



June 26, 2009

**Borrower:**

**Property:**

**Lender:**

**Loan Program:** Conventional Refinance, First Mortgage, ARM – LIBOR 1 Year Index, 10 Year Interest Only Period

**Lender Loan #**

**Note Date:** 06/26/2008

**Disbursement Date:** 07/01/2008

Dear

We have completed an audit of the loan documents provided by you, received at settlement on 06/26/2008 from . 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), ECOA (Equal Credit Opportunity Act – Reg B – 12 CFR 202), FCRA (Fair Credit Reporting Act – 15 USC 1681), State and Local Predatory, and State Regulation Violations.

**Below are the auditor's comments:**

### **TILA:**

#### ***Initial TIL***

The initial TIL (Truth in Lending Disclosure) provided in the closing documents is dated 05/05/2008 but also says prepared on 06/17/2008. So the auditor was unable to determine if this document was created and provided to the borrower within the allowed timeframe.

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 06/26/2008. The results reveal the following:

**Federal TILA (only if TILA test fails)**

	<b>Result</b>	<b>Loan Data</b>	<b>Comparison Data</b>	<b>Variance</b>
TILA Finance Charge Test:	<b>FAIL</b>	\$541,982.12	\$668,708.07	<b>-\$126,725.95</b>

The finance charge is \$668,708.07. The disclosed finance charge of \$541,982.12 is not considered accurate because it is understated by more than \$100.

TILA Rescission Finance Charge Test:	<b>FAIL</b>	\$541,982.12	\$668,708.07	<b>-\$126,725.95</b>
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The finance charge is \$668,708.07. The disclosed finance charge of \$541,982.12 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.

TILA APR Test:	<b>FAIL</b>	6.004%	6.839%	<b>-0.835%</b>
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The annual percentage rate (APR) is 6.839%. The disclosed APR of 6.004% 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.

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

**CHARM Booklet (for ARM loans only)**

**Missing**

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.

**RESPA:**

**GFE**

**Missing**

RESPA compliance tests are primarily “document driven” and very much limited in the absence of copies of initial disclosures. There is no evidence of an initial Good Faith Estimate disclosure having been provided. A Good Faith Estimate must be provided within 3 business days of the date of the initial Uniform Residential Loan Application.

**INCOME/EMPLOYMENT:**

**Documentation Missing**

In the absence of income documentation, we are unable to verify or comment on the accuracy of the income figure used to qualify the loan. The monthly income stated on the loan application was \$ 9,166.65 per month.

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**

Any initial and/or final disclosure documents issued by the lender that are missing are indicated below:

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

- Initial Truth in Lending Statement [See Audit Summary for comments](#)
- Final Truth in Lending Statement
- Itemization of Amount Financed
- Notice of Right to Cancel (NORTC) – Refinance of Primary Residence Only; **2 copies for each borrower, completed, dated and signed**
- CHARM Booklet (For Adjustable Rate Mortgages) **(Missing)**

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

- Initial Good Faith Estimate **(Missing)**
- Final Good Faith Estimate **(Missing)**
- Affiliated Business Arrangement Disclosure **(Missing)**
- Servicing Disclosure Statement **(Missing)**
- Notice of Assignment, Sale or Transfer of Servicing Rights **(Missing)**
- Escrow Account Disclosure **(N/A)**

**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 **(Missing)**
- Notice to Home Loan Applicant **(Missing)**
- Privacy Policy/Opt-Out Notices **(Missing)**
- Risk-Based Pricing Notice

**MORTGAGE COMPLIANCE ANALYSIS REPORT**

<b>User Name:</b>		<b>Lender Loan Number:</b>	
<b>Report Type:</b>	Post-Close Mortgage Loan	<b>Borrower Name:</b>	
<b>Report Date/Time:</b>	06/26/2009 11:08 AM (PDT)	<b>Property Address:</b>	
<b>Report Version:</b>	2		

RiskIndicator	HOEPA	TILA	RESPA	State & Local Predatory	State Regs	Exceptions	Investor/Custom
▶▶▶▶▶▶▶▶▶▶▶▶▶▶▶▶ Moderate	✓	✗	—	✓	✓	—	—

