of Bank, S&L, or Credit Union			BOA	
			Acct. no.	59
				5,107
Stocks & Bonds (Company name/number description)	\$		Name and address of Company	\$
			Citi	
Life insurance net cash value	\$		Acct. no.	20
Face amount: \$				757
Subtotal Liquid Assets	\$	20,000	Name and address of Company	\$
Real estate owned (enter market value from schedule of real estate owned)	\$	400,000	Chase	
Vested interest in retirement fund	\$		Acct. no.	13
Net worth of business(es) owned (attach financial statement)	\$			687
Automobiles owned (make and year)	\$		Alimony/Child Support/Separate Maintenance Payments Owed to:	\$
Other Assets (itemize)	\$		Job-Related Expense (child care, union dues, etc.)	\$
			Total Monthly Payments	\$ 606
Total Assets a.	\$	420,000	Net Worth (a minus b)	\$ 241,110
			Total Liabilities b.	\$ 178,890

Schedule of Real Estate Owned (if additional properties are owned, use continuation sheet)

Schedule of Real Estate Owned (If additional properties are owned, use continuation sheet)		Type of Property	Present Market Value	Amount of Mortgages & Liens	Gross Rental Income	Mortgage Payments	Maintenance, Taxes & Misc.	Net Rental Income
Property Address (enter S if sold, PS if pending sale or R if rental being held for income)								
8 Tyburn Ct Timonium, MD 21093	S	SFR	\$ 400,000	\$ 159,361	\$	\$ 791	\$ 400	\$
		Totals	\$ 400,000	\$ 159,361	\$	\$ 791	\$ 400	\$

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

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:

Feng Wu

Co-Borrower:

Agency Case Number:

Lender Case Number:

VI. ASSETS AND LIABILITIES

ASSETS	Cash or Market Value	LIABILITIES	Monthly Payment & Months Left to Pay	Unpaid Balance
Name and address of Bank, S&L, or Credit Union		Name and address of Company Discover	\$ Payt./Mos.	\$
Acct. no.	\$	Acct. No.	15	91
Name and address of Bank, S&L, or Credit Union		Name and address of Company Kohl	\$ Payt./Mos.	\$
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		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		Name and address of Company	\$ Payt./Mos.	\$
Acct. no.	\$	Acct. No.		

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

Borrower's Signature:

X

Date

Co-Borrower's Signature:

X

Date

VII. DETAILS OF TRANSACTION		VIII. DECLARATIONS				
a. Purchase price	\$	If you answer "Yes" to any questions a through i, please use continuation sheet for explanation. a. Are there any outstanding judgments against you? b. Have you been declared bankrupt within the past 7 years? c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years? d. Are you a party to a lawsuit? e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? <small>(This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans, any mortgage, financial obligation, bond, or loan guarantee. If "Yes," provide details, including date, name and address of Lender, FHA or VA case number, if any, and reasons for the action.)</small> f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee? <small>If "Yes," give details as described in the preceding question.</small> g. Are you obligated to pay alimony, child support, or separate maintenance? h. Is any part of the down payment borrowed? i. Are you a co-maker or endorser on a note? ----- j. Are you a U. S. citizen? k. Are you a permanent resident alien? l. Do you intend to occupy the property as your primary residence? <small>If "Yes," complete question m below.</small> m. Have you had an ownership interest in a property in the last three years? (1) What type of property did you own-principal residence (PR), second home (SH), or investment property (IP)? (2) How did you hold title to the home-solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?	Borrower		Co-Borrower	
b. Alterations, improvements, repairs			Yes	No	Yes	No
c. Land (if acquired separately)			<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. Refinance (incl. debts to be paid off)	159,361.00		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e. Estimated prepaid items	2,000.00		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
f. Estimated closing costs			<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
g. PMI, MIP, Funding Fee			<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
h. Discount (if Borrower will pay)			<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
i. Total costs (add items a through h)	161,361.00		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
j. Subordinate financing			<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
k. Borrower's closing costs paid by Seller	2,250.00		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
l. Other Credits (explain)			<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
m. Loan amount (exclude PMI, MIP, Funding Fee financed)	189,600.00		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
n. PMI, MIP, Funding Fee financed			<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
o. Loan amount (add m & n)	189,600.00		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
p. Cash from/to Borrower (subtract j, k, l & o from i)	-88,639.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	

IX. ACKNOWLEDGEMENT AND AGREEMENT

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

Acknowledgement. Each of the undersigned hereby acknowledges that any owner of the Loan, its servicers, successors and assigns, may verify or reverify any information contained in this application or obtain any information or data relating to the Loan, for any legitimate purpose through any source, including a source named in this application or a consumer reporting agency.

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

X. INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a Lender may not discriminate either on the basis of this information, or on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, this lender is required to note the information on the basis of visual observation and surname if you have made this application in person. If you do not wish to furnish the information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the particular type of loan applied for.)

