

F I L E D
JACKSONVILLE, FLORIDA

MAY 22 2012

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

May 19, 2012

Clerk of the United States Bankrupt'cy Court
Bryan Simpson United States Courthouse
300 North Hogan St.
Suite 3-350
Jacksonville, FL 32202

RE: Taylor, Bean & Whitaker Mortgage Corp.
Case 3:09-bk-07047-JAF

To Whom It May Concern:

In regards to the Thirty-Seventh Omnibus Objection to Claims (TB&W Class 9 Claim Objections), this is my response.

As originally stated on June 11, 2010, we had eight bona fide loans locked in with TB&W. At the time TB&W ceased operations, five of these were in process, one had a closing scheduled and two were fully closed and waiting for the funds to be dispersed.

I'm confused as to how Mr. Neil F. Luria ("Plan Trustee") can imply that our claim is overstated. Again, back in 2010, we provided copies of all eight lock-in agreements from TB&W, eight Approve/Eligible Underwriting Findings from Fannie Mae, eight Customer Agency and Fee Agreements, Settlement Statements for loans that got that far, and more. All of this along with my Breakdown of Commissions Lost clearly proves each of these eight loans were viable loans that would have closed if TB&W had stayed in business. First Investors Mortgage Company clearly lost \$20,093.18 in revenues.

Since I am also confused as to how the Plan Trustee arrived at \$15,211.12 in overstated claims, I am enclosing the same documentation again, for each of the eight loans. Please note that these and any commissions the Plan Trustee is referring to are revenues that we needed to cover our business expenses. For example, overhead, licensing, labor, utilities, etc. This was not any type of bonus income we lost. We lost our income needed to survive.

While reviewing this documentation again, please remember that after these loans were locked in with TB&W, the market worsened and it was impossible to obtain the same rates elsewhere. If TB&W were honest we may have been able to find different lenders before the market worsened.

The Courts time and effort on this case is greatly appreciated. Thank you very much in advance for your consideration. If you need any further documentation, please do not hesitate to contact me.

Very Truly yours,



Pamela J. Infante
First Investors Mortgage Co.
391 Center St.
Manchester, CT 06040

Enclosures

cc: Alisa Paige Mason, Esq.
Berger Singerman LLP
1450 Brickell Avenue
Suite 1900
Miami, FL 33131

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF FLORIDA
JACKSONVILLE DIVISION

PROOF OF CLAIM



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.

CLAIM FILED
JACKSONVILLE, FLORIDA

FIRST INVESTORS MORTGAGE CO., LLC
391 CENTER STREET
MANCHESTER, CT 06040

21836984005755
JUN 15 2010

CLERK, U.S. BANKRUPTCY COURT
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.
THIS SPACE IS FOR COURT USE ONLY

Creditor Telephone Number **603-647-9992** Check box if address is where Notice is to be sent.

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

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: _____

1. AMOUNT OF CLAIM AS OF DATE CASE FILED \$ **20,093.18**
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:
Commissions Lost

(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:

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: \$ _____ Basis for Perfection: _____
Secured Claim Amount: \$ _____ **DO NOT** include the priority portion of your claim here.
Unsecured Claim Amount: \$ _____
Amount of arrearage and other charges as of time case filed included in secured claim, _____

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: \$ **20,093.18** 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.
 03079

DATE: **6-11-2010** SIGNATURE: *Pamela J. Infante, Pamela J. Infante, Partner*
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.

FIRST INVESTORS

MORTGAGE COMPANY

391 CENTER STREET * MANCHESTER, CT 06040 * PH.(860)647-9992 FAX (860)647-7499

June 11, 2010

United States Bankruptcy Court
Middle District of Florida
Jacksonville Division

RE: Case Number: 3:09-bk-0747-JAF

To Whom It May Concern:

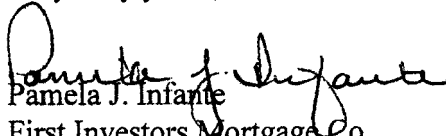
In regards to our claim against Taylor, Bean & Whitaker Mortgage Corp. (TBW), please note the following:

We had eight loans locked with TBW. At the time TBW ceased operations, five of these loans were in process, one had a closing scheduled and two were actually closed and waiting for funds to be dispersed. Since each of these eight loans were registered and locked with TBW, the market got worse and we could not get our customers anything close to the rates we had them locked at. Upon telling the customers TBW closed and we could not get the same low rates, they lost their faith in First Investors. Not only did we lose over \$20,000 in actual commissions; we also lost future business.

Attached you will find a breakdown of commissions lost for each loan, a copy of Taylor, Bean & Whitaker's Lock-In Confirmation, our Customer Agency and Fee Agreement, a copy of Page 1 of the Fannie Mae DU Findings to verify we had viable loans and HUD-1 Forms if applicable.

Your time and effort is greatly appreciated. If you need any further documentation, please do not hesitate to contact me. Thank you.

Very truly yours,


Pamela J. Infante
First Investors Mortgage Co.
391 Center St.
Manchester, CT 06040

BREAKDOWN OF COMMISSIONS LOST**BEGIN, RACHEL**

22 Preston Dr., Manchester, CT 06040

Points due from borrower:	2.00%	\$4,260.00
Less points due to TBW:	1.54%	3,280.20
Processing Fee due FIMCO:		325.00
Net Loss		\$1,304.80

BONANNO, RICHARD

73 Cliffwood Dr., South Windsor, CT 06074

Points due from borrower:	2.00%	\$6,300.00
Less points due to TBW:	.538%	1,743.12
Processing Fee due FIMCO:		325.00
Net Loss		\$4,881.88

BRUDER, ARTHUR

37 St. James St., Manchester, CT 06040

Points due from borrower:	2.00%	\$1,600.00
Less points due to TBW:	1.41%	1,128.00
Processing Fee due FIMCO:		325.00
Net Loss		\$ 797.00

COBB, GLENN

5 Quarter Horse Dr., Ellington, CT 06029

Points due from borrower:	0.00%	\$ 0.00
Plus points due from TBW:	1.426%	3,850.20
Processing Fee due FIMCO:		325.00
Net Loss		\$4,175.20

COUTURE, ALBERT

35 Brookside Village, Enfield, CT 06082

Points due from borrower:	2.00%	\$2,540.00
Less Points due to TBW:	1.11%	1,409.70
Processing Fee due FIMCO:		325.00
Net Loss		\$1,455.30

GORMAN, KEVIN M.

62 Lohse Rd., Willington, CT 06279

Points due from borrower:	2.00%	\$2,180.00
Less Points due to TBW:	.54%	588.60
Processing Fee due FIMCO:		325.00
Net Loss		\$1,916.40

REUSS, RALPH E.

73 Hazelmere Rd., New Britain, CT 06053

Points due from borrower:	2.00%	\$1,800.00
Plus points due from TBW:	1.803%	1,622.70
Processing Fee Due FIMCO:		325.00
Net Loss		\$3,747.70

WILSON, EILEEN H.

36 Colgate Dr., Manchester, CT 06040

Points due from borrower:	2.00%	\$3,860.00
Less points due to TBW:	.69%	1,331.70
Processing Fee due FIMCO:		325.00
Net Loss		\$2,853.30

Mr. Alan Cicchetti from the Connecticut Department of Banking was able to help us find a company to place two of our loans. This company is:

Covenant Mortgage LLC, 235 Littleton Rd., Westford, MA 01886

Covenant Mortgage LLC closed two of our loans (Begin and Bruder) and sent us a check for \$1,038.40 for referral fees, a copy of which is enclosed. I have also enclosed copies of Assignment of Mortgage Application forms signed by each of these borrowers. Please note that these funds were taken into consideration when calculating our total loss of commissions.

TOTAL COMMISSIONS LOST: \$20,093.18

6/25/2009 12:57:10 PM



**Taylor, Bean & Whitaker
PIPELINE LOAN LOCK-IN CONFIRMATION**

Please note: Loan is subject to repricing if loan detail submitted during lock process does not match actual loan parameters.

Application Number: 3407210
Correspondent: 110177
Document Number: 120
Borrower Information: RACHEL BEGIN
Property Address: 22 PRESTON DRIVE MANCHESTER CT, 06040
Property County: HARTFORD

Date of Registration: 5/28/2009 1:35:29 PM **Lock Date:** 5/28/2009 **Expiration Date:** 7/2/2009

Loan Type:	(1015)Conv 15	Term:	180 (months)
Loan Amount:	\$ 150,000.00	Appraisal Amount:	\$ 213,000.00
Interest Rate:	4.250 %	L.T.V:	70.42 %
Pre Feature Price:	98.625	Post Feature Price:	98.465

Loan Purpose:	Refinance - Change in Rate/Term-No Cash Out	Occupancy Status:	PRIMARY
Property Status:	Existing	Property Type:	Single Family Residence
Doc Type:	Full Doc	FICO:	720
CLTV:	70.423	Buy Down:	N
DTI:	44	Insured:	N
Interest Only:	N		

MARGIN 0.000

MERS MIN# 100029500034072102

Price Disclosure:
CT = -0.16

This confirmation of lock does not constitute Underwriting Approval.

FIRST INVESTORS

MORTGAGE COMPANY

391 Center Street * Manchester, CT 06040 * Ph(860)647-9992 * Fax(860)647-7499

Customer Agency and Fee Agreement

Mortgage Applicants: Rachel Begin
Subject Property Address: 22 Preston Hill Manchester Ct.

You have advised me that you are authorized and prepared to provide me assistance in securing home financing. I understand that your services may include, but are not limited to counseling on available home financing products, counseling on our debt service and financing capability, assistance in completing loan applications, additional assistance in processing the loan application and meeting any conditions of loan commitment. I acknowledge that you cannot commit any lender to provide financing or otherwise act on my behalf and that your services are purely advisory and administrative in nature.

During the normal processing of a mortgage application certain services may have to be provided to successfully complete the mortgage application process. These services are additional services not covered under First Investors Mortgage Company's normal processing services. These services are purely elective, but if the services are utilized the following fees will be applied (a written request must be received).