**FINDINGS SUMMARY**

Federal HOEPA (Section 32)

	Result	Loan Data	Comparison Data	Variance
HOEPA Higher-Priced Mortgage Loan:	NOT TESTED			
HOEPA Higher-Priced Mortgage Loan Prepayment Term Test:	N/A			
HOEPA High Cost Mortgage APR Threshold Test:	PASS	6.839%	12.420%	-5.581%
HOEPA Points and Fees High Cost Mortgage Threshold Test:	PASS	\$11,657.57	\$32,403.39	-\$20,745.82
HOEPA High Cost Mortgage:	NO			
HOEPA High Cost Mortgage Timing of Disclosure Test:	N/A			
HOEPA High Cost Mortgage Balloon Payment Test:	N/A			
HOEPA High Cost Mortgage Negative Amortization Test:	N/A			
HOEPA High Cost Mortgage Prepayment Term Test:	N/A			

Federal TILA

	Result	Loan Data	Comparison Data	Variance
TILA Finance Charge Test:	FAIL	\$541,982.12	\$668,708.07	-\$126,725.95
TILA Rescission Finance Charge Test:	FAIL	\$541,982.12	\$668,708.07	-\$126,725.95
TILA Foreclosure Rescission Finance Charge Test:	NOT TESTED			
TILA APR Test:	FAIL	6.004%	6.839%	-0.835%
TILA Right of Rescission Test:	PASS			
Initial TIL Disclosure Date Test:	N/A			

Federal RESPA

	Result	Loan Data	Comparison Data	Variance
RESPA GFE Disclosure Date Test:	NOT TESTED			

FL Fair Lending Act (FL SB 2262)

	Result	Loan Data	Comparison Data	Variance
High Cost Home Loan:	NO			
High-Cost Home Loan Prepayment Penalty Test:	N/A			
High-Cost Home Loan Balloon Payment Test:	N/A			
High-Cost Home Loan Negative Amortization Test:	N/A			
High-Cost Home Loan Payment Ability DTI Test:	N/A			
High-Cost Home Loan Late Payment Fee Test:	N/A			
High-Cost Home Loan Late Payment Grace Period Test:	N/A			

State Regulations

	Result	Loan Data	Comparison Data	Variance
Interest Rate Test:	PASS	6.839%	18.000%	-11.161%

	Result	Loan Data	Comparison Data	Variance
Grace Period Test:	PASS	15 Days		
Late Fees Test:	PASS	5.000%		
Prepayment Term Test:	PASS	0 Months		

#### State Regulations Restricted Fees

	Result	Loan Data	Comparison Data	Variance
Brokerage Fees Test:	PASS	\$0.00	\$38,109.09	-\$38,109.09
Application Fee Alert:	ALERT			

#### Index

Name	Term	Yield	Date
Treasury Security	30 Year	4.420%	04/15/2008

### TIL SUMMARY

Annual Percentage Rate	Finance Charge	Amount Financed	Total of Payments
6.839%	\$668,708.07	\$405,047.50	\$1,073,755.57
Interest Rate			
4.875%			

#### Payment Schedule

Number of Payments	Amount of Payments
60	\$1,692.84
60	\$2,647.78
239	\$3,388.83
1	\$3,388.00