BORROWER <input type="checkbox"/> I do not wish to furnish this information		CO-BORROWER <input type="checkbox"/> I do not wish to furnish this information	
Ethnicity: <input type="checkbox"/> Hispanic or Latino <input checked="" type="checkbox"/> Not Hispanic or Latino	Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino	Race: <input type="checkbox"/> American Indian or Alaska Native <input checked="" type="checkbox"/> Asian <input type="checkbox"/> Black or African American	Race: <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American
<input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White		<input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White	
Sex: <input checked="" type="checkbox"/> Female <input type="checkbox"/> Male		Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male	
To be Completed by Interviewer This application was taken by: <input type="checkbox"/> Face-to-face interview <input type="checkbox"/> Mail <input checked="" type="checkbox"/> Telephone <input type="checkbox"/> Internet		Name and Address of Interviewer's Employer Ace Mortgage Corporation 8311 Honey Hill Road Laurel, MD 20723 (P) 301-518-3666	
Interviewer's Name (print or type) Nancy Hsu		Interviewer's Signature _____ Date _____	
Interviewer's Phone Number (incl. area code) 301-518-3666		Scanned: 6/12/2010 4:17:08 PM	

Today's price better please extend for me!! Thank you - Gary 7/22/09

2nd **Lock Rate**

Print

Relock

Extension

Change Lock

Lock / other

Loan

Scenario Pricing

1/22/09 2nd vega Please extend. Sent on 7/22/09

Loan # 3346910

MERS # 100029500033469101

confirmation below. Thank

*tel (718) 358 3808
cell 301 518 3666*

This confirmation of lock does not constitute Underwriting

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

Status: Locked

App Date: 4/17/2009

Lock Date: 7/7/2009

Loc

Loan Officer Email:

Borrower Information

First Name: M.I.:
Hangxue

Last Name:
Xu

Home Phone Number:

Social Security Number:
214-41-8335

Marital Status:

Present Address:

City

State

Co-Borrower:

First Name:
Ying Ying

M.I.:

Last Name:
Li

Social Security Number:
219-39-3731

Marital Status:

Property Information

Property Type:
Single Family Residence

Occupancy Status:
Primary Residence

P
E

Property Address:
21 VALLEY RIDGE LOOP

Zip Code
21030

City
COCKEYSVILLE

C
B

Loan Information

Loan Program:
Conv 15

Self Employed:
N

Documentation
Type:
Full Doc

Lock Term:
15

Escrow Waiver: Escrow Charge:
N P

Loan Purpose:
RE

Refinance
Description:
Change in Rate/Term-
No Cash Out

Appraisal Amount:
290000

Sale Amount: Repair Cost:
290000 0

New 2nd: FICO: DTI:
N 796 20

Interest Rate:
4.875

Pre Feature Price:
101.898

Guidelines

Post 1.798
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Post: 1.798

To Lockdesk - this loan sent in for extension of the lock was on bottom

*Whiteaker
@trypbe.com
- Nancy
- 608 711 617*

Lock Rate

[Print](#)[Relock](#)[Extension](#)[Change Lock](#)[Lock Another Loan](#)[Scenario Pricer](#)

Loan # 3346814

MERS # 100029500033468145

This confirmation of lock does not constitute Underwriting Approval

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

Status: Locked

App Date: 4/18/2009

Lock Date: 5/12/2009

Lock Expiration: 6/11/09

Loan Officer Email: acemort@yahoo.com

Borrower Information

First Name: M.I.:
FengLast Name:
WuSocial Security Number:
216-59-6757Marital Status:
Married

Present Address:

8 Tyburn Ct

City
TimoniumState
MDZip
21111

Co-Borrower:

First Name:
Zhongmin

M.I.:

Last Name:
GuoSocial Security Number:
213-59-1199

Marital Status:

Property Information

Property Type:

Single Family Residence

Occupancy Status:
Primary Residence

Property Address:

8 Pyburn Ct

Zip Code
21093City
LUTHERVILLE TIMONIUMProperty Existence:
ExistingCounty:
BALT

Loan Information

Loan Program:
Conv 30Self Employed:
NDocumentation
Type:
Full DocLock Term:
30Escrow Waiver: Escrow Charge: Temp Bk
N P NoLoan Purpose:
RERefinance
Description:
Cash Out-OtherAppraisal Amount:
416666.67Sale Amount: Repair Cost:
416666.67 0Loan Amount:
250000New 2nd: FICO: DTI: Interest Rate:
N 749 19.29 4.875Pre Feature Price:
101.089Post Feature 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

I. Borrower and Property Information

Borrower Name **Feng Wu** SSN **216-59-6757**
 Co-Borrower Name _____ SSN _____
 Property Address **8 Tyburn Ct, Lutherville Timonium, MD 21093**

Property Type **Project Classification** **Occupancy Status** **Additional Property Information**

☐ 1 unit **Freddie Mac** **Fannie Mae** ☒ Primary Residence Number of Units **1**
☐ 2-4 units ☐ III Condo ☐ P Limited Review New ☐ E PUD ☐ 1 Co-op ☐ Second Home Sales Price \$ _____
☐ Condominium ☐ II Condo ☐ Q Limited Review Est. ☐ F PUD ☐ 2 Co-op ☐ Investment Property Appraised Value \$ **316,000**
☐ PUD ☐ Co-op ☐ I Condo ☐ R Expedited New
☐ Manufactured Housing ☐ S Expedited Est.
☐ Single Wide ☐ T Fannie Mae Review
☐ Multiwide ☐ U FHA-approved