- 1). Update of credit information - a \$10.00 fee will be charged for each creditor account that has to be updated including collections, charge offs, duplications and judgements. This fee will be collected at the time of the request for a credit report update. This fee is non refundable. Note: This credit update affects only the mortgage application credit report.
- 2). Re-lock of rate with another lender at the discretion of First Investors Mortgage Company - a \$100 fee will be charged to lock in a new rate with a different mortgage lender. This fee will be collected at the time of the new lock in. This fee is non refundable.
- 3). Withdraw an approved application to submit to a new lender at the discretion of First Investors Mortgage Company - a fee of one quarter point (0.25%) will be collected at the time of the request. This fee is non refundable.

As compensation for your services I understand and agree that at the time of either commitment or closing of my mortgage application I will pay directly to First Investors Mortgage Company the amount of \$ 500. This commitment fee is applicable to the points and or broker fees as itemized on your Good Faith Estimate and will be credited to your closing costs at the time of closing. Upon receipt of the commitment fee, a commitment letter will be issued

This commitment fee is non refundable except as follows: This fee will be rebated to you within thirty days of receipt of a written request if your mortgage refinance or purchase has been canceled for any of the following reasons: mortgage denial after commitment or seller cancellation of the purchase.

I understand that, under applicable federal law, the above fee will be considered part of the cost of obtaining home financing and has been disclosed to me. First Investors Mortgage Company may, if required by the lender, forward a copy of the agreement to any lender to whom I have applied for a loan.

I would like to engage you as my agent for the purpose of advising me about home financing and to provide the services described above.

Signature of Mortgage Professional

Signature of Loan Applicant

Date

Signature of Loan Applicant

4/27/09

Rachel Begin

Preliminary Underwriting Findings

SUMMARY

Preliminary Recommendation	Approve/Eligible		
Primary Borrower	Rachel D Begin		
Lender Loan Number	Unassigned	Casefile ID	966634228
Underwriting Run Date	Jun 11 2009 05:16:29PM	Submitted By	p2869pji

Mortgage Information

LTV/CLTV	71.000% / 71.000%	Note Rate	4.250%
Housing Expense Ratio	25.510%	Loan Type	Conventional
Total Expense Ratio	50.024%	Loan Term	180
Total Loan Amount	\$150000.00	Amortization Type	Fixed Rate
Sales Price	\$0.00	Loan Purpose	Refinance
Appraised Value	\$213000.00	Refi Purpose	Cash-Out

Property Information

Address	22 Preston Dr. Manchester, CT 06040	Property Type	Detached
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SPECIAL NOTICE

- 1 This report was created through the Preliminary Findings feature in Desktop Originator (DO) and is provided for informational purposes only.
- 2 To complete the processing of this loan, you must submit it to a DO sponsoring lender. The loan is not eligible for the Fannie Mae limited waiver of representations and warranties (as described in the Guide to Underwriting with Desktop Underwriter) until it is submitted to a sponsoring lender.
- 3 Depending on the underwriting rules and requirements of your sponsoring lender, the recommendation and findings may change upon submission.

PRELIMINARY RISK - ELIGIBILITY

- 4 The risk profile of this loan casefile appears to meet Fannie Mae's guidelines.
- 5 This loan casefile appears to meet Fannie Mae's eligibility requirements.
- 6 This recommendation is valid up to a note rate of 5.250 percent.
- 7 This loan casefile has been underwritten as a cash-out refinance. Confirm that the subject property has been owned by the borrower(s) for at least six months prior to the date of the loan application, and that the property is not currently listed for sale. If the subject property has not been owned for at least six months or the property is listed for sale, the loan is ineligible for delivery to Fannie Mae. If the property has been listed for sale in the six months prior to the date of the loan application, the LTV/CLTV/HCLTV for this cash-out refinance would be limited to 70 percent (65 percent for manufactured housing), otherwise the loan casefile may be updated and resubmitted as a limited cash-out refinance.



Taylor, Bean & Whitaker

CHANGE LOCK REQUEST

Confirmation Code: 101E5F11B2DE3855D1588

Request Date: 7/30/2009 10:38:05 PM

Loan Number: 3364985

Borrower Information: RICHARD BONANNO

Property Address: 73CLIFFWOOD DRIVE
SOUTH WINDSOR, CT 06074

Lock-Date: 4/30/2009

Business Name: First Investors Mortgage Co., LLC

Contact Person: CARMINE PELLEGRINO

E-Mail: CARMONSTER@AOL.COM

Phone: 860-647-9992

Fax: 860-647-7499

Comments: Please change rate lock to reflect loan amount - \$324,000.00 as soon as possible please. thank you!



Taylor, Bean & Whitaker

EXTENSION REQUEST

Request Date: 6/4/2009 2:02:08 PM

Loan Number: 3364985

Borrower Information: RICHARD BONANNO

Property Address: 73CLIFFWOOD DRIVE
SOUTH WINDSOR, CT 06074

Lock-Date: 4/30/2009

Business Name: First Investors Mortgage Co., LLC

Contact Person: CARMINE PELLEGRINO

E-Mail: CARMONSTER@AOL.COM

Phone: 860-647-9992

Fax: 860-647-7499

Extension: 30 Days (-0.5)

Comments: Please extend 30 days thk you

FIRST INVESTORS

MORTGAGE COMPANY

391 Center Street * Manchester, CT 06040 * Ph(860)647-9992 * Fax(860)647-7499

Customer Agency and Fee Agreement

Mortgage Applicants: P. Bonanno
Subject Property Address: 73 Clifford South Windsor CT 06074

You have advised me that you are authorized and prepared to provide me assistance in securing home financing. I understand that your services may include, but are not limited to counseling on available home financing products, counseling on our debt service and financing capability, assistance in completing loan applications, additional assistance in processing the loan application and meeting any conditions of loan commitment. I acknowledge that you cannot commit any lender to provide financing or otherwise act on my behalf and that your services are purely advisory and administrative in nature.

During the normal processing of a mortgage application certain services may have to be provided to successfully complete the mortgage application process. These services are additional services not covered under First Investors Mortgage Company's normal processing services. These services are purely elective, but if the services are utilized the following fees will be applied (a written request must be received).

- 1). Update of credit information - a \$10.00 fee will be charged for each creditor account that has to be updated including collections, charge offs, duplications and judgements. This fee will be collected at the time of the request for a credit report update. This fee is non refundable. Note: This credit update affects only the mortgage application credit report.
- 2). Re-lock of rate with another lender at the discretion of First Investors Mortgage Company - a \$100 fee will be charged to lock in a new rate with a different mortgage lender. This fee will be collected at the time of the new lock in. This fee is non refundable.
- 3). Withdraw an approved application to submit to a new lender at the discretion of First Investors Mortgage Company - a fee of one quarter point (0.25%) will be collected at the time of the request. This fee is non refundable.

As compensation for your services I understand and agree that at the time of either commitment or closing of my mortgage application I will pay directly to First Investors Mortgage Company the amount of \$ 2000. This commitment fee is applicable to the points and or broker fees as itemized on your Good Faith Estimate and will be credited to your closing costs at the time of closing. Upon receipt of the commitment fee, a commitment letter will be issued

This commitment fee is non refundable except as follows: This fee will be rebated to you within thirty days of receipt of a written request if your mortgage refinance or purchase has been canceled for any of the following reasons: mortgage denial after commitment or seller cancellation of the purchase.

I understand that, under applicable federal law, the above fee will be considered part of the cost of obtaining home financing and has been disclosed to me. First Investors Mortgage Company may, if required by the lender, forward a copy of the agreement to any lender to whom I have applied for a loan.

I would like to engage you as my agent for the purpose of advising me about home financing and to provide the services described above.

Signature of Mortgage Professional

Date

4/29/09

Signature of Loan Applicant

Signature of Loan Applicant

[Signature]
[Signature]

DU Underwriting Findings

SUMMARY

Recommendation	Approve/Eligible	Co-Borrower	Patricia M Bonanno
Primary Borrower	Richard Bonanno	Casefile ID	965004494
Lender Loan Number	Unassigned	Submitted By	p2869pji
Submission Date	06/09/2009 10:52AM		

Mortgage Information

LTV/CLTV	65.00% / 65.00%	Note Rate	4.375%
Housing Expense Ratio	24.13%	Loan Type	Conventional
Total Expense Ratio	43.50%	Loan Term	180
Total Loan Amount	\$315000.00	Amortization Type	Fixed Rate
Sales Price	\$0.00	Loan Purpose	Refinance
Appraised Value	\$485000.00	Refi Purpose	Cash-Out

Property Information

Address	73 Cliffwood Dr. South Windsor, CT 06074	Property Type	Detached
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RISK/ELIGIBILITY

- 1 The risk profile of this loan casefile appears to meet Fannie Mae's guidelines.
- 2 This loan casefile appears to meet Fannie Mae's eligibility requirements.
- 3 This recommendation is valid up to a note rate of 5.375 percent.
- 4 This loan casefile has been underwritten as a cash-out refinance. Confirm that the subject property has been owned by the borrower(s) for at least six months prior to the date of the loan application, and that the property is not currently listed for sale. If the subject property has not been owned for at least six months or the property is listed for sale, the loan is ineligible for delivery to Fannie Mae. If the property has been listed for sale in the six months prior to the date of the loan application, the LTV/CLTV/HCLTV for this cash-out refinance would be limited to 70 percent (65 percent for manufactured housing), otherwise the loan casefile may be updated and resubmitted as a limited cash-out refinance.

FINDINGS

- 5 The following risk factors represent strengths in the borrower's loan application:
Combined Loan-to-Value Ratio
Credit Profile

VERIFICATION MESSAGES/APPROVAL CONDITIONS

- 6 This loan is also subject to all other lender specified conditions and must comply with all applicable federal, state, and local laws and regulations.
- 7 Based on the credit report obtained through Desktop Underwriter, this loan must close on or before 08/28/2009. All verification documents must be dated within 120 days of the closing date. For new construction, documents must be dated within 180 days of the closing date.

A. U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT SETTLEMENT STATEMENT	B. TYPE OF LOAN		
	1. <input type="checkbox"/> FHA	2. <input type="checkbox"/> FHMA	3. <input type="checkbox"/> CONV. UNINS.
	4. <input type="checkbox"/> VA	5. <input type="checkbox"/> CONV. INS.	
	6. FILE NUMBER: Bonanno09		7. LOAN NUMBER 3364985
8. MORTGAGE INS. CASE NO.:			

C. NOTE: This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. Items marked "(p.o.c.)" were paid outside the closing; they are shown here for informational purposes and are not included in the totals.