### FINDINGS DETAIL

#### Federal HOEPA (Section 32)

<p><b>This loan is not tested against the HOEPA higher-priced mortgage loan threshold due to one of the following reasons:</b></p> <ul style="list-style-type: none"> <li>The rate lock date was not provided; or</li> <li>The loan is an adjustable rate mortgage and does not contain information on when the first rate adjustment will occur.</li> </ul> <p>ComplianceAnalyzer cannot determine whether this loan is a HOEPA higher-priced mortgage loan, as defined in Regulation Z, without this information.</p>	NOT TESTED
<p><b>The HOEPA higher-priced mortgage loan prepayment term test is not applicable to this loan.</b> ( 12 CFR §226.35(a)(3), (b)(2) as enacted in 2008 )</p> <p>The loan is not a higher-priced mortgage loan.</p>	N/A
<p><b>This loan passed the HOEPA high cost mortgage APR threshold test.</b> ( 12 CFR §226.32(a)(1)(i) as enacted in 1995, and amended in 2001 )</p> <p>The annual percentage rate (APR) at consummation is 6.839%, which does not exceed the yield of 4.420%, as of April 15, 2008 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 May 15, 2008.</p>	PASS
<p><b>This loan passed the HOEPA high cost mortgage points and fees threshold test.</b> ( 12 CFR §226.32(a)(1)(ii) as enacted in 1995, and amended in 2001 )</p> <p>The total points and fees payable by the consumer at or before loan closing is \$11,657.57, 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 \$561.00.</p>	PASS
<p><b>High Cost Mortgage</b> ( 12 CFR §226.32(a)(1)(i), (ii) as enacted in 1995, and amended in 2001 ) ( 12 CFR §226.2 as enacted in 1995 )</p> <p>The loan is not a high cost mortgage due to one of the following findings:</p> <ul style="list-style-type: none"> <li>The loan passed both the high cost mortgage APR threshold test and the high cost mortgage points and fees threshold test; or</li> <li>The loan is a residential mortgage transaction.</li> </ul>	NO
<p><b>The timing of disclosure test is not applicable to this loan due to one or more of the following findings:</b> ( 12 CFR §226.31(c) as enacted in 1995 ) ( 12 CFR §226.32(a) as enacted in 1995 )</p> <ul style="list-style-type: none"> <li>Pre-close audits do not pertain to the consummation of a loan.</li> <li>The loan is not a high cost mortgage.</li> </ul>	N/A

<b>The balloon payment test is not applicable to this loan.</b> ( 12 CFR §226.32(a) as enacted in 1995 ) The loan is not a high cost mortgage.	N/A
<b>The negative amortization test is not applicable to this loan.</b> ( 12 CFR §226.32(a) as enacted in 1995 ) The loan is not a high cost mortgage.	N/A
<b>The prepayment term test is not applicable to this loan.</b> ( 12 CFR §226.32(a) as enacted in 1995 ) The loan is not a high cost mortgage.	N/A

Federal TILA	
<b>This loan failed the TILA finance charge test.</b> (12 CFR § 226.18(d)(1)) The finance charge is \$668,708.07. The disclosed finance charge of \$541,982.12 is not considered accurate because it is understated by more than \$100.	FAIL
<b>This loan failed the TILA rescission finance charge test.</b> (12 CFR § 226.23(g)(1)) The finance charge is \$668,708.07. The disclosed finance charge of \$541,982.12 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.	FAIL
<b>This loan was not tested against the TILA foreclosure rescission finance charge test due to one or more of the following findings:</b> (12 CFR §226.23(h)) <ul style="list-style-type: none"> <li>■ A disclosed finance charge was not provided; or</li> <li>■ Your company settings are not configured to run the TILA foreclosure rescission finance charge test as part of an audit report.</li> </ul>	NOT TESTED
<b>This loan failed the TILA APR test.</b> (12 CFR § 226.22(a)(2),(4)) The annual percentage rate (APR) is 6.839%. The disclosed APR of 6.004% 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.	FAIL
<b>This loan passed the TILA right of rescission test.</b> <b>Closed-end</b> (12 CFR § 226.23(a)(3)) , <b>Open-end</b> (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.	PASS
<b>The initial TIL disclosure date test does not apply to this loan due to one of the following:</b> <b>Closed-end</b> (12 CFR §226.17(b)) , <b>Open-end</b> (12 CFR §226.5b(1)) <ul style="list-style-type: none"> <li>■ The application date of the loan is on or after July 30, 2009, and the loan is not a mortgage transaction subject to the Real Estate Settlement Procedures Act (12 U.S.C. 2601 et seq.) that is secured by the consumer's dwelling; or</li> <li>■ The application date of the loan is before July 30, 2009, and the loan is not a "residential mortgage transaction" subject to the Real Estate Settlement Procedures Act (RESPA).</li> </ul>	N/A

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

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

<b>The high-cost home loan late payment grace period test is not applicable to this loan.</b> (FL SB 2262 § 3(13)(b)) The loan is not a high-cost home loan.	N/A
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State Regulations	
<b>This loan passed the interest rate test.</b> 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.	PASS
<b>This loan passed the grace period test.</b> 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.	PASS
<b>This loan passed the late fees test.</b> The loan has late fees that conform to the requirements for the lender's license type in the state where the property is located.	PASS
<b>This loan passed the prepayment term test.</b> 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.	PASS

