



March 11, 2009

Borrower: John Smith
Property: 123 ABC Street, Anytown, USA
Lender: Mortgage Corporation
Loan Summary: 1st Lien, Conventional Cash-Out Refinance
50 Year Amortization/30 Year Balloon- 2 Year/6 Month, Adjustable Rate Mortgage with a Prepayment Penalty
Note Date: 9/11/2006, *Modified on 10/3/2006

Dear Mr. and Mrs. Smith,

We have completed an audit of the loan documents provided by you, received at settlement on 9/11/2006 and 10/3/2006* from Mortgage Corporation. Our audit involves a comprehensive review of your loan documents for any failure by your lender to comply with HOEPA (Home Owners Equity Protection Act), TILA (Truth In Lending Act, (REG Z)), RESPA (Real Estate Settlement Procedures Act), State and local Predatory, and State Regulation violations.

Below are the auditor's comments:

The initial and final Uniform Residential Loan Applications (URLA) and initial Good Faith Estimate are missing. The application date is one of the required data fields within the auditing system, therefore, we have made an assumption that the initial application date is 8/11/2006 (Assume 30 days before the date of Note).

The original Note Date for this refinance was 9/11/2006. Many of the documents provided were unsigned; those documents with signatures were dated 9/12/2006. The following documents were dated 9/12/2006: Adjustable Rate Rider, Addendum to Adjustable Rate Note, Addendum to Note- Prepayment Penalty Notice, Balloon Rider, HUD-1 Settlement Statement, Notice of Right to Cancel.

Prepaid interest was collected from 9/16/2006 to 10/1/2006. The first day of interest should be collected from date of funding to the first day of the next month. Therefore, 2 extra days of interest was collected (Line 901 of the Final HUD-1).

Historical Index Value: LIBOR is the average of inter-bank offered rates for six-month U.S. Dollar-denominated in the London market as published in Wall Street Journal. There is no 2006 historical recording published in Wall Street Journal, we therefore refer to BBA LIBOR> 2006- Historic LIBOR rates. The date of the Adjustable Rate Note is 9/11/2006; therefore we selected the 8/1/2006 index value of 5.513% to perform the audit. The reason for selecting the 8/1/2006 index value is because Clause 4 (B) on the Adjustable Rate Rider defines as "... The most recent Index figure available as of the first business day of the month immediately preceding the month in which the Change Date occurs is the 'Current Index'."



RESPA:

RESPA compliance tests are primarily “document driven” and very much limited in the absence of copies of initial disclosures. There is no evidence of any of the original disclosures in the file.

TILA:

Auditor noticed the following regarding the Notice of Right to Cancel Disclosure:

It appears that at least 2 copies of the Notice of Right to Cancel were provided to each borrower. However, the ‘date of transaction’ (shown as 9/12/2006) does not match the Note Date of 9/11/2006. The ‘rescission period expiration’ date in the How To Cancel section is not initialed by the borrower, and is incorrect as it is based on 9/12/2006 as the ‘date of transaction.’

There is no evidence that there was a **re-disclosure** of the Notice of Right to Cancel (NORTC) following the Modification of the Note and Mortgage on 10/3/2006. **Two copies must be provided for each borrower, completed, dated and signed.** The law is very clear on what is required when it comes to the notice of right to cancel. Each borrower must receive **two** notices of right to cancel which clearly and conspicuously disclose: (1) the retention or acquisition of a security interest in the consumer's principal dwelling; (2) the consumer's right to rescind the transaction; (3) how to exercise the right to rescind with a form for that purpose, designating the address of the creditor's place of business; (4) the effects of rescission; and (5) the date the rescission period expires (Regulation Z § 226.23(b)(1)(i-v)). In an effort to assist creditors, Regulation Z even includes a model form showing exactly what must be disclosed. 12 C.F.R. § 226 App. H. Unfortunately, creditors often leave the completion as well as copying of these forms to the closing agent or notary public. **The absence of these documents does not in itself indicate a violation of TILA, but borrowers should be aware of this requirement.**

*The following was amended by the loan Modification agreement dated 10/3/2006:

“Page 1 of 4, paragraph 2 ‘Interest’ to correct the interest rate to reflect 8.00%

The Said ‘NOTE’ as described above is modified to amend Page 1 of 4, paragraph 3 ‘Payments’ (B) Amount of My Initial Monthly Payments to correct the monthly payment amount to reflect \$1,935.93.