D. NAME & ADDRESS OF BORROWER:	Richard Bonanno and Patricia M. Bonanno 73 Cliffwood Drive, South Windsor, CT 06074
E. NAME & ADDRESS OF SELLER:	
F. NAME & ADDRESS OF LENDER:	Taylor, Bean & Whitaker Mortgage Corp. 1417 North Magnolia Avenue, Ocala, FL 34475
G. PROPERTY LOCATION:	73 Cliffwood Drive, South Windsor, CT 06074
H. SETTLEMENT AGENT:	Moses And Hill
PLACE OF SETTLEMENT:	357 East Center Street, Manchester, CT 06040 (860) 644-2428
I. SETTLEMENT DATE:	8/04/2009
	DISBURSEMENT DATE: 8/10/2009

J. Summary of Borrower's Transaction		K. Summary of Seller's Transaction	
100. Gross Amount Due From Borrower:		400. Gross Amount Due To Seller:	
101. Contract sales price		401. Contract sales price	
102. Personal property		402. Personal property	
103. Settlement charges to borrower (line 1400)	13,052.26	403.	
104. Payoff To GMAC Mortgage Corporation	224,527.90	404.	
105. Payoff To Sovereign Bank	80,833.23	405.	
120. Gross Amount Due From Borrower:		420. Gross Amount Due To Seller:	
	318,413.39		
200. Amounts Paid By Or In Behalf Of Borrower:		500. Reductions In Amount Due To Seller:	
201. Deposit or earnest money		501. Excess deposit (see instructions)	
202. Principal amount of new loan(s)	324,000.00	502. Settlement charges to seller (line 1400)	
203. Existing loan(s) taken subject to		503. Existing loan(s) taken subject to	
204.		504. Payoff 1st Mtg. Ln.	
205.		505. Payoff 2nd Mtg. Ln.	
206.		506.	
207.		507.	
208.		508.	
209.		509.	
220. Total Paid By/For Borrower:		520. Total Reductions In Amount Due Seller:	
	324,000.00		
300. Cash At Settlement From/To Borrower:		600. Cash At Settlement From/To Seller:	
301. Gross amount due from borrower (line 120)	318,413.39	601. Gross amount due to seller (line 420)	
302. Less amount paid by/for borrower (line 220)	324,000.00	602. Less reductions in amount due seller (line 520)	
303. Cash (<input type="checkbox"/> FROM) (<input checked="" type="checkbox"/> TO) Borrower:	5,586.61	603. Cash (<input type="checkbox"/> TO) (<input type="checkbox"/> FROM) Seller:	0.00

L. SETTLEMENT CHARGES		Escrow: Bonanno09	
700. Total Sales/Broker's Commission: Based On Price \$ @ % =			
Division of Commission (line 700) As Follows:		Paid From Borrower's Funds At Settlement	Paid From Seller's Funds At Settlement
701. \$	to		
702. \$	to		
703. Commission paid at settlement			
704.			
800. Items Payable In Connection With Loan:			
801. Loan Origination fee %			
802. Loan Discount % First Investors Mortgage Co., LLC			
803. Appraisal fee to:		6,300.00	
804. Credit report to:			
805. Lender's inspection fee			
806. Mortgage insurance application fee to			
807. Assumption fee			
808. Price Adjustment To: TBW by First Investors POC \$1,743.12			
809. Application Fee To: First Investors Mortgage Co., LLC POC \$350.00			
810. Processing Fee To: First Investors Mortgage Co., LLC			
811. Tax Service Fee To: Taylor, Bean & Whitaker Mortgage Corp.		275.00	
812. Administration Fee To: Taylor, Bean & Whitaker Mortgage Corp.		73.00	
813. Wire/MERS Fee To: Taylor, Bean & Whitaker Mortgage Corp.		525.00	
814.		22.50	
815.			
816.			
817.			
818.			
819.			
820.			
821.			
900. Items Required By Lender To Be Paid In Advance:			
901. Interest from 8/10/2009 to 9/01/2009 @\$ 38.8400/day (22 days)			
902. Mortgage insurance premium for mo. to		854.48	
903. Hazard insurance premium for 1 yrs. to Allstate POC \$1,007.00			
904. Flood insurance premium for yrs. to			
905.			
906.			
1000. Reserves Deposited With Lender:			
1001. Hazard insurance 5 months @ \$ 83.92 per month			
1002. Mortgage insurance 0 months @ \$ 0.00 per month		419.60	
1003. City property taxes 4 months @ \$ 786.41 per month			
1004. County property taxes 0 months @ \$ 0.00 per month		3,145.64	
1005. Annual assessments 0 months @ \$ 0.00 per month			
1006. Flood insurance 0 months @ \$ 0.00 per month			
1007. 0 months @ \$ 0.00 per month			
1008. Aggregate Adjustment			
1009.		(83.96)	
1100. Title Charges			
1101. Settlement or closing fee to Moses And Hill			
1102. Abstract or title search to CT Land Title Search Co.		500.00	
1103. Title examination to		150.00	
1104. Title insurance binder to			
1105. Document preparation to			
1106. Notary fees to			
1107. Attorney's fees to			
(includes above item Numbers:)			
1108. Title insurance to CT First American Title Insurance Company			
(includes above item Numbers:)			
1109. Lender's coverage \$324,000.00 Premium: \$628.00		628.00	
1110. Owner's coverage \$			
1111. To Moses And Hill \$376.80; To CT First American Title Insu \$251.20			
1112.			
1113.			
1114.			
1200. Government Recording and Transfer Charges:			
1201. Recording fees: Deed \$ 0.00 ;Mortgage \$ 118.00 ;Releases \$ 0.00		118.00	
1202. City/county tax/stamps: Deed \$ 0.00 ;Mortgage \$ 0.00			
1203. State tax/stamps: Deed \$ 0.00 ;Mortgage \$ 0.00			
1204.			
1205.			
1300. Additional Settlement Charges:			
1301. Survey to			
1302. Pest inspection to			
1303. FedEx - Package/Two Payoffs to Moses And Hill			
1304. Two Release Tracking to SMS		55.00	
1305.		70.00	
1306.			
1307.			
1308.			
1400. Total Settlement Charge (Enter on line 103, Section J - and - line 502, Section K)		13,052.26	

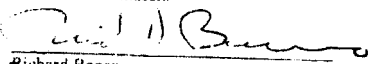
SELLER'S AND/OR BORROWER'S STATEMENT

Escrow: Bonanno09

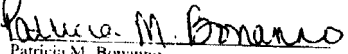
I have carefully reviewed the HUD-1 Settlement Statement and to the best of my knowledge and belief, it is a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction. I further certify that I have received a copy of the HUD-1 Settlement Statement.

Borrowers/Purchasers

Sellers

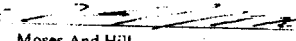


Richard Bonanno



Patricia M. Bonanno

The HUD-1 Settlement Statement which I have prepared is a true and accurate account of this transaction. I have caused or will cause the funds to be disbursed in accordance with this statement.

Settlement Agent: 
Moses And Hill

Date: 8-4-07

WARNING: It is a crime to knowingly make false statements to the United States on this or any other similar form. Penalties upon conviction can include a fine or imprisonment. For details see: Title 18 U.S. Code Section 1001 and Section 1010.

6/16/2009 3:03:06 PM



**Taylor, Bean & Whitaker
PIPELINE LOAN LOCK-IN CONFIRMATION**

Please note: Loan is subject to repricing if loan detail submitted during lock process does not match actual loan parameters.

Application Number: 3416656
Correspondent: 110177
Document Number: 120
Borrower Information: arthur bruder
Property Address: 37 st james street MANCHESTER CT, 06040
Property County: TOLLAND

Date of Registration: 6/4/2009 4:02:44 PM **Lock Date:** 6/4/2009 **Expiration Date:** 7/4/2009

Loan Type:	(1030)Conv 30	Term:	360 (months)
Loan Amount:	\$ 80,000.00	Appraisal Amount:	\$ 218,000.00
Interest Rate:	5.000 %	L.T.V:	36.70 %
Pre Feature Price:	98.755	Post Feature Price:	98.595

Loan Purpose:	Refinance - Change in Rate/Term-No Cash Out	Occupancy Status:	PRIMARY
Property Status:	Existing	Property Type:	Single Family Residence
Doc Type:	Full Doc	FICO:	680
CLTV:	36.697	Buy Down:	N
DTI:	30	Insured:	N
Interest Only:	N		

MARGIN 0.000

MERS MIN# 100029500034166565

Price Disclosure:

CT = -0.16

This confirmation of lock does not constitute Underwriting Approval.

FIRST INVESTORS

MORTGAGE COMPANY

391 Center Street * Manchester, CT 06040 * Ph(860)647-9992 * Fax(860)647-7499

Customer Agency and Fee Agreement

Mortgage Applicants: Charles Boudier
Subject Property Address: 37 ST James St, Middletown, CT

You have advised me that you are authorized and prepared to provide me assistance in securing home financing. I understand that your services may include, but are not limited to counseling on available home financing products, counseling on our debt service and financing capability, assistance in completing loan applications, additional assistance in processing the loan application and meeting any conditions of loan commitment. I acknowledge that you cannot commit any lender to provide financing or otherwise act on my behalf and that your services are purely advisory and administrative in nature.

During the normal processing of a mortgage application certain services may have to be provided to successfully complete the mortgage application process. These services are additional services not covered under First Investors Mortgage Company's normal processing services. These services are purely elective, but if the services are utilized the following fees will be applied (a written request must be received).

- 1). Update of credit information - a \$10.00 fee will be charged for each creditor account that has to be updated including collections, charge offs, duplications and judgements. This fee will be collected at the time of the request for a credit report update. This fee is non refundable. Note: This credit update affects only the mortgage application credit report.
- 2). Re-lock of rate with another lender at the discretion of First Investors Mortgage Company - a \$100 fee will be charged to lock in a new rate with a different mortgage lender. This fee will be collected at the time of the new lock in. This fee is non refundable.
- 3). Withdraw an approved application to submit to a new lender at the discretion of First Investors Mortgage Company - a fee of one quarter point (0.25%) will be collected at the time of the request. This fee is non refundable.