State Regulations Restricted Fees	
<b>This loan passed the brokerage fee test.</b> (FL Stat. 494.0042, FAC 69V-40.008) The loan has brokerage fees that do not exceed the limit for this license type. <b>Florida Administrative Code:</b> In determining the maximum brokerage fees or commissions allowed on the gross proceeds of a loan, the following method may be used: <ul style="list-style-type: none"> <li>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.</li> <li>On loans that are over \$5,650 but less than \$5,750, the maximum fee is the amount in excess of \$5,000.</li> <li>On loans of \$5,750 and over, divide the gross proceeds by 11 and add \$227.27.</li> </ul> <b>Florida Statutes:</b> The maximum brokerage fees that may be charged are as follows: <ul style="list-style-type: none"> <li>On a mortgage loan of \$1,000 or less: \$250.</li> <li>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.</li> <li>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.</li> <li>On a mortgage loan exceeding \$5,000: \$250 plus 10 percent of the entire mortgage loan.</li> </ul> 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.	PASS
<b>Application Fee</b> (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

<b>Report Type:</b> Post-Close Mortgage Loan			
<b>Lender</b>			
<b>Lender Name:</b>	Quicken Loans Inc	:	
<b>Lender Loan Number:</b>	3216455971	:	
<b>Originator:</b>	Quicken Loans Inc	:	
<b>MIN:</b>	100039032164559714	:	
<b>License Type:</b>	Florida Mortgage Lender License		
<b>DIDMCA Exempt:</b>	No		
<b>HUD Approved Lender:</b>	Not Configured		
<b>Investor</b>			
<b>Default:</b>	<input type="checkbox"/>		
<b>Borrower</b>			
<b>First Name:</b>	Luis	<b>Last Name:</b>	Despradel
<b>Total Income:</b>	\$9,166.65 / month	<b>DTI Ratio:</b>	79.000%
<b>Property</b>			

**Address:**

Number	Street Name	Type (St, Ave, etc.)	Direction	Unit #
		Street		
City	County	State	Zip	
Hollywood	Broward	FL		
<b>Type:</b>	Detached SFD		<b>Number of Units:</b>	1
<b>Occupancy:</b>	Primary Residence			

## Loan Information

<b>Loan Amount:</b> (exclude PMI, MIP, Funding Fee financed)	\$416,700.00	<b>Loan Amount:</b> (with Finance Charge)	\$416,700.00
<b>Program Type:</b>	ARM	<b>Interest Rate:</b>	4.875%
<b>Loan Purpose:</b>	Refinance	<b>Undiscounted Rate:</b>	
<b>Purpose of Refinance:</b>	Limited Cash-Out	<b>Disclosed APR:</b>	6.004%
<b>Refinancing Portfolio Loan:</b>	No	<b>Disclosed Finance Charge:</b>	\$541,982.12
<b>LTV Ratio:</b>	90.000%	<b>Irregular Payment Transaction:</b>	No
<b>CLTV Ratio:</b>		<b>Maturity Term:</b>	360 months
<b>Loan Type:</b>	Conventional	<b>Amortization Term:</b>	360 months
<b>Lien Type:</b>	First Mortgage	<b>Late Charges:</b>	5.000%
<b>Document Type:</b>		<b>Grace Period:</b>	15 days

## Prepayment Penalty

<b>Program Name:</b>	No Prepayment Penalty		
<b>Prepayment Penalty Program:</b>	This Prepayment Penalty is defined by the following program: If the borrower makes a prepayment, he/she will not be required to pay a prepayment charge.		
<b>Prepayment Term:</b>	0 months	<b>Max. Prepayment Penalty Amount:</b> (for high-cost points & fees)	\$0.00

## Construction / Construction to Permanent

<b>Rate:</b>		<b>Construction Term:</b>	
<b>Estimate Interest on:</b>	Amount Advanced	<b>Interest Reserve:</b>	