The Said ‘NOTE’ as described above is modified to amend Page 2 of 4, Paragraph 4. INTEREST RATE AND MONTHLY PAYMENT CHANGES (D) Limits on Interest Rate Changes to reflect ‘The interest rate I am required to pay at the first Change Date will not be greater than 11.00% or less than 8.00%. Thereafter, my interest rate will never be increased or decreased on any single Change Date by more than One percentage point(s) (1.00%) from the rate of interest I have been paying for the preceding 6 months. My interest rate will never be greater than 14.50%, or less than 8.00%.’”



The figures used in our auditing system to test the disclosed Truth In Lending finance charges and APR calculations were based on the original terms of the Note, dated 9/11/2006. The results reveal the following:

Federal TILA

	Result	Loan Data	Comparison Data	Variance
TILA Finance Charge Test:	FAIL	\$1,056,461.25	\$1,069,423.62	-\$12,962.37
<i>The finance charge is \$1,069,423.62. The disclosed finance charge of \$1,056,461.25 is not considered accurate because it is understated by more than \$100.</i>				
TILA Rescission Finance Charge Test:	FAIL	\$1,056,461.25	\$1,069,423.62	-\$12,962.37
<i>The finance charge is \$1,069,423.62. The disclosed finance charge of \$1,056,461.25 is not considered accurate for purposes of rescission because it is understated by more than 1/2 of 1 percent of the face amount of the note or \$100, whichever is greater.</i>				
TILA APR Test:	FAIL	12.064%	12.203%	-0.139%
<i>The annual percentage rate (APR) is 12.203%. The disclosed APR of 12.064% is not considered accurate because it is more than 1/8 of 1 percentage point above or below the APR as determined in accordance with the actuarial method.</i>				

These findings show significant variance in the data disclosed (loan data) and the correct data (comparison data) on the Federal Truth In Lending Disclosure.

There is no evidence that the lender or broker provided the Consumer Handbook on Adjustable Rate Mortgages (CHARM) booklet. Under the Board's Regulation Z, every lender must provide a copy of the CHARM booklet or a suitable substitute to every borrower who makes an application for an adjustable rate mortgage. The booklet, which was originally published in 1987, has been periodically updated with current concerns about borrowers overextending themselves by choosing ARMs during a period of rising rates, and putting themselves at even greater risk by picking so called exotic variations on ARMs such as interest only or option ARMs.

INCOME/EMPLOYMENT

In the absence of the Uniform Residential Loan Application, we are unable to comment on the consistency of the income and employment used to qualify the loan.

We thank you for the opportunity to assist you in auditing your loan documents. Further explanations of applicable law are contained in the report attached to this letter.

Auditing Staff

COMPLIANCE VIOLATIONS: MISSING DOCUMENTS

File is missing initial disclosure documents issued by the lender and final disclosures, including, but not limited to those items marked with an “X” below:

Per RESPA (Real Estate Settlement Procedures Act – 12 USC 2601 et seq.)