As compensation for your services I understand and agree that at the time of either commitment or closing of my mortgage application I will pay directly to First Investors Mortgage Company the amount of \$ 1000. This commitment fee is applicable to the points and or broker fees as itemized on your Good Faith Estimate and will be credited to your closing costs at the time of closing. Upon receipt of the commitment fee, a commitment letter will be issued

This commitment fee is non refundable except as follows: This fee will be rebated to you within thirty days of receipt of a written request if your mortgage refinance or purchase has been canceled for any of the following reasons: mortgage denial after commitment or seller cancellation of the purchase.

I understand that, under applicable federal law, the above fee will be considered part of the cost of obtaining home financing and has been disclosed to me. First Investors Mortgage Company may, if required by the lender, forward a copy of the agreement to any lender to whom I have applied for a loan.

I would like to engage you as my agent for the purpose of advising me about home financing and to provide the services described above.

Signature of Mortgage Professional
4/22/09

Date

Signature of Loan Applicant

Signature of Loan Applicant

PrintPreview

DU Underwriting Findings

SUMMARY

Recommendation	Approve/Eligible	Co-Borrower	Johanna A Bruder
Primary Borrower	Charles L Bruder	Casefile ID	966402266
Lender Loan Number	Unassigned	Submitted By	p2869pji
Submission Date	06/18/2009 11:45AM		

Mortgage Information

LTV/CLTV	37.00% / 37.00%	Note Rate	5.000%
Housing Expense Ratio	35.66%	Loan Type	Conventional
Total Expense Ratio	58.54%	Loan Term	360
Total Loan Amount	\$80000.00	Amortization Type	Fixed Rate
Sales Price	\$0.00	Loan Purpose	Refinance
Appraised Value	\$218000.00	Refi Purpose	Limited Cash-Out

Property Information

Address	37 St. James St. Manchester, CT 06040	Property Type	Detached
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RISK/ELIGIBILITY

- 1 The risk profile of this loan casefile appears to meet Fannie Mae's guidelines.
- 2 This loan casefile appears to meet Fannie Mae's eligibility requirements.
- 3 This recommendation is valid up to a note rate of 6.000 percent.

FINDINGS

- 4 The following risk factors represent strengths in the borrower's loan application:
Combined Loan-to-Value Ratio
Credit Profile

VERIFICATION MESSAGES/APPROVAL CONDITIONS

- 5 This loan is also subject to all other lender specified conditions and must comply with all applicable federal, state, and local laws and regulations.
- 6 Based on the credit report obtained through Desktop Underwriter, this loan must close on or before 09/24/2009. All verification documents must be dated within 120 days of the closing date. For new construction, documents must be dated within 180 days of the closing date.
- 7 The Adverse Market Delivery Charge will be applied when this mortgage loan is delivered to Fannie Mae. Refer to the Selling Guide and Loan-level Price Adjustment (LLPA) Matrix and Adverse Market Delivery Charge (AMDC) Information on efanniemae.com for specific details.
- 8 This loan casefile was underwritten according to the DU Refi Plus expanded eligibility guidelines offered on certain limited cash-out refinance loan casefiles where the borrower's existing loan is identified by DU as a Fannie Mae loan. This loan casefile must be delivered with Special Feature Code 147.

A. U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT SETTLEMENT STATEMENT	B. TYPE OF LOAN		
	1. <input type="checkbox"/> FHA	2. <input type="checkbox"/> FHMA	3. <input checked="" type="checkbox"/> CONV. UNINS.
	4. <input type="checkbox"/> VA	5. <input type="checkbox"/> CONV. INS.	
	6. FILE NUMBER: Bruder09		7. LOAN NUMBER 1021049780
8. MORTGAGE INS. CASE NO.:			

C. NOTE: This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. Items marked "(p.o.c.)" were paid outside the closing; they are shown here for informational purposes and are not included in the totals.

D. NAME & ADDRESS OF BORROWER: Charles L Bruder and Johanna A Bruder
37 St. James Street, Manchester, CT 06040

E. NAME & ADDRESS OF SELLER:

F. NAME & ADDRESS OF LENDER: Covenant Mortgage LLC
235 Littleton Road, Westford, MA 01886

G. PROPERTY LOCATION: 37 St. James Street, Manchester, CT 06040

H. SETTLEMENT AGENT: Moses And Hill
PLACE OF SETTLEMENT: 357 East Center Street, Manchester, CT 06040 (860) 644-2428

I. SETTLEMENT DATE: 9/28/2009 DISBURSEMENT DATE: 10/02/2009

J. Summary of Borrower's Transaction		K. Summary of Seller's Transaction	
100. Gross Amount Due From Borrower:		400. Gross Amount Due To Seller:	
101. Contract sales price		401. Contract sales price	
102. Personal property		402. Personal property	
103. Settlement charges to borrower: (line 1400)	7,770.08	403.	
104. Payoff To Wells Fargo Bank, N.A.	74,061.77	404.	
105.		405.	
Adjustments For Items Paid By Seller In Advance:		Adjustments For Items Paid By Seller In Advance:	
106. City/town taxes to		406. City/town taxes to	
107. County taxes to		407. County taxes to	
108. Assessments to		408. Assessments to	
109.		409.	
110.		410.	
111.		411.	
112.		412.	
113.		413.	
114.		414.	
115.		415.	
116.		416.	
120. Gross Amount Due From Borrower:	81,831.85	420. Gross Amount Due To Seller:	
200. Amounts Paid By Or In Behalf Of Borrower:		500. Reductions In Amount Due To Seller:	
201. Deposit or earnest money		501. Excess deposit (see instructions)	
202. Principal amount of new loan(s)	80,000.00	502. Settlement charges to seller (line 1400)	
203. Existing loan(s) taken subject to		503. Existing loan(s) taken subject to	
204.		504. Payoff 1st Mtg. Ln.	
205.		505. Payoff 2nd Mtg. Ln.	
206.		506.	
207.		507.	
208.		508.	
209.		509.	
Adjustments For Items Unpaid By Seller:		Adjustments For Items Unpaid By Seller:	
210. City/town taxes to		510. City/town taxes to	
211. County taxes to		511. County taxes to	
212. Assessments to		512. Assessments to	
213.		513.	
214.		514.	
215.		515.	
216.		516.	
217.		517.	

700. Total Sales/Broker's Commission:		Escrow: Bruder09	
Based On Price \$			
Division of Commission (line 700) As Follows:			
701 \$	to	Paid From Borrower's Funds At Settlement	Paid From Seller's Funds At Settlement
702 \$	to		
703. Commission paid at settlement			
704.			
800. Items Payable In Connection With Loan:			
801. Loan Origination fee	1.0000	% Covenant Mortgage LLC	
802. Loan Discount	1.0000	% Covenant Mortgage LLC	800.00
803. Appraisal fee to:		AV Management Corp.	800.00
804. Credit report to:		Kroll Factual Data	675.00
805. Lender's inspection fee			19.75
806. Mortgage insurance application fee to			
807. Assumption fee			
808. Tax Return Verification To:		Kroll Factual Data	
809. Tax Related Service Fee To:		Covenant Mortgage LLC	19.00
810. Processing Fee To:		Covenant Mortgage LLC	84.00
811. Wire Fee To:		Covenant Mortgage LLC	375.00
812. Administration Fee To:		Covenant Mortgage LLC	25.00
813. Flood Cert. Fee To:		First American	200.00
814. Investor Fee To:		Covenant Mortgage LLC	13.00
815. Document Preparation To:		IDS	175.00
816.			19.00
817.			
818.			
819.			
820.			
821.			
900. Items Required By Lender To Be Paid In Advance:			
901. Interest from	10/02/2009	to	11/01/2009 @ \$ 11.1110/day (30 days) 333.33
902. Mortgage insurance premium for	mo. to		
903. Hazard insurance premium for	1 yrs. to	Travelers POC	\$680.00
904. Flood insurance premium for	yrs. to		
905.			
906.			
1000. Reserves Deposited With Lender:			
1001. Hazard insurance	13 months @ \$	56.67 per month	
1002. Mortgage insurance	0 months @ \$	0.00 per month	736.71
1003. City property taxes	6 months @ \$	404.16 per month	
1004. County property taxes	0 months @ \$	0.00 per month	2,424.96
1005. Annual assessments	0 months @ \$	0.00 per month	
1006. Flood insurance	0 months @ \$	0.00 per month	
1007.	0 months @ \$	0.00 per month	
1008. Aggregate Adjustment			(56.67)
1009.			
1100. Title Charges			
1101. Settlement or closing fee to		Moses And Hill	
1102. Abstract or title search to		CT Land Title Search Co.	550.00
1103. Title examination to			153.00
1104. Title insurance binder to			
1105. Document preparation to			
1106. Notary fees to			
1107. Attorney's fees to			
(includes above item Numbers:)			
1108. Title insurance to		Moses And Hill	
(includes above item Numbers:)			
1109. Lender's coverage \$ 80,000.00 Premium:		\$186.00	186.00
1110. Owner's coverage \$			
1111. To Moses And Hill \$111.60 To		\$74.40	
1112.			
1113.			
1114.			
1200. Government Recording and Transfer Charges:			
1201. Recording fees: Deed \$	0.00	Mortgage \$ 108.00	Releases \$ 53.00
1202. City/county tax/stamps: Deed \$	0.00	Mortgage \$	0.00
			161.00

6/16/2009 3:10:34 PM



Taylor, Bean & Whitaker
PIPELINE LOAN LOCK-IN CONFIRMATION

Please note: Loan is subject to repricing if loan detail submitted during lock process does not match actual loan parameters.