Property Rights
☒ Fee Simple
☐ Leasehold

Project Name _____

II. Loan Information

Loan Type **Amortization Type** **Loan Purpose** **Lien Position**

☒ Conventional ☒ Fixed-Rate—Monthly Payments ☐ Purchase ☒ First Mortgage
☐ FHA ☐ Fixed-Rate—Biweekly Payments ☐ Cash-Out Refinance Amount of Subordinate Financing \$ _____
☐ VA ☐ Balloon ☐ Limited Cash-Out Refinance (Fannie) (If HELOC, include balance and credit limit)
☐ USDARHS ☐ ARM (type) _____ ☐ No Cash-Out Refinance (Freddie) ☐ Second Mortgage
☐ Other (specify) _____ ☐ Home Improvement
☐ Construction to Permanent

Note Information **Mortgage Originator** **Buydown** **If Second Mortgage**

Original Loan Amount \$ **189,000** ☐ Seller ☐ Yes
 Initial P&I Payment \$ **1,014.59** ☐ Broker ☒ No
 Initial Note Rate **5.000 %** ☐ Correspondent Terms _____
 Loan Term (in months) **360/360** Broker/Correspondent Name and Company Name: _____
 Owner of First Mortgage ☐ Fannie Mae ☐ Freddie Mac
☐ Seller/Other
 Original Loan Amount of First Mortgage \$ _____

III. Underwriting Information

Underwriter's Name _____ Appraiser's Name/License # _____ Appraisal Company Name _____

Stable Monthly Income

	Borrower	Co-Borrower	Total
Base Income	\$ 4,167.00	\$ _____	\$ 4,167.00
Other Income	\$ _____	\$ _____	\$ _____
Positive Cash Flow (subject property)	\$ _____	\$ _____	\$ _____
Total Income	\$ 4,167.00	\$ _____	\$ 4,167.00

Qualifying Ratios **Loan-to-Value Ratios**

Primary Housing Expense/Income **24.348 %** LTV **59.810 %**
 Total Obligations/Income **38.891 %** CLTV/TLTV **59.810 %**
 Debt-to-Housing Gap Ratio (Freddie) _____ % HCLTV/HTLTV _____ %

Qualifying Rate **Level of Property Review**

☒ Note Rate **5.000 %** ☐ Exterior/Interior
☐ _____ % Above Note Rate _____ % ☐ Exterior Only
☐ _____ % Below Note Rate _____ % ☐ No Appraisal
☐ Bought-Down Rate _____ % Form Number: _____
☐ Other _____ %

Risk Assessment **Escrow (T&I)**

☐ Manual Underwriting ☒ Yes ☐ No
☐ AUS
☐ DU ☐ LP ☐ Other _____
 AUS Recommendation _____
 DU Case ID/LP AUS Key# _____
 LP Doc Class (Freddie) _____

Community Lending/Affordable Housing Initiative ☐ Yes ☒ No
Home Buyers/Homeownership Education Certificate ☐ Yes ☒ No

Present Housing Payment: \$ _____
Proposed Monthly Payments
 Borrower's Primary Residence
 First Mortgage P&I \$ **1,014.59**
 Second Mortgage P&I \$ _____
 Hazard Insurance \$ _____
 Taxes \$ _____
 Mortgage Insurance \$ _____
 HOA Fees \$ _____
 Lease/Ground Rent \$ _____
 Other \$ _____
 Total Primary Housing Expense \$ **1,014.59**
 Other Obligations
 Negative Cash Flow (subject property) \$ _____
 All Other Monthly Payments \$ **606.00**
 Total All Monthly Payments \$ **1,620.59**
Borrower Funds to Close
 Required \$ _____
 Verified Assets \$ _____
 Source of Funds _____
 No. of Months Reserves _____
 Interested Party Contributions _____ %

Representative Credit/Indicator Score _____

Underwriter Comments

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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 "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 Applied for: ☐ VA ☒ Conventional ☐ Other (explain): _____ Agency Case Number _____ Lender Case Number _____
☐ FHA ☐ USDA/Rural Housing Service

Amount \$ 189,000 Interest Rate 5.000 % No. of Months 360/360 Amortization Type: ☒ Fixed Rate ☐ Other (explain): _____
☐ GPM ☐ ARM (type): _____

II. PROPERTY INFORMATION AND PURPOSE OF LOAN

Subject Property Address (street, city, state, & ZIP) _____

8 Tyburn Ct, Lutherville Timonium, MD 21093 County: Baltimore No. of Units 1
Legal Description of Subject Property (attach description if necessary) _____ Year Built 2004

Purpose of Loan ☐ Purchase ☐ Construction ☐ Other (explain): _____ Property will be: ☒ Primary Residence ☐ Secondary Residence ☐ Investment
☒ Refinance ☐ Construction-Permanent

Complete this line if construction or construction-permanent loan.

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

Complete this line if this is a refinance loan.