- Good Faith Estimate
- Affiliated Business Arrangement Disclosure
- Servicing Disclosure Statement
- Notice of Assignment, Sale or Transfer of Servicing Rights
- Escrow Account Disclosure

Per TILA (Truth in Lending Act – Reg Z – 15 USC 1601 et seq, 12 CFR 226):

- Initial Truth in Lending Statement & Itemization of Amount Financed
- Refinance- Notice of Right to Cancel (NORTC), **2 copies for each borrower, completed, dated and signed *see notes in the audit summary**

Per ECOA (Equal Credit Opportunity Act – Reg B – 12 CFR 202):

- Initial signed & dated Uniform Residential Loan Application (1003)
- Final signed & dated Uniform Residential Loan Application (1003)

Per FCRA (Fair Credit Reporting Act – 15 USC 1681):

- Disclosure of Credit Scores
- Notice to Home Loan Applicant
- Opt-Out Notices
- Notice of Adverse Action
- Risk-Based Pricing Notice
- Investigative Consumer Report Disclosure

	Result	Loan Data	Comparison Data	Variance
Brokerage Fees Test:	PASS	\$5,553.69	\$26,136.36	-\$20,582.67
Application Fee Alert:	ALERT			

Index			
Name	Term	Yield	Date
Treasury Security	30 Year	5.110%	07/14/2006

TIL SUMMARY

Annual Percentage Rate	Finance Charge	Amount Financed	Total of Payments
12.203%			
Interest Rate	\$1,069,423.62	\$276,983.42	\$1,346,407.04
8.520%			

Payment Schedule	
Number of Payments	Amount of Payments
24	\$2,052.93
6	\$2,739.80
6	\$2,972.79
323	\$3,084.99
1	\$266,409.41

FINDINGS DETAIL

Federal HOEPA (Section 32)	
<p>Section 32 (High Cost) Mortgage (12 CFR § 226.32(a)(1)(i) and (ii)) [Amd. 2001] / [Original] The loan is not a Section 32 (High Cost) mortgage because it has terms that do not exceed either the HOEPA rate-based threshold or the HOEPA points and fees based threshold.</p>	NO
<p>This loan has terms that do not exceed the rate-based threshold. (12 CFR § 226.32(a)(1)(i)) [Amd. 2001] / [Original] The annual percentage rate (APR) at consummation is 12.203%, which does not exceed the yield of 5.110%, as of July 14, 2006 on 30 year Treasury securities (the Treasury securities having comparable periods of maturity), plus 8.000 percentage points. The yield is as of the fifteenth day of the month immediately preceding the month of the application for extension of credit, which was received by the creditor on August 11, 2006.</p>	PASS
<p>This loan has terms that do not exceed the points and fees based threshold. (12 CFR § 226.32(a)(1)(ii)) [Amd. 2001] / [Original] The total points and fees payable by the consumer at or before loan closing is \$7,028.69, which does not exceed the greater of 8 percent of the "total loan amount" (as defined in the official commentary to paragraph 32(a)(1)(ii)), or \$528.00.</p>	PASS
<p>The timing of disclosure test is not applicable to this loan due to one or more of the following findings: (12 CFR § 226.31(c))</p> <ul style="list-style-type: none"> Pre-close audits do not pertain to the consummation of a loan. The loan is not a high cost loan. 	N/A
<p>The balloon payment test is not applicable to this loan. (12 CFR § 226.32(a)) The loan is not a high cost loan.</p>	N/A
<p>The prepayment penalties test is not applicable to this loan due to one or more of the following findings: (12 CFR § 226.32(a))</p> <ul style="list-style-type: none"> The loan is not a high cost loan. There is no prepayment term specified in the terms of the loan. 	N/A

Federal TILA	
<p>This loan failed the TILA finance charge test. (12 CFR § 226.18(d)(1)) The finance charge is \$1,069,423.62. The disclosed finance charge of \$1,056,461.25 is not considered accurate because it is understated by more than \$100.</p>	FAIL
<p>This loan failed the TILA rescission finance charge test. (12 CFR § 226.23(g)(1)) The finance charge is \$1,069,423.62. The disclosed finance charge of \$1,056,461.25 is not considered accurate for purposes of rescission because it is understated by more than 1/2 of 1 percent of the face amount of the note or \$100, whichever is greater.</p>	FAIL
<p>This loan was not tested against the TILA foreclosure rescission finance charge test due to one or more of the following findings: (12 CFR § 226.23(h))</p> <ul style="list-style-type: none"> A disclosed finance charge was not provided; or 	NOT TESTED