Application Number: 3392803 3439089
Correspondent: 110177
Document Number: 120
Borrower Information: GLENN COBB
Property Address: 5 QUARTER HORSE DR ELLINGTON CT, 06029
Property County: TOLLAND

Date of Registration: 5/18/2009 9:58:13 AM **Lock Date:** 5/18/2009 **Expiration Date:** 6/17/2009

Loan Type:	(1030)Conv 30	Term:	360 (months)
Loan Amount:	\$ 270,000.00	Appraisal Amount:	\$ 500,000.00
Interest Rate:	4.875 %	L.T.V:	54.00 %
Pre Feature Price:	101.336	Post Feature Price:	101.426

Loan Purpose:	Refinance - Change in Rate/Term-No Cash Out	Occupancy Status:	PRIMARY
Property Status:	Existing	Property Type:	Single Family Residence
Doc Type:	Full Doc	FICO:	740
CLTV:	54	Buy Down:	N
DTI:	25	Insured:	N
Interest Only:	N		

MARGIN 0.000

MERS MIN# 100029500033928031

Price Disclosure:

FICO >= 700 and LTV <= 60% = 0.25
 CT = -0.16

This confirmation of lock does not constitute Underwriting Approval.

FIRST INVESTORS

MORTGAGE COMPANY

391 Center Street * Manchester, CT 06040 * Ph(860)647-9992 * Fax(860)647-7499

Customer Agency and Fee Agreement

Mortgage Applicants: BBB
Subject Property Address: _____

You have advised me that you are authorized and prepared to provide me assistance in securing home financing. I understand that your services may include, but are not limited to counseling on available home financing products, counseling on our debt service and financing capability, assistance in completing loan applications, additional assistance in processing the loan application and meeting any conditions of loan commitment. I acknowledge that you cannot commit any lender to provide financing or otherwise act on my behalf and that your services are purely advisory and administrative in nature.

During the normal processing of a mortgage application certain services may have to be provided to successfully complete the mortgage application process. These services are additional services not covered under First Investors Mortgage Company's normal processing services. These services are purely elective, but if the services are utilized the following fees will be applied (a written request must be received).

- 1). Update of credit information - a \$10.00 fee will be charged for each creditor account that has to be updated including collections, charge offs, duplications and judgements. This fee will be collected at the time of the request for a credit report update. This fee is non refundable. Note: This credit update affects only the mortgage application credit report.
- 2). Re-lock of rate with another lender at the discretion of First Investors Mortgage Company - a \$100 fee will be charged to lock in a new rate with a different mortgage lender. This fee will be collected at the time of the new lock in. This fee is non refundable.
- 3). Withdraw an approved application to submit to a new lender at the discretion of First Investors Mortgage Company - a fee of one quarter point (0.25%) will be collected at the time of the request. This fee is non refundable.

As compensation for your services I understand and agree that at the time of either commitment or closing of my mortgage application I will pay directly to First Investors Mortgage Company the amount of \$ 200. This commitment fee is applicable to the points and or broker fees as itemized on your Good Faith Estimate and will be credited to your closing costs at the time of closing. Upon receipt of the commitment fee, a commitment letter will be issued

This commitment fee is non refundable except as follows: This fee will be rebated to you within thirty days of receipt of a written request if your mortgage refinance or purchase has been canceled for any of the following reasons: mortgage denial after commitment or seller cancellation of the purchase.

I understand that, under applicable federal law, the above fee will be considered part of the cost of obtaining home financing and has been disclosed to me. First Investors Mortgage Company may, if required by the lender, forward a copy of the agreement to any lender to whom I have applied for a loan.

I would like to engage you as my agent for the purpose of advising me about home financing and to provide the services described above.

Signature of Mortgage Professional

Date

4/27/09

Signature of Loan Applicant

Signature of Loan Applicant

DU Underwriting Findings

SUMMARY

Recommendation	Approve/Eligible	Co-Borrower	
Primary Borrower	Glen A Cobb	Casefile ID	966129735
Lender Loan Number	Unassigned	Submitted By	p2869pji
Submission Date	06/23/2009 12:38PM		

Mortgage Information

LTV/CLTV	47.00% / 47.00%	Note Rate	4.875%
Housing Expense Ratio	10.37%	Loan Type	Conventional
Total Expense Ratio	22.32%	Loan Term	360
Total Loan Amount	\$270000.00	Amortization Type	Fixed Rate
Sales Price	\$0.00	Loan Purpose	Refinance
Appraised Value	\$575000.00	Refi Purpose	Cash-Out

Property Information

Address	5 Quarter Horse Dr. Ellington, CT 06029	Property Type	Detached
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RISK/ELIGIBILITY

- 1 The risk profile of this loan casefile appears to meet Fannie Mae's guidelines.
- 2 This loan casefile appears to meet Fannie Mae's eligibility requirements.
- 3 This recommendation is valid up to a note rate of 5.875 percent.
- 4 This loan casefile has been underwritten as a cash-out refinance. Confirm that the subject property has been owned by the borrower(s) for at least six months prior to the date of the loan application, and that the property is not currently listed for sale. If the subject property has not been owned for at least six months or the property is listed for sale, the loan is ineligible for delivery to Fannie Mae. If the property has been listed for sale in the six months prior to the date of the loan application, the LTV/CLTV/HCLTV for this cash-out refinance would be limited to 70 percent (65 percent for manufactured housing), otherwise the loan casefile may be updated and resubmitted as a limited cash-out refinance.

FINDINGS

- 5 The following risk factors represent strengths in the borrower's loan application:
Combined Loan-to-Value Ratio
Credit Profile
Total Expense Ratio

VERIFICATION MESSAGES/APPROVAL CONDITIONS

- 6 This loan is also subject to all other lender specified conditions and must comply with all applicable federal, state, and local laws and regulations.
- 7 Based on the credit report obtained through Desktop Underwriter, this loan must close on or before 09/18/2009. All verification documents must be dated within 120 days of the closing date. For new construction, documents must be dated within 180 days of the closing date.

SETTLEMENT STATEMENT

B. TYPE OF LOAN		
1. <input type="checkbox"/> FHA	2. <input type="checkbox"/> FHMA	3. <input checked="" type="checkbox"/> CONV. UNINS.
4. <input type="checkbox"/> VA	5. <input type="checkbox"/> CONV. INS.	
6. FILE NUMBER: Cobb09		7. LOAN NUMBER 0264075417
8. MORTGAGE INS. CASE NO.:		

C. NOTE: This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. Items marked "(p.o.c.)" were paid outside the closing; they are shown here for informational purposes and are not included in the totals.

D. NAME & ADDRESS OF BORROWER: Glen A. Cobb and Patricia M. Cobb
5 Quarter Horse Drive, Ellington, CT 06029

E. NAME & ADDRESS OF SELLER:

F. NAME & ADDRESS OF LENDER: Wells Fargo Bank, N.A.
2701 Wells Fargo Way, Minneapolis, MN 55467

G. PROPERTY LOCATION: 5 Quarter Horse Drive, Ellington, CT 06029

H. SETTLEMENT AGENT: Moses And Hill
PLACE OF SETTLEMENT: 357 East Center Street, Manchester, CT 06040 (860) 644-2428

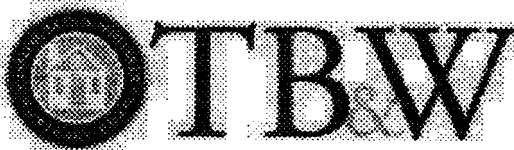
I. SETTLEMENT DATE: 9/04/2009

DISBURSEMENT DATE: 9/10/2009

J. Summary of Borrower's Transaction		K. Summary of Seller's Transaction	
100. Gross Amount Due From Borrower:		400. Gross Amount Due To Seller:	
101. Contract sales price		401. Contract sales price	
102. Personal property		402. Personal property	
103. Settlement charges to borrower: (line 1400)	7,626.71	403.	
104. Payoff To 360 Federal Credit Union	264,928.94	404.	
105.		405.	
Adjustments For Items Paid By Seller In Advance:		Adjustments For Items Paid By Seller In Advance:	
106. City/town taxes to		406. City/town taxes to	
107. County taxes to		407. County taxes to	
108. Assessments to		408. Assessments to	
109.		409.	
110.		410.	
111.		411.	
112.		412.	
113.		413.	
114.		414.	
115.		415.	
116.		416.	
120. Gross Amount Due From Borrower:	272,555.65	420. Gross Amount Due To Seller:	
200. Amounts Paid By Or In Behalf Of Borrower:		500. Reductions In Amount Due To Seller:	
201. Deposit or earnest money		501. Excess deposit (see instructions)	
202. Principal amount of new loan(s)	270,000.00	502. Settlement charges to seller (line 1400)	
203. Existing loan(s) taken subject to		503. Existing loan(s) taken subject to	
204.		504. Payoff 1st Mtg. Ln.	
205.		505. Payoff 2nd Mtg. Ln.	
206.		506.	
207.		507.	
208.		508.	
209.		509.	
Adjustments For Items Unpaid By Seller:		Adjustments For Items Unpaid By Seller:	
210. City/town taxes to		510. City/town taxes to	
211. County taxes to		511. County taxes to	
212. Assessments to		512. Assessments to	
213.		513.	
214.		514.	
215.		515.	
216.		516.	
217.		517.	
218.		518.	