Year Acquired	Original Cost	Amount Existing Liens	Purpose of Refinance	Describe Improvements
2004	\$ 310,000	\$ 159,361	Cash-Out/Other	<input type="checkbox"/> made <input type="checkbox"/> to be made

Title will be held in what Name(s) Feng Wu, Zhong Min Guo Manner in which Title will be held Joint Estate will be held in: ☒ Fee Simple ☐ Leasehold (show expiration date)

Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain) Checking/Savings

Borrower

III. BORROWER INFORMATION

Co-Borrower

Borrower's Name (include Jr. or Sr. if applicable) Feng Wu Co-Borrower's Name (include Jr. or Sr. if applicable) _____

Social Security Number	Home Phone (incl. area code)	DOB (mm/dd/yyyy)	Yrs. School
216-59-6757	410-628-2291	07/03/1962	20

☒ Married ☐ Unmarried (include single, divorced, widowed) ☐ Separated Dependents (not listed by Co-Borrower) no. _____ ages _____
☒ Married ☐ Unmarried (include single, divorced, widowed) ☐ Separated Dependents (not listed by Borrower) no. _____ ages _____

Present Address (street, city, state, ZIP) ☒ Own ☐ Rent 5 No. Yrs. 8 Tyburn Ct, Lutherville Timonium, MD 21093
Present Address (street, city, state, ZIP) ☐ Own ☐ Rent .2 No. Yrs. 1300 Walnut St., (live w cousin summer back to MD) 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)	<input type="checkbox"/> Own <input type="checkbox"/> Rent	No. Yrs.
8 Tyburn Ct (Still live here), Lutherville Timonium, MD 21093	<input checked="" type="checkbox"/> Own <input type="checkbox"/> Rent	5

Borrower		IV. EMPLOYMENT INFORMATION		Co-Borrower	
Name & Address of Employer Johns Hopkins Univ 1103 E. 33rd St., Baltimore, MD 21218	<input type="checkbox"/> Self Employed	Yrs. on this job 8 yr(s) Yrs. employed in this line of work/profession 8	Name & Address of Employer	<input type="checkbox"/> Self Employed	Yrs. on this job Yrs. employed in this line of work/profession
Position/Title/Type of Business Research Associate	Business Phone (incl. area code) 410-614-1140		Position/Title/Type of Business	Business Phone (incl. area code)	

If employed in current position for less than two years or if currently employed in more than one position, complete the following:

Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)	Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)
Monthly Income \$			Monthly Income \$		
Position/Title/Type of Business	Business Phone (incl. area code)		Position/Title/Type of Business	Business Phone (incl. area code)	
Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)	Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)
Monthly Income \$			Monthly Income \$		
Position/Title/Type of Business	Business Phone (incl. area code)		Position/Title/Type of Business	Business Phone (incl. area code)	
Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)	Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)
Monthly Income \$			Monthly Income \$		
Position/Title/Type of Business	Business Phone (incl. area code)		Position/Title/Type of Business	Business Phone (incl. area code)	
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Monthly Income \$			Monthly Income \$		
Position/Title/Type of Business	Business Phone (incl. area code)		Position/Title/Type of Business	Business Phone (incl. area code)	
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Monthly Income \$			Monthly Income \$		
Position/Title/Type of Business	Business Phone (incl. area code)		Position/Title/Type of Business	Business Phone (incl. area code)	

V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION						
Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expense	Present	Proposed
Base Empl. Income*	\$ 4,167.00	\$	\$ 4,167.00	Rent	\$	
Overtime				First Mortgage (P&I)		\$ 1,014.59
Bonuses				Other Financing (P&I)		
Commissions				Hazard Insurance		
Dividends/Interest				Real Estate Taxes		
Net Rental Income				Mortgage Insurance		
Other (before completing, see the notice in "describe other income," below)				Homeowner Assn. Dues		
				Other:		
Total	\$ 4,167.00	\$	\$ 4,167.00	Total	\$	\$ 1,014.59

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

Describe Other Income

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

B/C	Monthly Amount
	\$

VI. ASSETS AND LIABILITIES

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

Completed ☒ Jointly ☐ Not Jointly

ASSETS		Cash or Market Value	LIABILITIES			Monthly Payment & Months Left to Pay	Unpaid Balance
Description			Name and address of Company			\$ Payment/Months	\$
Cash deposit toward purchase held by:		\$	Citi Mtg				
			Acct. no. 2001821454			* (1,191)	150,361
Name and address of Bank, S&L, or Credit Union			Name and address of Company			\$ Payment/Months	\$
BOA CD			Wach				
Acct. no.		\$ 20,000	Acct. no.			360	12,692
Name and address of Bank, S&L, or Credit Union			Name and address of Company			\$ Payment/Months	\$
			Barclay				
Acct. no.		\$	Acct. no.			134	9,143
Name and address of Bank, S&L, or Credit Union			Name and address of Company			\$ Payment/Months	\$
			BOA				
Acct. no.		\$	Acct. no.			59	5,107
Stocks & Bonds (Company name/number description)		\$	Name and address of Company			\$ Payment/Months	\$
			Citi				
Life insurance net cash value		\$	Acct. no.			20	757
Face amount: \$			Name and address of Company			\$ Payment/Months	\$
Subtotal Liquid Assets		\$ 20,000	Chase				
Real estate owned (enter market value from schedule of real estate owned)		\$ 400,000	Acct. no.			13	687
Vested interest in retirement fund		\$	Alimony/Child Support/Separate Maintenance Payments Owed to:			\$	
Net worth of business(es) owned (attach financial statement)		\$	Job-Related Expense (child care, union dues, etc.)			\$	
Automobiles owned (make and year)		\$	Total Monthly Payments			\$ 606	
Other Assets (itemize)		\$	Net Worth (a minus b) =>			\$ 241,110	Total Liabilities b. \$ 178,890
Total Assets a.		\$ 420,000					

Schedule of Real Estate Owned (if additional properties are owned, use continuation sheet)