<ul style="list-style-type: none"> Your company settings are not configured to run the TILA foreclosure rescission finance charge test as part of an audit report. 	
<p>This loan failed the TILA APR test. (12 CFR § 226.22(a)(2),(4)) The annual percentage rate (APR) is 12.203%. The disclosed APR of 12.064% is not considered accurate because it is more than 1/8 of 1 percentage point above or below the APR as determined in accordance with the actuarial method.</p>	FAIL
<p>This loan passed the TILA right of rescission test. Closed-end (12 CFR § 226.23(a)(3)) , Open-end (12 CFR § 226.15(a)(3)) The funding date is not before the third business day following consummation. The consumer may exercise the right to rescind until midnight of the third business day following consummation, delivery of the notice required by 12 CFR §226.23 or §226.15, or delivery of all material disclosures, whichever occurs last.</p>	PASS
<p>The TILA Disclosure Date Test does not apply to this loan due to the following finding. Closed-end (12 CFR § 226.17(b)) , Open-end (12 CFR § 226.5b(1)) The loan is not a "residential mortgage transaction," meaning it is not a transaction in which a mortgage, deed of trust, purchase money security interest arising under an installment sales contract, or equivalent consensual security interest is created or retained in the consumer's principal dwelling to finance the acquisition or initial construction of that dwelling.</p>	N/A

Federal RESPA	
<p>This loan was not tested against the Good Faith Estimate disclosure date test. A Good Faith Estimate disclosure date was not provided.</p>	NOT TESTED

FL Fair Lending Act (FL SB 2262)	
<p>High-Cost Home Loan (FL SB 2262 § 2(6)) This loan is not a high-cost home loan due to one or more of the following findings: <ul style="list-style-type: none"> The loan is not secured by the consumer's principal dwelling; The loan is a purchase money transaction; The loan is a transaction under an open end credit plan; or The terms of the loan exceed neither the APR threshold nor points and fees threshold defined in 15 USC 1602(aa); </p>	NO
<p>The prepayment penalty test is not applicable to this loan. (FL SB 2262 § 3(1)) The loan is not a high-cost home loan.</p>	N/A
<p>The high-cost home loan prepayment penalty test is not applicable to this loan due to one or more of the following findings: (FL SB 2262 § 3(3)) <ul style="list-style-type: none"> The loan is not a high-cost home loan; The maturity term of the loan is not less than 120 months; The loan is a bridge loan. </p>	N/A
<p>The high-cost home loan negative amortization test is not applicable to this loan. (FL SB 2262 § 3(4)) The loan is not a high-cost home loan.</p>	N/A
<p>The high-cost home loan payment ability DTI test is not applicable to this loan. (FL SB 2262 § 3(4)) The loan is not a high-cost home loan.</p>	N/A
<p>The high-cost home loan late payment fee test is not applicable to this loan. (FL SB 2262 § 3(13)(a)) The loan is not a high-cost home loan.</p>	N/A
<p>The high-cost home loan late payment grace period test is not applicable to this loan. (FL SB 2262 § 3(13)(b)) The loan is not a high-cost home loan.</p>	N/A

State Regulations	
<p>This loan passed the interest rate test. The loan has an interest rate that conforms to the requirements for the lender's license type in the state where the property is located.</p>	PASS
<p>This loan passed the grace period test. The loan has a grace period that conforms to the requirements for the lender's license type in the state where the property is located.</p>	PASS
<p>This loan passed the late fees test. The loan has late fees that conform to the requirements for the lender's license type in the state where the property is located.</p>	PASS
<p>This loan passed the prepayment term test. The loan has a prepayment term that conforms to the requirements for the lender's license type in the state where the property is located.</p>	PASS

State Regulations Restricted Fees	
<p>This loan passed the brokerage fee test. (FL Stat. 494.0042, FAC 69V-40.008)</p>	PASS

The loan has brokerage fees that do not exceed the limit for this license type.