700. Total Sales/Broker's Commission:		Paid From	Paid From
Based On Price \$ @ % =		Borrower's	Seller's
Division of Commission (line 700) As Follows:		Funds	Funds
		At	At
		Settlement	Settlement
701. \$	to		
702. \$	to		
703. Commission paid at settlement			
704.			
800. Items Payable In Connection With Loan:			
801. Loan Origination fee	%		
802. Loan Discount	%		
803. Appraisal fee to:			
804. Credit report to:			
805. Lender's inspection fee			
806. Mortgage insurance application fee to			
807. Assumption fee			
808. Underwriting Review To: Wells Fargo Bank, N.A.		665.00	
809. Flood Cert Fee To: WFES		19.00	
810. Tax Service Fee To: WRETS		85.00	
811. Appraisal Waiver Fee To: Wells Fargo Bank, N.A.		75.00	
812. Application Fee To: First Investors Mortgage Co., LLC POC	\$350.00		
813. Processing Fee To: First Investors Mortgage Co., LLC		275.00	
814. Mortgage Broker Fee To: First Investors Mortgage Co., LLC		325.00	
815. Mtg. Broker Comp. To: First Investors by Wells Fargo POC	\$1,212.30		
816.			
817.			
818.			
819.			
820.			
821.			
900. Items Reimbursed By Lender To Be Paid In Advance:			
901. Interest from 9/10/2009 to 9/01/2009	@ \$ 36.0600/day (-9 days)		(324.54)
902. Mortgage insurance premium for	mo. to		
903. Hazard insurance premium for	1 yrs. to Travelers POC \$1,268.00		
904. Flood insurance premium for	yrs. to		
905.			
906.			
1000. Reserves Deposited With Lender:			
1001. Hazard insurance	0 months @ \$ 0.00 per month		
1002. Mortgage insurance	0 months @ \$ 0.00 per month		
1003. City property taxes	5 months @ \$ 1,008.65 per month		5,043.25
1004. County property taxes	0 months @ \$ 0.00 per month		
1005. Annual assessments	0 months @ \$ 0.00 per month		
1006. Flood insurance	0 months @ \$ 0.00 per month		
1007.	0 months @ \$ 0.00 per month		
1008. Aggregate Adjustment			
1009.			
1100. Title Charges			
1101. Settlement or closing fee to Moses And Hill		500.00	
1102. Abstract or title search to CT Land Title Search Co.		154.00	
1103. Title examination to			
1104. Title insurance binder to			
1105. Document preparation to			
1106. Notary fees to			
1107. Attorney's fees to			
(includes above item Numbers:)			
1108. Title insurance to Moses And Hill			
(includes above item Numbers:)			
		539.00	
1109. Lender's coverage \$ 270,000.00 Premium: \$539.00			
1110. Owner's coverage \$			
1111. To Moses And Hill \$323.40; To \$215.60			
1112.			
1113.			
1114.			
1200. Government Recording and Transfer Charges:			
1201. Recording fees: Deed \$ 0.00 ; Mortgage \$ 128.00 ; Releases \$ 53.00			181.00
1202. City/county tax/stamps: Deed \$ 0.00 ; Mortgage \$ 0.00			
1203. State tax/Stamps: Deed \$ 0.00 ; Mortgage \$ 0.00			

4/30/2009 4:24:28 PM



**Taylor, Bean & Whitaker
PIPELINE LOAN LOCK-IN CONFIRMATION**

Please note: Loan is subject to repricing if loan detail submitted during lock process does not match actual loan parameters.

Application Number: 3365995

Correspondent: 110177

Document Number: 120

Borrower Information: ALBERT COUTURE

Property Address: 35 BROOKSIDE VILLAGE ENFIELD CT, 06082

Property County: HARTFORD

Date of Registration: 4/30/2009

Lock Date: 4/30/2009

Expiration Date: 5/30/2009

Loan Type: (1030)Conv 30

Term:

360 (months)

Loan Amount: \$ 127,000.00

Appraisal Amount:

\$ 159,000.00

Interest Rate: 4.750 %

L.T.V.:

79.87 %

Pre Feature Price: 100.305

Post Feature Price:

98.895

Loan Purpose: Refinance - Cash Out-Other

Occupancy Status:

PRIMARY

Property Status: Existing

Property Type:

Condo-Low-Rise

Doc Type: Full Doc

FICO:

769

CLTV: 79.874

Buy Down:

N

DTI: 33

Insured:

N

Interest Only: N

MARGIN 0.000

MERS MIN# 100029500033659958

Price Disclosure:

Condo and LTV > 75% = -0.75

Cash out and FICO >= 740 and LTV 75.01-80% = -0.5

CT = -0.16

This confirmation of lock does not constitute Underwriting Approval.



Taylor, Bean & Whitaker

CHANGE LOCK REQUEST

Request Date: 6/25/2009 1:42:31 PM

Loan Number: 3365995

Borrower Information: ALBERT COUTURE

Property Address: 35 BROOKSIDE VILLAGE
ENFIELD, CT 06082

Lock-Date: 4/30/2009

Business Name: First Investors Mortgage Co., LLC

Contact Person: CARMINE PELLEGRINO

E-Mail: CARMONSTER@AOL.COM

Phone: 860-647-9992

Fax: 860-647-7499

Comments: Due to slow underwriting turn times, Please extend as many free days as possible, thank you.



Taylor, Bean & Whitaker

CHANGE LOCK REQUEST

Request Date: 6/16/2009 3:23:36 PM

Loan Number: 3365995

Borrower Information: ALBERT COUTURE

Property Address: 35 BROOKSIDE VILLAGE
ENFIELD, CT 06082

Lock-Date: 4/30/2009

Business Name: First Investors Mortgage Co., LLC

Contact Person: CARMINE PELLEGRINO

E-Mail: CARMONSTER@AOL.COM

Phone: 860-647-9992

Fax: 860-647-7499

Comments: DUE TO SLOW UNDERWRITING TURN TIMES PLEASE EXTEND
AS MANY FREE DAYS AS POSSIBLE. THANK YOU, CARMINE
PELLEGRINO

FIRST INVESTORS

MORTGAGE COMPANY

391 Center Street * Manchester, CT 06040 * Ph(860)647-9992 * Fax(860)647-7499

Customer Agency and Fee Agreement

Mortgage Applicants: Couture
Subject Property Address: 35 Brookside Village, Enfield

You have advised me that you are authorized and prepared to provide me assistance in securing home financing. I understand that your services may include, but are not limited to counseling on available home financing products, counseling on our debt service and financing capability, assistance in completing loan applications, additional assistance in processing the loan application and meeting any conditions of loan commitment. I acknowledge that you cannot commit any lender to provide financing or otherwise act on my behalf and that your services are purely advisory and administrative in nature.

During the normal processing of a mortgage application certain services may have to be provided to successfully complete the mortgage application process. These services are additional services not covered under First Investors Mortgage Company's normal processing services. These services are purely elective, but if the services are utilized the following fees will be applied (a written request must be received).

- 1). Update of credit information - a \$10.00 fee will be charged for each creditor account that has to be updated including collections, charge offs, duplications and judgements. This fee will be collected at the time of the request for a credit report update. This fee is non refundable. Note: This credit update affects only the mortgage application credit report.
- 2). Re-lock of rate with another lender at the discretion of First Investors Mortgage Company - a \$100 fee will be charged to lock in a new rate with a different mortgage lender. This fee will be collected at the time of the new lock in. This fee is non refundable.
- 3). Withdraw an approved application to submit to a new lender at the discretion of First Investors Mortgage Company - a fee of one quarter point (0.25%) will be collected at the time of the request. This fee is non refundable.

As compensation for your services I understand and agree that at the time of either commitment or closing of my mortgage application I will pay directly to First Investors Mortgage Company the amount of \$ PT5. This commitment fee is applicable to the points and or broker fees as itemized on your Good Faith Estimate and will be credited to your closing costs at the time of closing. Upon receipt of the commitment fee, a commitment letter will be issued

This commitment fee is non refundable except as follows: This fee will be rebated to you within thirty days of receipt of a written request if your mortgage refinance or purchase has been canceled for any of the following reasons: mortgage denial after commitment or seller cancellation of the purchase.

I understand that, under applicable federal law, the above fee will be considered part of the cost of obtaining home financing and has been disclosed to me. First Investors Mortgage Company may, if required by the lender, forward a copy of the agreement to any lender to whom I have applied for a loan

I would like to engage you as my agent for the purpose of advising me about home financing and to provide the services described above.

Signature of Mortgage Professional

Albert J. Couture
Signature of Loan Applicant

Date

Signature of Loan Applicant

29 Jan 2009

Preliminary Underwriting Findings

SUMMARY

Preliminary Recommendation	Approve/Eligible		
Primary Borrower	Albert J. Couture		
Lender Loan Number	Unassigned	Casefile ID	964682957
Underwriting Run Date	Apr 30 2009 03:16:20PM	Submitted By	p2869pji

Mortgage Information

LTV/CLTV	80.000% / 80.000%	Note Rate	4.500%
Housing Expense Ratio	35.658%	Loan Type	Conventional
Total Expense Ratio	36.424%	Loan Term	360
Total Loan Amount	\$127000.00	Amortization Type	Fixed Rate
Sales Price	\$0.00	Loan Purpose	Refinance
Appraised Value	\$159000.00	Refi Purpose	Cash-Out

Property Information

Address	35 Brookside Village Enfield, CT 06082	Property Type	Condominium
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SPECIAL NOTICE

- 1 This report was created through the Preliminary Findings feature in Desktop Originator (DO) and is provided for informational purposes only.
- 2 To complete the processing of this loan, you must submit it to a DO sponsoring lender. The loan is not eligible for the Fannie Mae limited waiver of representations and warranties (as described in the Guide to Underwriting with Desktop Underwriter) until it is submitted to a sponsoring lender.
- 3 Depending on the underwriting rules and requirements of your sponsoring lender, the recommendation and findings may change upon submission.

PRELIMINARY RISK - ELIGIBILITY

- 4 The risk profile of this loan casefile appears to meet Fannie Mae's guidelines.
- 5 This loan casefile appears to meet Fannie Mae's eligibility requirements.
- 6 This recommendation is valid up to a note rate of 5.500 percent.
- 7 This loan casefile has been underwritten as a cash-out refinance. Confirm that the subject property has been owned by the borrower(s) for at least six months prior to the date of the loan application, and that the property is not currently listed for sale. If the subject property has not been owned for at least six months or the property is listed for sale, the loan is ineligible for delivery to Fannie Mae. If the property has been listed for sale in the six months prior to the date of the loan application, the LTV/CLTV/HCLTV for this cash-out refinance would be limited to 70 percent (65 percent for manufactured housing), otherwise the loan casefile may be updated and resubmitted as a limited cash-out refinance.

6/1/2009 12:49:02 PM



**Taylor, Bean & Whitaker
PIPELINE LOAN LOCK-IN CONFIRMATION**

Please note: Loan is subject to repricing if loan detail submitted during lock process does not match actual loan parameters.

Application Number: 3410023
Correspondent: 110177
Document Number: 120
Borrower Information: Kevin M Gorman
Property Address: 62 Lohse Rd. WILLINGTON CT, 06279
Property County: TOLLAND

Date of Registration: 6/1/2009	Lock Date: 6/1/2009	Expiration Date: 7/1/2009
Loan Type: (1015)Conv 15	Term:	180 (months)
Loan Amount: \$ 109,000.00	Appraisal Amount:	\$ 175,000.00
Interest Rate: 4.375 %	L.T.V:	62.29 %
Pre Feature Price: 99.616	Post Feature Price:	99.456

Loan Purpose: Refinance - Limited Cash Out	Occupancy Status:	PRIMARY
Property Status: Existing	Property Type:	Single Family Residence
Doc Type: Full Doc	FICO:	665
CLTV: 62.286	Buy Down:	N
DTI: 25	Insured:	N
Interest Only: N		
MARGIN <u>0.000</u>		
MERS MIN# <u>100029500034100234</u>		

Price Disclosure:
CT = -0.16

This confirmation of lock does not constitute Underwriting Approval.