Property Address (enter S if sold, PS if pending sale or R if rental being held for income)	Type of Property	Present Market Value	Amount of Mortgages & Liens	Gross Rental Income	Mortgage Payments	Insurance, Maintenance, Taxes & Misc.	Net Rental Income
8 Tyburn Ct Timonium, MD 21093	S SFR	\$ 400,000	\$ 159,361	\$	\$ 791	\$ 400	\$
	Totals	\$ 400,000	\$ 159,361	\$	\$ 791	\$ 400	\$

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

Alternate Name

Creditor Name

Account Number

VIII. DETAILS OF TRANSACTION	VIII. DECLARATIONS
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<table border="1" style="width:100%; border-collapse: collapse;"> <tr><td>a. Purchase price</td><td style="text-align: right;">\$</td></tr> <tr><td>b. Alterations, improvements, repairs</td><td></td></tr> <tr><td>c. Land (if acquired separately)</td><td></td></tr> <tr><td>d. Refinance (incl. debts to be paid off)</td><td style="text-align: right;">159,361.00</td></tr> <tr><td>e. Estimated prepaid items</td><td style="text-align: right;">2,000.00</td></tr> <tr><td>f. Estimated closing costs</td><td></td></tr> <tr><td>g. PMI, MIP, Funding Fee</td><td></td></tr> <tr><td>h. Discount (if Borrower will pay)</td><td></td></tr> <tr><td>i. Total costs (add items a through h)</td><td style="text-align: right;">161,361.00</td></tr> <tr><td>j. Subordinate financing</td><td></td></tr> <tr><td>k. Borrower's closing costs paid by Seller</td><td style="text-align: right;">2,250.00</td></tr> <tr><td>l. Other Credits (explain)</td><td></td></tr> <tr><td colspan="2" style="height: 40px;"></td></tr> <tr><td>m. Loan amount (exclude PMI, MIP, Funding Fee financed)</td><td style="text-align: right;">189,000.00</td></tr> <tr><td>n. PMI, MIP, Funding Fee financed</td><td></td></tr> <tr><td>o. Loan amount (add m & n)</td><td style="text-align: right;">189,000.00</td></tr> <tr><td>p. Cash from/to Borrower (subtract j, k, l & o from i)</td><td style="text-align: right;">-88,639.00</td></tr> </table>	a. Purchase price	\$	b. Alterations, improvements, repairs		c. Land (if acquired separately)		d. Refinance (incl. debts to be paid off)	159,361.00	e. Estimated prepaid items	2,000.00	f. Estimated closing costs		g. PMI, MIP, Funding Fee		h. Discount (if Borrower will pay)		i. Total costs (add items a through h)	161,361.00	j. Subordinate financing		k. Borrower's closing costs paid by Seller	2,250.00	l. Other Credits (explain)				m. Loan amount (exclude PMI, MIP, Funding Fee financed)	189,000.00	n. PMI, MIP, Funding Fee financed		o. Loan amount (add m & n)	189,000.00	p. Cash from/to Borrower (subtract j, k, l & o from i)	-88,639.00	<p>If you answer "Yes" to any questions a through i, please use continuation sheet for explanation.</p> <table border="1" style="width:100%; border-collapse: collapse;"> <tr> <th style="width:70%;"></th> <th colspan="2" style="text-align: center;">Borrower</th> <th colspan="2" style="text-align: center;">Co-Borrower</th> </tr> <tr> <th></th> <th style="text-align: center;">Yes</th> <th style="text-align: center;">No</th> <th style="text-align: center;">Yes</th> <th style="text-align: center;">No</th> </tr> <tr><td>a. Are there any outstanding judgments against you?</td><td style="text-align: center;"><input type="checkbox"/></td><td style="text-align: center;"><input checked="" type="checkbox"/></td><td style="text-align: center;"><input type="checkbox"/></td><td style="text-align: center;"><input type="checkbox"/></td></tr> <tr><td>b. 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If "Yes," provide details, including date, name and address of Lender, FHA or VA case number, if any, and reasons for the action.)</small></td></tr> <tr><td>f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee?</td><td style="text-align: center;"><input type="checkbox"/></td><td style="text-align: center;"><input checked="" type="checkbox"/></td><td style="text-align: center;"><input type="checkbox"/></td><td style="text-align: center;"><input type="checkbox"/></td></tr> <tr><td colspan="5"><small>If "Yes," give details as described in the preceding question.</small></td></tr> <tr><td>g. 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IX. ACKNOWLEDGEMENT AND AGREEMENT

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

Acknowledgement. Each of the undersigned hereby acknowledges that any owner of the Loan, its servicers, successors and assigns, may verify or reverify any information contained in this application or obtain any information or data relating to the Loan, for any legitimate purpose through any source, including a source named in this application or a consumer reporting agency.

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

X. INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a Lender may not discriminate either on the basis of this information, or on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, this lender is required to note the information on the basis of visual observation and surname if you have made this application in person. If you do not wish to furnish the information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the particular type of loan applied for.)