Florida Administrative Code: In determining the maximum brokerage fees or commissions allowed on the gross proceeds of a loan, the following method may be used:

- On loans in excess of \$1,000 and not over \$5,650, add \$1,500 to the gross proceeds of the loan and divide that sum by 11.
- On loans that are over \$5,650 but less than \$5,750, the maximum fee is the amount in excess of \$5,000.
- On loans of \$5,750 and over, divide the gross proceeds by 11 and add \$227.27.

Florida Statutes: The maximum brokerage fees that may be charged are as follows:

- On a mortgage loan of \$1,000 or less: \$250.
- On a mortgage loan exceeding \$1,000 and not exceeding \$2,000: \$250 for the first \$1,000 of the mortgage loan, plus \$10 for each additional \$100 of the mortgage loan.
- On a mortgage loan exceeding \$2,000 and not exceeding \$5,000: \$350 for the first \$2,000 of the mortgage loan, plus \$10 for each additional \$100 of the mortgage loan.
- On a mortgage loan exceeding \$5,000: \$250 plus 10 percent of the entire mortgage loan.

For the purpose of determining the maximum fee, the amount of the mortgage loan is based on the amount of mortgage loan actually funded exclusive of the authorized maximum fees or commissions.

Application Fee (FL Stat. 494.0068)

An application fee must be reasonably related to the services to be performed and may not be based upon a percentage of the principal amount of the loan or the amount financed.

ALERT

LOAN DETAIL

Report Type: Post-Close Mortgage Loan

Lender

Lender Name:	Mortgage Corp	:		
Lender Loan Number:	11662731	:		
Originator:		:		
MIN:		:		
License Type:	Florida Mortgage Lender License			
DIDMCA Exempt:	No			
HUD Approved Lender:	Not Configured			

Investor

Default:	<input type="checkbox"/>
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Borrower

First Name:	John	Last Name:	Smith
Total Income:		DTI Ratio:	0.000%

Property

Address:				
Number	Street Name	Type (St, Ave, etc.)	Direction	Unit #
123	ABC	Street		
City	County	State	Zip	
Anytown	XYZ	USA	55555	
Type:	Condominium		Number of Units:	1
Occupancy:	Primary Residence			

Loan Information

Loan Amount: (exclude PMI, MIP, Funding Fee financed)	\$285,000.00	Loan Amount: (with Finance Charge)	\$285,000.00
Program Type:	ARM	Interest Rate:	8.520%
Loan Purpose:	Refinance	Undiscounted Rate:	
Purpose of Refinance:	Cash-Out/Debt Consolidation	Disclosed APR:	12.064%
Refinancing Portfolio Loan:	No	Disclosed Finance Charge:	\$1,056,461.25
LTV Ratio:		Irregular Payment Transaction:	No
CLTV Ratio:		Maturity Term:	360 months
Loan Type:	Conventional	Amortization Term:	600 months
Lien Type:	First Mortgage	Late Charges:	5.000%

Document Type: _____ **Grace Period:** _____ 15 days

Prepayment Penalty			
Program Name:	User-Provided Program		
Prepayment Penalty Program:	This Prepayment Penalty is defined by the following program: If I make a prepayment within 24 months, I agree to pay a prepayment charge of 6 months interest calculated on 80.000% of the Original Principal Amount .		
Prepayment Term:	24 months	Max. Prepayment Penalty Amount: (for high-cost points & fees)	\$9,712.80

Construction / Construction to Permanent			
Rate:		Construction Term:	
Estimate Interest on:	Amount Advanced	Interest Reserve:	