FIRST INVESTORS

MORTGAGE COMPANY

391 Center Street * Manchester, CT 06040 * Ph(860)647-9992 * Fax(860)647-7499

Customer Agency and Fee Agreement

Mortgage Applicants: Philip Gorman

Subject Property Address: 62 Latice Rd. Willington CT

You have advised me that you are authorized and prepared to provide me assistance in securing home financing. I understand that your services may include, but are not limited to counseling on available home financing products, counseling on our debt service and financing capability, assistance in completing loan applications, additional assistance in processing the loan application and meeting any conditions of loan commitment. I acknowledge that you cannot commit any lender to provide financing or otherwise act on my behalf and that your services are purely advisory and administrative in nature.

During the normal processing of a mortgage application certain services may have to be provided to successfully complete the mortgage application process. These services are additional services not covered under First Investors Mortgage Company's normal processing services. These services are purely elective, but if the services are utilized the following fees will be applied (a written request must be received).

- 1). Update of credit information - a \$10.00 fee will be charged for each creditor account that has to be updated including collections, charge offs, duplications and judgements. This fee will be collected at the time of the request for a credit report update. This fee is non refundable. Note: This credit update affects only the mortgage application credit report.
- 2). Re-lock of rate with another lender at the discretion of First Investors Mortgage Company - a \$100 fee will be charged to lock in a new rate with a different mortgage lender. This fee will be collected at the time of the new lock in. This fee is non refundable.
- 3). Withdraw an approved application to submit to a new lender at the discretion of First Investors Mortgage Company - a fee of one quarter point (0.25%) will be collected at the time of the request. This fee is non refundable.

As compensation for your services I understand and agree that at the time of either commitment or closing of my mortgage application I will pay directly to First Investors Mortgage Company the amount of \$275. This commitment fee is applicable to the points and or broker fees as itemized on your Good Faith Estimate and will be credited to your closing costs at the time of closing. Upon receipt of the commitment fee, a commitment letter will be issued

This commitment fee is non refundable except as follows: This fee will be rebated to you within thirty days of receipt of a written request if your mortgage refinance or purchase has been canceled for any of the following reasons: mortgage denial after commitment or seller cancellation of the purchase.

I understand that, under applicable federal law, the above fee will be considered part of the cost of obtaining home financing and has been disclosed to me. First Investors Mortgage Company may, if required by the lender, forward a copy of the agreement to any lender to whom I have applied for a loan.

I would like to engage you as my agent for the purpose of advising me about home financing and to provide the services described above.

Signature of Mortgage Professional

Signature of Loan Applicant

Date

Signature of Loan Applicant

DU Underwriting Findings

SUMMARY

Recommendation	Approve/Eligible	Co-Borrower	
Primary Borrower	Kevin M Gorman	Casefile ID	966472227
Lender Loan Number	Unassigned	Submitted By	p2869pji
Submission Date	06/01/2009 12:51PM		

Mortgage Information

LTV/CLTV	63.00% / 63.00%	Note Rate	4.375%
Housing Expense Ratio	24.78%	Loan Type	Conventional
Total Expense Ratio	25.10%	Loan Term	180
Total Loan Amount	\$109000.00	Amortization Type	Fixed Rate
Sales Price	\$0.00	Loan Purpose	Refinance
Appraised Value	\$175000.00	Refi Purpose	Limited Cash-Out

Property Information

Address	62 Lohse Rd. Lohse Rd., CT 06279	Property Type	Detached
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RISK/ELIGIBILITY

- 1 The risk profile of this loan casefile appears to meet Fannie Mae's guidelines.
- 2 This loan casefile appears to meet Fannie Mae's eligibility requirements.
- 3 This recommendation is valid up to a note rate of 5.375 percent.
- 4 This loan casefile has been underwritten as a limited cash-out refinance. If the first mortgage being paid off with this transaction was used to payoff any subordinate financing that was not used to acquire the property, and that mortgage has not been seasoned for at least six months prior to the date of the loan application, the loan is ineligible for delivery to Fannie Mae as a limited cash-out refinance. In addition, the property must not be currently listed for sale.

FINDINGS

- 5 The following risk factors represent strengths in the borrower's loan application:
 Combined Loan-to-Value Ratio
 Total Expense Ratio

VERIFICATION MESSAGES/APPROVAL CONDITIONS

- 6 This loan is also subject to all other lender specified conditions and must comply with all applicable federal, state, and local laws and regulations.
- 7 Based on the credit report obtained through Desktop Underwriter, this loan must close on or before 09/29/2009. All verification documents must be dated within 120 days of the closing date. For new construction, documents must be dated within 180 days of the closing date.
- 8 If there is a home equity line of credit secured against the subject property, the maximum allowable HCLTV is 95 percent. The HCLTV calculation is based on the maximum credit limit of the equity line.

7/20/2009 2:50:07 PM



**Taylor, Bean & Whitaker
PIPELINE LOAN LOCK-IN CONFIRMATION**

Please note: Loan is subject to repricing if loan detail submitted during lock process does not match actual loan parameters.

Application Number: 3440652
Correspondent: 110177
Document Number: 120
Borrower Information: Ralph E Reuss
 Bertha L Reuss
Property Address: 73 Hazelmere Rd NEW BRITAIN CT, 06053
Property County: HARTFORD

Date of Registration: 6/24/2009	Lock Date: 7/20/2009	Expiration Date: 8/4/2009
Loan Type: (1015)Conv 15	Term:	180 (months)
Loan Amount: \$ 90,000.00	Sales Price:	\$ 182,000.00
Interest Rate: 5.500 %	L.T.V.:	49.45 %
Pre Feature Price: 103.713	Post Feature Price:	101.803

Loan Purpose: Purchase	Occupancy Status:	INVESTMENT
Property Status: Existing	Property Type:	Single Family Residence
Doc Type: Full Doc	FICO:	770
CLTV: 49.451	Buy Down:	N
DTI: 22	Insured:	N
Interest Only: N		

MARGIN 0.000

MERS MIN# 100029500034406524

Price Disclosure:

Investment property and LTV <= 75% = -1.75

CT = -0.16

This confirmation of lock does not constitute Underwriting Approval.

FIRST INVESTORS

MORTGAGE COMPANY

391 Center Street * Manchester, CT 06040 * Ph(860)647-9992 * Fax(860)647-7499

Customer Agency and Fee Agreement

Mortgage Applicants: Paul J

Subject Property Address: 33 Hazen Mill

You have advised me that you are authorized and prepared to provide me assistance in securing home financing. I understand that your services may include, but are not limited to counseling on available home financing products, counseling on our debt service and financing capability, assistance in completing loan applications, additional assistance in processing the loan application and meeting any conditions of loan commitment. I acknowledge that you cannot commit any lender to provide financing or otherwise act on my behalf and that your services are purely advisory and administrative in nature.

During the normal processing of a mortgage application certain services may have to be provided to successfully complete the mortgage application process. These services are additional services not covered under First Investors Mortgage Company's normal processing services. These services are purely elective, but if the services are utilized the following fees will be applied (a written request must be received).

- 1). Update of credit information - a \$10.00 fee will be charged for each creditor account that has to be updated including collections, charge offs, duplications and judgements. This fee will be collected at the time of the request for a credit report update. This fee is non refundable. Note: This credit update affects only the mortgage application credit report.
- 2). Re-lock of rate with another lender at the discretion of First Investors Mortgage Company - a \$100 fee will be charged to lock in a new rate with a different mortgage lender. This fee will be collected at the time of the new lock in. This fee is non refundable.
- 3). Withdraw an approved application to submit to a new lender at the discretion of First Investors Mortgage Company - a fee of one quarter point (0.25%) will be collected at the time of the request. This fee is non refundable.

As compensation for your services I understand and agree that at the time of either commitment or closing of my mortgage application I will pay directly to First Investors Mortgage Company the amount of \$ 2000. This commitment fee is applicable to the points and or broker fees as itemized on your Good Faith Estimate and will be credited to your closing costs at the time of closing. Upon receipt of the commitment fee, a commitment letter will be issued

This commitment fee is non refundable except as follows: This fee will be rebated to you within thirty days of receipt of a written request if your mortgage refinance or purchase has been canceled for any of the following reasons: mortgage denial after commitment or seller cancellation of the purchase.

I understand that, under applicable federal law, the above fee will be considered part of the cost of obtaining home financing and has been disclosed to me. First Investors Mortgage Company may, if required by the lender, forward a copy of the agreement to any lender to whom I have applied for a loan.

I would like to engage you as my agent for the purpose of advising me about home financing and to provide the services described above.

Signature of Mortgage Professional

Date

6/16/09

Ralph E. Reuss
Signature of Loan Applicant

Beretta L. Reuss
Signature of Loan Applicant

DU Underwriting Findings

SUMMARY

Recommendation	Approve/Eligible	Co-Borrower	Bertha L Reuss
Primary Borrower	Ralph E Reuss	Casefile ID	1000169750
Lender Loan Number	Unassigned	Submitted By	p2869pji
Submission Date	07/20/2009 09:42AM		

Mortgage Information

LTV/CLTV	50.00% / 50.00%	Note Rate	5.875%
Housing Expense Ratio	6.80%	Loan Type	Conventional
Total Expense Ratio	32.37%	Loan Term	180
Total Loan Amount	\$90000.00	Amortization Type	Fixed Rate
Sales Price	\$182000.00	Loan Purpose	Purchase
Appraised Value	\$182000.00	Refi Purpose	

Property Information

Address	33 Hazelmere Rd New Britain, CT 06053	Property Type	Detached
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RISK/ELIGIBILITY

- 1 The risk profile of this loan casefile appears to meet Fannie Mae's guidelines.
- 2 This loan casefile appears to meet Fannie Mae's eligibility requirements.
- 3 Verify the number of properties being financed. If the borrower will own one to four financed properties, the lender must verify that the borrower meets the reserve requirements for investment or second home transactions as specified in the Selling Guide. If the borrower will own more than four financed properties, the loan casefile must comply with the LTV/CLTV/HCLTV, reserve, credit history, minimum credit score, and rental income documentation requirements specified in the Selling Guide; and Special Feature Code 150 must be provided when the loan is delivered to Fannie Mae. If the borrower will own more than ten financed properties, the loan is ineligible for delivery to Fannie Mae.