BORROWER <input type="checkbox"/> I do not wish to furnish this information	CO-BORROWER <input type="checkbox"/> I do not wish to furnish this information								
Ethnicity: <input type="checkbox"/> Hispanic or Latino <input checked="" type="checkbox"/> Not Hispanic or Latino	Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino								
Race: <input type="checkbox"/> American Indian or Alaska Native <input checked="" type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White	Race: <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White								
Sex: <input checked="" type="checkbox"/> Female <input type="checkbox"/> Male	Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male								
To be Completed by Interviewer This application was taken by: <input type="checkbox"/> Face-to-face interview <input type="checkbox"/> Mail <input checked="" type="checkbox"/> Telephone <input type="checkbox"/> Internet	<table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td style="width:50%;">Interviewer's Name (print or type) Nancy Hsu</td> <td style="width:50%;">Name and Address of Interviewer's Employer Ace Mortgage Corporation</td> </tr> <tr> <td>Interviewer's Signature</td> <td>Date</td> </tr> <tr> <td colspan="2">Interviewer's Phone Number (incl. area code) 301-518-3666</td> </tr> <tr> <td colspan="2"> 8311 Honey Hill Road Laurel, MD 20723 (P) 301-518-3666 (F) 877-834-8561 </td> </tr> </table>	Interviewer's Name (print or type) Nancy Hsu	Name and Address of Interviewer's Employer Ace Mortgage Corporation	Interviewer's Signature	Date	Interviewer's Phone Number (incl. area code) 301-518-3666		8311 Honey Hill Road Laurel, MD 20723 (P) 301-518-3666 (F) 877-834-8561	
Interviewer's Name (print or type) Nancy Hsu	Name and Address of Interviewer's Employer Ace Mortgage Corporation								
Interviewer's Signature	Date								
Interviewer's Phone Number (incl. area code) 301-518-3666									
8311 Honey Hill Road Laurel, MD 20723 (P) 301-518-3666 (F) 877-834-8561									

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:

Feng Wu

Co-Borrower:

Agency Case Number:

Lender Case Number:

VI. ASSETS AND LIABILITIES

ASSETS

Cash or Market Value

LIABILITIES

Monthly Payment & Months Left to Pay

Unpaid Balance

Name and address of Bank, S&L, or Credit Union

Name and address of Company
Discover

\$ Payt./Mos.

\$

Acct. no.

\$

Acct. No.

15

91

Name and address of Bank, S&L, or Credit Union

Name and address of Company
Kohl

\$ Payt./Mos.

\$

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

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

Name and address of Company

\$ Payt./Mos.

\$

Acct. no.

\$

Acct. No.

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

Borrower's Signature:

X

Date

Co-Borrower's Signature:

X

Date



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 GAITHERSBURG MD 20878
TEL. 301-417-2683

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Lock Rate

Print

Relock

Extension

Change Lock

Lock Another Loan

Scenario Filter

Loan # 3328658

MERS # 100029500033286588

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**Status:** Locked**App Date:** 4/9/2009**Lock Date:** 4/9/2009**Lo**

Loan Officer Email: nancyhsu0@yahoo.com

Borrower Information**First Name:** M.I.:
Huidong**Last Name:**
Cao**Home Phone Number:**
202-563-6122**Social Security Number:**
046-86-8192**Marital Status:**
Married**Present Address:**

4328 Telfair Blvd

City
Suitland**State**
MD**Property Information****Property Type:**

Single Family Residence

Occupancy Status:
Primary Residence**Property Status:**
Existing**Property Address:**

4328 Telfair Blvd

Zip Code
20746**City**
SUITLAND**County**
PRINCE GEORG**Loan Information****Loan Program:**~~Conv 15~~
COM10**Self Employed:**
N**Documentation Type:**
Full Doc**Lock Term:**
30**Escrow Waiver:** Escrow Charge:
N P**Loan Purpose:**
RE**Refinance Description:**
Change in Rate/Term-
No Cash Out**Appraisal Amount:**
280000**Sale Amount:**
280000**Repair Cost:**
0**New 2nd: FICO: DTI:**
N 816 35**Interest Rate:**
4.375**Pre Feature Price:**
100.431**Guidelines****Price Adjustments**

MD = -0.1

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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 "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 Applied for:	<input type="checkbox"/> VA <input checked="" type="checkbox"/> Conventional <input type="checkbox"/> Other (explain):	Agency Case Number	Lender Case Number
	<input type="checkbox"/> FHA <input type="checkbox"/> USDA/Rural Housing Service		

Amount \$	Interest Rate	No. of Months	Amortization Type:	<input checked="" type="checkbox"/> Fixed Rate <input type="checkbox"/> Other (explain):
200,000	4.375 %	120/120		<input type="checkbox"/> GPM <input type="checkbox"/> 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	1
Legal Description of Subject Property (attach description if necessary)	Year Built
	1990

Purpose of Loan	<input type="checkbox"/> Purchase <input type="checkbox"/> Construction <input type="checkbox"/> Other (explain):	Property will be:
	<input checked="" type="checkbox"/> Refinance <input type="checkbox"/> Construction-Permanent	<input checked="" type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input type="checkbox"/> Investment

Complete this line if construction or construction-permanent loan.

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

Complete this line if this is a refinance loan.