Adjustable Rate Mortgage					
ARM Margin:	7.475%	First Adjustment:	Cap 3.000%	Period 24 months	
ARM Index:	5.513%	Subsequent Adjustment:	Cap 1.000%	Period 6 months	
Ceiling:	15.020%				
Floor:	8.520%	Adjustment Rounding:	Round nearest 1/8		

Graduated Payment Mortgage			
Rate:		Term:	

Potential Negative Amortization (Option ARM)		Buydown			
Negative Amortization Type:	None	1. Rate:		Term:	
		2. Rate:		Term:	
		3. Rate:		Term:	
		4. Rate:		Term:	
		5. Rate:		Term:	

Interest Only (excl. Negative Amortization and Option ARM)		Dual Amortization			
Term:		Initial Amortization Term:		Period:	
		Subsequent Amortization Term:		Period:	

Mortgage Insurance (PMI)					
Upfront Premium:		Monthly Premium (Initial):			
	or	Prepaid Finance <input type="checkbox"/>		or	Period
		Charge			
Cash/Credit		Monthly Premium (Renew):			
Financed \$0.00			or	Period	
		Cancel at			
Adjust Payments Due to Upfront Premium		Calculate Premiums Using Loan Amount			
Cancel At Midpoint <input type="checkbox"/>					

Dates			
Application Date:	08/11/2006	Closing / Settlement Date:	09/12/2006
Initial GFE Disclosure Date:		Funding / Disbursement Date:	09/18/2006
Initial TIL Disclosure Date:		Rate Lock Date:	
Sec. 32 (HOEPA) Disclosure Date:			

800: Items payable in connection with loan

			Prepaid Finance Charges	Financed By Lender	Compensation To
801	Loan Origination Fee	\$	<input type="checkbox"/>	<input type="checkbox"/>	Lender
802	Loan Discount Fee	\$ bona fide <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Lender
803	Appraisal Fee	\$ 300.00	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Other
804	Credit Report Fee	\$	<input type="checkbox"/>	<input type="checkbox"/>	Other
805	Lender Inspection Fee (performed prior to closing)	\$	<input type="checkbox"/>	<input type="checkbox"/>	Lender
	Lender Inspection Fee (performed post closing)	\$	<input type="checkbox"/>	<input type="checkbox"/>	Lender
806	Mortgage Insurance Application Fee	\$	<input type="checkbox"/>	<input type="checkbox"/>	Lender
807	Assumption Fee	\$	<input type="checkbox"/>	<input type="checkbox"/>	Lender
	Modification Fee	\$	<input type="checkbox"/>	<input type="checkbox"/>	Lender
	Tie-in Fee	\$	<input type="checkbox"/>	<input type="checkbox"/>	Lender
	Mortgage Broker Fee (Direct)	\$ 2,453.69	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	
	Mortgage Broker Fee (Indirect / POC)	\$			
	Yield Spread Premium (Indirect / POC)	\$			
	CLO Access Fee	\$	<input type="checkbox"/>	<input type="checkbox"/>	Lender
	Application Fee	\$ 250.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Broker
	Rate Lock Fee	\$	<input type="checkbox"/>	<input type="checkbox"/>	Lender
	Commitment Fee	\$	<input type="checkbox"/>	<input type="checkbox"/>	Lender
	Processing Fee	\$	<input type="checkbox"/>	<input type="checkbox"/>	Lender
	Underwriting Fee	\$	<input type="checkbox"/>	<input type="checkbox"/>	Lender
	Administration Fee	\$ 950.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Lender
	Appraisal Review Fee	\$	<input type="checkbox"/>	<input type="checkbox"/>	Other
	Appraisal Re-Inspection Fee	\$	<input type="checkbox"/>	<input type="checkbox"/>	Other
	Flood Determination - Initial Fee	\$	<input type="checkbox"/>	<input type="checkbox"/>	Other
	Flood Determination - Life of Loan Fee	\$	<input type="checkbox"/>	<input type="checkbox"/>	Other
	Document Preparation Fee	\$	<input type="checkbox"/>	<input type="checkbox"/>	Lender
	Document Signing Fee	\$	<input type="checkbox"/>	<input type="checkbox"/>	Lender
	Courier / Messenger Fee	\$	<input type="checkbox"/>	<input type="checkbox"/>	Other
	Tax Related Service Fee	\$	<input type="checkbox"/>	<input type="checkbox"/>	Other
	Wire Transfer Fee	\$	<input type="checkbox"/>	<input type="checkbox"/>	Lender
	Warehousing Fee	\$	<input type="checkbox"/>	<input type="checkbox"/>	Lender
	Advance Mortgage Payments	\$	<input type="checkbox"/>	<input type="checkbox"/>	Lender
	Credit Life Insurance Premium	\$	<input type="checkbox"/>	<input type="checkbox"/>	Lender
	Accident Insurance Premium	\$	<input type="checkbox"/>	<input type="checkbox"/>	Lender
	Health Insurance Premium	\$	<input type="checkbox"/>	<input type="checkbox"/>	Lender
	Loss of Income Insurance Premium	\$	<input type="checkbox"/>	<input type="checkbox"/>	Lender
	Debt Cancellation Fee	\$	<input type="checkbox"/>	<input type="checkbox"/>	Lender
	Prepayment Penalty	\$	<input type="checkbox"/>	<input type="checkbox"/>	Lender
	Compliance Audit / Quality Control Fee	\$	<input type="checkbox"/>	<input type="checkbox"/>	Lender
	Seller-Paid Points and Fees	\$			
	Broker Fee	\$ 2,850.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Broker
		\$	<input type="checkbox"/>	<input type="checkbox"/>	
		\$	<input type="checkbox"/>	<input type="checkbox"/>	
		\$	<input type="checkbox"/>	<input type="checkbox"/>	
		\$	<input type="checkbox"/>	<input type="checkbox"/>	
		\$	<input type="checkbox"/>	<input type="checkbox"/>	
		\$	<input type="checkbox"/>	<input type="checkbox"/>	
		\$	<input type="checkbox"/>	<input type="checkbox"/>	