FINDINGS

- 4 The following risk factors represent strengths in the borrower's loan application:
 - Combined Loan-to-Value Ratio
 - Credit Profile
 - Loan Purpose
 - Total Expense Ratio

VERIFICATION MESSAGES/APPROVAL CONDITIONS

- 5 This loan is also subject to all other lender specified conditions and must comply with all applicable federal, state, and local laws and regulations.

6/4/2009 2:43:51 PM



**Taylor, Bean & Whitaker
PIPELINE LOAN LOCK-IN CONFIRMATION**

Please note: Loan is subject to repricing if loan detail submitted during lock process does not match actual loan parameters.

Application Number: 3416047 3429818
Correspondent: 110177
Document Number: 120
Borrower Information: EILEEN H WILSON
Property Address: 36 COLGATE DRIVE MANCHESTER CT, 06040
Property County: TOLLAND

Date of Registration: 6/4/2009 10:06:28 AM **Lock Date:** 6/4/2009 **Expiration Date:** 7/4/2009

Loan Type:	(1015)Conv 15	Term:	180 (months)
Loan Amount:	\$ 193,000.00	Appraisal Amount:	\$ 300,000.00
Interest Rate:	4.500 %	L.T.V:	64.33 %
Pre Feature Price:	99.466	Post Feature Price:	99.306

Loan Purpose:	Refinance - Change in Rate/Term-No Cash Out	Occupancy Status:	PRIMARY
Property Status:	Existing	Property Type:	Single Family Residence
Doc Type:	Full Doc	FICO:	805
CLTV:	64.333	Buy Down:	N
DTI:	45	Insured:	N
Interest Only:	N		

MARGIN 0.000

MERS MIN# 100029500034160477

Price Disclosure:

CT = -0.16

This confirmation of lock does not constitute Underwriting Approval.

FIRST INVESTORS

MORTGAGE COMPANY

391 Center Street * Manchester, CT 06040 * Ph(860)647-9992 * Fax(860)647-7499

Customer Agency and Fee Agreement

Mortgage Applicants: Eileen H. Wilson
Subject Property Address: 36 Colgate Dr. Manchester

You have advised me that you are authorized and prepared to provide me assistance in securing home financing. I understand that your services may include, but are not limited to counseling on available home financing products, counseling on our debt service and financing capability, assistance in completing loan applications, additional assistance in processing the loan application and meeting any conditions of loan commitment. I acknowledge that you cannot commit any lender to provide financing or otherwise act on my behalf and that your services are purely advisory and administrative in nature.

During the normal processing of a mortgage application certain services may have to be provided to successfully complete the mortgage application process. These services are additional services not covered under First Investors Mortgage Company's normal processing services. These services are purely elective, but if the services are utilized the following fees will be applied (a written request must be received).

- 1). Update of credit information - a \$10.00 fee will be charged for each creditor account that has to be updated including collections, charge offs, duplications and judgements. This fee will be collected at the time of the request for a credit report update. This fee is non refundable. Note: This credit update affects only the mortgage application credit report.
- 2). Re-lock of rate with another lender at the discretion of First Investors Mortgage Company - a \$100 fee will be charged to lock in a new rate with a different mortgage lender. This fee will be collected at the time of the new lock in. This fee is non refundable.
- 3). Withdraw an approved application to submit to a new lender at the discretion of First Investors Mortgage Company - a fee of one quarter point (0.25%) will be collected at the time of the request. This fee is non refundable.

As compensation for your services I understand and agree that at the time of either commitment or closing of my mortgage application I will pay directly to First Investors Mortgage Company the amount of \$ 2000. This commitment fee is applicable to the points and or broker fees as itemized on your Good Faith Estimate and will be credited to your closing costs at the time of closing. Upon receipt of the commitment fee, a commitment letter will be issued

This commitment fee is non refundable except as follows:.. This fee will be rebated to you within thirty days of receipt of a written request if your mortgage refinance or purchase has been canceled for any of the following reasons: mortgage denial after commitment or seller cancellation of the purchase.

I understand that, under applicable federal law, the above fee will be considered part of the cost of obtaining home financing and has been disclosed to me. First Investors Mortgage Company may, if required by the lender, forward a copy of the agreement to any lender to whom I have applied for a loan.

I would like to engage you as my agent for the purpose of advising me about home financing and to provide the services described above.

[Signature]
Signature of Mortgage Professional

Eileen Wilson
Signature of Loan Applicant

Date

2-5-09

Signature of Loan Applicant

DU Underwriting Findings

SUMMARY

Recommendation	Approve/Eligible	Co-Borrower	
Primary Borrower	Eileen H. Wilson	Casefile ID	960106720
Lender Loan Number	Unassigned	Submitted By	p2869pji
Submission Date	03/26/2009 01:06PM		

Mortgage Information

LTV/CLTV	65.00% / 65.00%	Note Rate	4.375%
Housing Expense Ratio	45.52%	Loan Type	Conventional
Total Expense Ratio	54.87%	Loan Term	180
Total Loan Amount	\$193000.00	Amortization Type	Fixed Rate
Sales Price	\$0.00	Loan Purpose	Refinance
Appraised Value	\$300000.00	Refi Purpose	Cash-Out

Property Information

Address	36 Colgate Dr. Manchester,, CT 06040	Property Type	Detached
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RISK/ELIGIBILITY

- 1 The risk profile of this loan casefile appears to meet Fannie Mae's guidelines.
- 2 This loan casefile appears to meet Fannie Mae's eligibility requirements.
- 3 This recommendation is valid up to a note rate of 5.375 percent.
- 4 This loan casefile has been underwritten as a cash-out refinance. Confirm that the subject property has been owned by the borrower(s) for at least six months prior to the date of the loan application, and that the property is not currently listed for sale. If the subject property has not been owned for at least six months or the property is listed for sale, the loan is ineligible for delivery to Fannie Mae. If the property has been listed for sale in the six months prior to the date of the loan application, the LTV/CLTV/HCLTV for this cash-out refinance would be limited to 70 percent (65 percent for manufactured housing), otherwise the loan casefile may be updated and resubmitted as a limited cash-out refinance.

POTENTIAL RED FLAGS

- 5 According to the credit report, the total payments and balances declared on the 1003 differ by more than expected tolerances. Verify that all liabilities belonging to the borrowers are disclosed on the 1003 and that the balances and payments are accurate.

LENDER CONDITIONS

- 6 Provide a Life of Loan Flood Certification.

FINDINGS

- 7 The following risk factors represent strengths in the borrower's loan application:
Combined Loan-to-Value Ratio
Credit Profile

Covenant Mortgage, LLC

To: First Investors Mortgage Co., LLC (FIRST INVESTORS)

Invoice No. 300002307, 300011/4/2009 100569

Inv. Date VO/Dish.No. Description

Check Number: 0000175
Date: November 4, 2009

Amount	Discount	Paid Amount
\$1,038.40	\$.00	\$1,038.40
\$1,038.40	\$.00	\$1,038.40

TOTALS:

REFERRAL FEES

FIRST INVESTORS MORTGAGE COMPANY

391 Center Street * Manchester, CT 06040 * Ph(860)647-9992 * Fax(860)647-7499

ASSIGNMENT OF MORTGAGE APPLICATION

FIRST INVESTORS MTG CO LLC., is requesting your permission to assign and transfer your mortgage application to:

William Raveis Mortgage LLC
It's successors and/or assigns
235 Littleton Road, Suite 6
Westford MA 01886

At the suggestion of the Department of Banking, by transferring your file to this investor, our intent is to keep intact all the details of your mortgage application including the prescribed interest rate, term and fees.

Please be aware that along with the documents we transfer, new documentation may be required and require your signature. Please be sure to read, sign and return these documents in a timely manner as time is of the essence when processing a mortgage application.

AT NO TIME DOES THIS AUTHORIZATION COMMIT YOU to any transaction, fee or requirement that you are not satisfied and/or comfortable with. As always, in the State Of Connecticut you have the right to walk away from your mortgage transaction at any time. Please do not hesitate to contact us immediately if there are any questions regarding this matter. Thank you.

THE UNDERSIGNED DOES HEREBY AUTHORIZE THE TRANSFER OF THEIR APPLICATION, AS PRESCRIBED ABOVE, TO WILLIAM RAVEIS MORTGAGE LLC.

Rachel D. Begin 8/26/09
Signature Date

Rachel D. Begin
Name

22 Preston Drive
Street

Manchester, CT
City, State 06040

FIRST INVESTORS MORTGAGE COMPANY

391 Center Street * Manchester, CT 06040 * Ph(860)647-9992 * Fax(860)647-7499

ASSIGNMENT OF MORTGAGE APPLICATION

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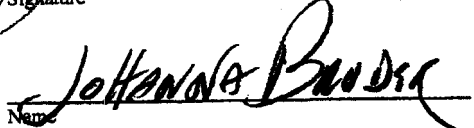
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Signature Date 8-27-09


Name


Street


City, State

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THE UNDERSIGNED DOES HEREBY AUTHORIZE THE TRANSFER OF THEIR APPLICATION, AS PRESCRIBED ABOVE, TO WILLIAM RAVEIS MORTGAGE LLC.

Eileen Wilson 9/11/09
Signature Date

Eileen Wilson
Name

36 Colgate Dr.
Street

Manchester, CT 06042
City, State

FIRST INVESTORS MORTGAGE COMPANY

391 Center Street * Manchester, CT 06040 * Ph(860)647-9992 * Fax(860)647-7499

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Albert J. Couture 31 Aug) 2008
Signature Date

ALBERT J. COUTURE
Name

35 BROOKSIDE VILLAGE
Street

ENFIELD, CT 06082-1968
City, State