Year Acquired	Original Cost	Amount Existing Liens	Purpose of Refinance	Describe Improvements	<input type="checkbox"/> made <input type="checkbox"/> to be made
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 GuoYing Zhang	Joint	<input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold (show expiration date)
Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain)		
Checking/Savings		

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)
--	---

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				

<input checked="" type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed) <input type="checkbox"/> Separated	Dependents (not listed by Co-Borrower) no. ages	<input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed) <input type="checkbox"/> Separated	Dependents (not listed by Borrower) no. ages
---	---	--	--

Present Address (street, city, state, ZIP)	<input checked="" type="checkbox"/> Own <input type="checkbox"/> Rent 2 No. Yrs.	Present Address (street, city, state, ZIP)	<input type="checkbox"/> Own <input type="checkbox"/> 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)	<input type="checkbox"/> Own <input checked="" type="checkbox"/> Rent 4 No. Yrs.	Former Address (street, city, state, ZIP)	<input type="checkbox"/> Own <input type="checkbox"/> Rent No. Yrs.
---	--	---	---

5 Brandywine St., SE #32
Washington, DC 20032

Former Address (street, city, state, ZIP)	<input type="checkbox"/> Own <input type="checkbox"/> Rent No. Yrs.	Former Address (street, city, state, ZIP)	<input type="checkbox"/> Own <input type="checkbox"/> Rent No. Yrs.
---	---	---	---

Borrower		IV. EMPLOYMENT INFORMATION		Co-Borrower	
Name & Address of Employer Radio Free Asia 2025 M Street NW Ste 300 Washington, DC 20036	<input type="checkbox"/> Self Employed	Yrs. on this job 10 yr(s) Yrs. employed in this line of work/profession 10	Name & Address of Employer	<input type="checkbox"/> Self Employed	Yrs. on this job Yrs. employed in this line of work/profession
Position/Title/Type of Business Reporter	Business Phone (incl. area code) 202-266-4032		Position/Title/Type of Business	Business Phone (incl. area code)	

If employed in current position for less than two years or if currently employed in more than one position, complete the following:

Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)	Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)
		Monthly Income \$			Monthly Income \$
Position/Title/Type of Business	Business Phone (incl. area code)		Position/Title/Type of Business	Business Phone (incl. area code)	
Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)	Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)
		Monthly Income \$			Monthly Income \$
Position/Title/Type of Business	Business Phone (incl. area code)		Position/Title/Type of Business	Business Phone (incl. area code)	
Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)	Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)
		Monthly Income \$			Monthly Income \$
Position/Title/Type of Business	Business Phone (incl. area code)		Position/Title/Type of Business	Business Phone (incl. area code)	
Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)	Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)
		Monthly Income \$			Monthly Income \$
Position/Title/Type of Business	Business Phone (incl. area code)		Position/Title/Type of Business	Business Phone (incl. area code)	
Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)	Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)
		Monthly Income \$			Monthly Income \$
Position/Title/Type of Business	Business Phone (incl. area code)		Position/Title/Type of Business	Business Phone (incl. area code)	

V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION						
Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expense	Present	Proposed
Base Empl. Income*	\$ 6,000.00	\$	\$ 6,000.00	Rent	\$	
Overtime				First Mortgage (P&I)		\$ 2,060.74
Bonuses				Other Financing (P&I)		
Commissions				Hazard Insurance		
Dividends/Interest				Real Estate Taxes		300.00
Net Rental Income				Mortgage Insurance		
Other (before completing, see the notice in "describe other income," below)				Homeowner Assoc. Dues		
				Other:		
Total	\$ 6,000.00	\$	\$ 6,000.00	Total	\$	\$ 2,360.74

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

Describe Other Income

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

B/C	Monthly Amount
	\$

VI. ASSETS AND LIABILITIES

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

Completed ☒ Jointly ☐ Not Jointly

ASSETS	Cash or Market Value	LIABILITIES AND PLEDGED ASSETS. List the creditor's name, address and account number for all outstanding debts, including automobile loans, revolving charge accounts, real estate loans, alimony, child support, stock pledges, etc. Use continuation sheet, if necessary. Indicate by (*) those liabilities which will be satisfied upon sale of real estate owned or upon refinancing of the subject property.		
Cash deposit toward purchase held by:	\$			
List checking and savings accounts below				
Name and address of Bank, S&L, or Credit Union PNC Bank		LIABILITIES	Monthly Payment & Months Left to Pay	Unpaid Balance
		Name and address of Company CitiMort	\$ Payment/Months	\$
Acct. no.	\$ 29,400	Acct. no. 2004821148	* (2,213)	210,690
Name and address of Bank, S&L, or Credit Union		Name and address of Company HBBC	\$ Payment/Months	\$
		Acct. no.	22	214
Acct. no.	\$	Name and address of Company BOK	\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union		Acct. no.	11	11
Acct. no.	\$	Name and address of Company	\$ Payment/Months	\$
Stocks & Bonds (Company name/number description)	\$	Acct. no.		
Life insurance net cash value	\$	Name and address of Company	\$ Payment/Months	\$
Face amount: \$		Acct. no.		
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 Company	\$ Payment/Months	\$
Vested interest in retirement fund	\$	Acct. no.		
Net worth of business(es) owned (attach financial statement)	\$	Alimony/Child Support/Separate Maintenance Payments Owed to:	\$	
Automobiles owned (make and year)	\$	Job-Related Expense (child care, union dues, etc.)	\$	
Other Assets (itemize)	\$	Total Monthly Payments	\$ 33	
Total Assets a.	\$ 309,400	Net Worth (a. minus b.) =>	\$ 98,485	Total Liabilities b. \$ 210,915

Schedule of Real Estate Owned (if additional properties are owned, use continuation sheet)