900: Items required by lender to be paid in advance

			Prepaid Finance Charges	Financed By Lender	Compensation To

901	Interest	\$ 987.89 for 15 day(s)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Lender
902	Mortgage Insurance Premium	\$	<input type="checkbox"/>	<input type="checkbox"/>	Other
903	Hazard Insurance Premium	\$	<input type="checkbox"/>	<input type="checkbox"/>	Other
	County Property Taxes	\$	<input type="checkbox"/>	<input type="checkbox"/>	Other
	Flood Insurance Premium	\$	<input type="checkbox"/>	<input type="checkbox"/>	Other
		\$	<input type="checkbox"/>	<input type="checkbox"/>	
		\$	<input type="checkbox"/>	<input type="checkbox"/>	
		\$	<input type="checkbox"/>	<input type="checkbox"/>	
		\$	<input type="checkbox"/>	<input type="checkbox"/>	

1000: Reserves deposited with lender

			Prepaid Finance Charges	Financed By Lender	Compensation To
1001	Hazard Insurance Reserve	\$	<input type="checkbox"/>	<input type="checkbox"/>	Other
1002	Mortgage Insurance Reserve	\$	<input type="checkbox"/>	<input type="checkbox"/>	Other
1003	City Property Taxes Reserve	\$	<input type="checkbox"/>	<input type="checkbox"/>	Other
1004	County Property Taxes Reserve	\$	<input type="checkbox"/>	<input type="checkbox"/>	Other
1005	Annual Assessments	\$	<input type="checkbox"/>	<input type="checkbox"/>	Other
		\$	<input type="checkbox"/>	<input type="checkbox"/>	
		\$	<input type="checkbox"/>	<input type="checkbox"/>	
		\$	<input type="checkbox"/>	<input type="checkbox"/>	
		\$	<input type="checkbox"/>	<input type="checkbox"/>	
		\$	<input type="checkbox"/>	<input type="checkbox"/>	