Property Address (enter S if sold, PS if pending sale or R if rental being held for income)	Type of Property	Present Market Value	Amount of Mortgages & Liens	Gross Rental Income	Mortgage Payments	Insurance, Maintenance, Taxes & Misc.	Net Rental Income
4328 Telfair Blvd Suitland, MD 20746	condo fee \$204 (2212 inc TI) S CONDO	\$ 280,000	\$ 200,000	\$	\$ 2,112	\$ 204	\$
						316	
	Totals	\$ 280,000	\$ 200,000	\$	2,112	\$ 520	\$

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

Alternate Name	Creditor Name	Account Number
----------------	---------------	----------------

Loan Status

[Print Report](#)

Loan Number: 3328658

[Fast FAX Documents Status](#)

Loan Summary

Loan Number: 3328658
Borrower: Huidong Cao
Address: 4328 Telfair Blvd
Suitland, MD 20746
Co-Borrower:

Loan Approval Summary

Date Underwritten:	5/29/2009	Underwriter E-Mail:	snelson@taylorbean.com
Underwriter:	Sonja Nelson	Sales Price:	\$0.00
Appraised Value:	\$280,000.00	LTV:	71.43%
Loan Amount:	\$200,000.00	CLTV:	71.43%
FICO Score(s):	816/0/0/0	Total Income:	\$6,000.00
Interest Rate at Approval:	4.375	Total Obligation:	\$2,668.74
Amortization Term:	120	Housing Ratio:	43.93
Transaction Type:	Refi	Total Debt Ratio:	44.48
Occupancy Type:	Owner	Credit Docs Expiration:	7/1/2009
Doc Type:	Full Documentation		
Product at Approval:	Conv 10	Underwriting Disposition:	Approved
Workflow Status:	Underwriting		

Loan Lock summary

Lock Date:	4/9/2009	Appraisal Value:	280000
Loan Amount:	\$200,000.00	Sales Price:	\$280,000.00
FICO Score(s):	816	LTV:	71.43
Interest Rate:	4.375	CLTV:	71.43
Amortization Term:	120	Total Debt Ratio:	35
Transaction Type:	RE/Change in Rate/Term-No Cash Out	Lock Expiration:	6/8/2009
Occupancy Type:	PRIMARY	Buy Price:	
Doc Type:	Full Doc		
Product:	Conv 10		

Closing/WLP Summary

Closer/Auditor Name:	Closer/Auditor E-Mail:
Funder Name:	Funder E-Mail:
Funding Date:	Funding Amount:

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6/3/2009

Conditions The appraisal will be reviewed within 24 hours of receipt. Other conditions will, likewise, be reviewed within 24 hours but only upon receipt of all outstanding conditions.				
Condition ID and Note	Date Cleared	Cleared By	Prior To	Date Waived
<p><i>Lien holder must read: Taylor, Bean & Whitaker, ISAOA, ATIMA. All outstanding liens on title must be released. Cash back to borrower not to exceed \$..... Notes: 2% or \$2,000 whichever is less Three day right of rescission signed by all borrowers. Acceptable appraisal. Notes: NONE OF THE COMPS SOLD FOR \$272K // ALL COMPS \$227K MOST RECENT // PROVIDE 1 COMP W/ PAST 90 DAYS AND IN SAME BLDG THAT SUPPORTS THE VALUE HUD1 to reflect pay off of the FOLLOWING...</i></p> <p><i>Other Notes: CONDO APPROVAL FROM TBW // CONTACT YOUR AE WITH QUESTIONS</i></p> <p><i>Other Notes: DISCLOSURES: BORROWER'S AUTHORIZATION, TRANS OF SERVICING, 4506T</i></p> <p><i>Other Notes: Provide preliminary title report</i></p> <p><i>Other Notes: (internal condition) veritax / verbals</i></p> <p><i>Other Notes: TBW to review lock for accuracy</i></p> <p><i>Other Notes: FICO 816</i></p> <p><i>Other Notes: No secondary</i></p>			Funding	
			Funding	
			Funding	
			Funding	
			Docs	
			Funding	
			Docs	
			Docs	
			N/A	
			Docs	
			Funding	
			Funding	

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RE: Condo Approval Steps/Cao 3328658

Thursday, July 9, 2009 11:01 AM

"Nancy Hsu" <nancyhsu0@yahoo.com>
[View contact details](#)

From:

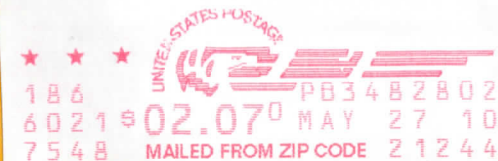
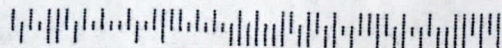
"ChristinaRussell" <crussell@taylorbean.com>
I did already.

To:

--- 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

> >
> > "Russell, Christina" <crussell@taylorbean.com>
> wrote:
> > Your docs will need to be submitted to the
> CondoApprovals@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



Fangshou Hsu
8311 Honey Hill Rd.,
Laurel, MD 20723

BMC Group Inc.
Attn: Taylor Bean & Whitaker Mgtg
Corp.
Claims Processing
P.O. Box 3020, Chanhassen,
MN 55317-3020

RECEIVED
JUN 01 2010
BMC GROUP

To: BMC Groups Inc.
Attn: Taylor Bean & Whitaker Mntzgrs Corp.
Claims Processing
P.O. Box 3020
Chanhassen, MN 55317-3020

Note To BMC: If you still need
something, pls contact me thank!