1100: Title Charges

			Prepaid Finance Charges	Financed By Lender	Compensation To
1101	Settlement / Closing / Escrow Fee	\$ 400.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Other
1102	Abstract / Title Search Fee	\$ 175.00	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Other
1103	Title Examination Fee	\$	<input type="checkbox"/>	<input type="checkbox"/>	Other
1104	Title Insurance Binder Fee	\$	<input type="checkbox"/>	<input type="checkbox"/>	Other
1105	Title Document Preparation Fee	\$	<input type="checkbox"/>	<input type="checkbox"/>	Other
1106	Notary Fee	\$ 175.00	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Other
1107	Attorney's Fee	\$ Excludable due to borrower choice <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Other
	Attorney's Fee (Other)	\$ Excludable due to borrower choice <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Other
1108	Title Insurance	\$	<input type="checkbox"/>	<input type="checkbox"/>	Other
1109	Lender's Coverage	\$ 1,500.00	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Other
1110	Owner's Coverage	\$	<input type="checkbox"/>	<input type="checkbox"/>	Other
	Assignment Endorsement Fee	\$ 200.00	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Other
	Sub-Escrow Fee	\$	<input type="checkbox"/>	<input type="checkbox"/>	Other
	Reconveyance Fee	\$	<input type="checkbox"/>	<input type="checkbox"/>	Other
	Title Courier Fee	\$ 125.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Other
	Funding, Wire, or Disbursement Fee	\$	<input type="checkbox"/>	<input type="checkbox"/>	Other
		\$	<input type="checkbox"/>	<input type="checkbox"/>	
		\$	<input type="checkbox"/>	<input type="checkbox"/>	
		\$	<input type="checkbox"/>	<input type="checkbox"/>	
		\$	<input type="checkbox"/>	<input type="checkbox"/>	
		\$	<input type="checkbox"/>	<input type="checkbox"/>	

1200: Government Recording and Transfer Charges

			Prepaid Finance Charges	Financed By Lender	Compensation To
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1201	Recording Fee	\$ 256.50	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Other
1202	City / County / Tax / Stamps	\$	<input type="checkbox"/>	<input type="checkbox"/>	Other
1203	State Tax / Stamps	\$	<input type="checkbox"/>	<input type="checkbox"/>	Other
	Subordination Recording Fee	\$	<input type="checkbox"/>	<input type="checkbox"/>	Other
	Assignment Recording Fee	\$	<input type="checkbox"/>	<input type="checkbox"/>	Other
	Recording Service Fee	\$	<input type="checkbox"/>	<input type="checkbox"/>	Other
	Intangible Tax	\$ 670.00	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Other
	Release Recording	\$ 173.00	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Other
	Mortgage Tax	\$ 1,079.00	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Other
		\$	<input type="checkbox"/>	<input type="checkbox"/>	
		\$	<input type="checkbox"/>	<input type="checkbox"/>	

1300: Additional Settlement Charges

			Prepaid Finance Charges	Financed By Lender	Compensation To
1301	Survey Fee	\$	<input type="checkbox"/>	<input type="checkbox"/>	Other
1302	Pest Inspection Fee	\$	<input type="checkbox"/>	<input type="checkbox"/>	Other
	Architectural / Engineering Fee	\$	<input type="checkbox"/>	<input type="checkbox"/>	Other
	Building Permit	\$	<input type="checkbox"/>	<input type="checkbox"/>	Other
		\$	<input type="checkbox"/>	<input type="checkbox"/>	
		\$	<input type="checkbox"/>	<input type="checkbox"/>	
		\$	<input type="checkbox"/>	<input type="checkbox"/>	
		\$	<input type="checkbox"/>	<input type="checkbox"/>	
		\$	<input type="checkbox"/>	<input type="checkbox"/>	

END OF REPORT