## Adjustable Rate Mortgage

<b>ARM Margin:</b>	2.250%	<b>First Adjustment:</b>	Cap 5.000%	Period 60 months
<b>ARM Index:</b>	5.405%	<b>Subsequent Adjustment:</b>	Cap 2.000%	Period 12 months
<b>Ceiling:</b>	9.875%			
<b>Floor:</b>	2.250%	<b>Adjustment Rounding:</b>	Round nearest 1/8	

## Graduated Payment Mortgage

<b>Rate:</b>		<b>Term:</b>	
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## Potential Negative Amortization (Option ARM)

<b>Negative Amortization Type:</b>	None	Buydown			
		<b>1.</b>	<b>Rate:</b>	<b>Term:</b>	
		<b>2.</b>	<b>Rate:</b>	<b>Term:</b>	
		<b>3.</b>	<b>Rate:</b>	<b>Term:</b>	
		<b>4.</b>	<b>Rate:</b>	<b>Term:</b>	
		<b>5.</b>	<b>Rate:</b>	<b>Term:</b>	

## Interest Only (excl. Negative Amortization and Option ARM)

<b>Term:</b>	120 months	Dual Amortization			
		<b>Initial Amortization</b>	<b>Term:</b>	<b>Period:</b>	
		<b>Subsequent Amortization</b>	<b>Term:</b>	<b>Period:</b>	

## Mortgage Insurance (PMI)

<b>Upfront Premium:</b>		<b>Monthly Premium (Initial):</b>			
	or	Prepaid Finance <input checked="" type="checkbox"/>	or	Period	
		Charge			
Cash/Credit			<b>Monthly Premium (Renew):</b>	Period	
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			
<b>Application Date:</b>	05/15/2008	<b>Closing / Settlement Date:</b>	06/26/2008
<b>Initial GFE Disclosure Date:</b>		<b>Funding / Disbursement Date:</b>	07/01/2008
<b>Initial TIL Disclosure Date:</b>	05/15/2008	<b>Rate Lock Date:</b>	
<b>Sec. 32 (HOEPA) Disclosure Date:</b>			

800: Items payable in connection with loan						
				Prepaid Finance Charges	Financed By Lender	Compensation To
801	Loan Origination Fee	\$		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Broker
802	Loan Discount Fee	\$	10,417.50 Bona Fide - GSE <input checked="" type="checkbox"/> Bona Fide - State <input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Lender
803	Appraisal Fee	\$	705.00	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Other
804	Credit Report Fee	\$	5.07	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Lender

805	Lender Inspection Fee (performed prior to closing)	\$	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Lender
	Lender Inspection Fee (performed post closing)	\$	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Lender
806	Mortgage Insurance Application Fee	\$	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Lender
807	Assumption Fee	\$	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Lender
	Modification Fee	\$	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Lender
	Tie-in Fee	\$	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Lender
	Mortgage Broker Fee (Direct)	\$	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	
	Mortgage Broker Fee (Indirect / POC)	\$			
	Yield Spread Premium (Indirect / POC)	\$			
	CLO Access Fee	\$	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Lender
	Application Fee	\$	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Other
	Rate Lock Fee	\$	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Lender
	Commitment Fee	\$	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Lender
	Processing Fee	\$ 575.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Lender
	Underwriting Fee	\$ 495.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Lender
	Administration Fee	\$	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Lender
	Appraisal Review Fee	\$ 160.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Lender
	Appraisal Re-Inspection Fee	\$	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Other
	Flood Determination - Initial Fee	\$ 10.50	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Other
	Flood Determination - Life of Loan Fee	\$ 5.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Other
	Document Preparation Fee	\$	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Lender
	Document Signing Fee	\$	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Lender
	Courier / Messenger Fee	\$	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Other
	Tax Related Service Fee	\$	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Other
	Wire Transfer Fee	\$	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Lender
	Warehousing Fee	\$	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Lender
	Advance Mortgage Payments	\$	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Lender
	Credit Life Insurance Premium	\$	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Lender
	Accident Insurance Premium	\$	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Lender
	Health Insurance Premium	\$	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Lender
	Loss of Income Insurance Premium	\$	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Lender
	Debt Cancellation Fee	\$	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Lender
	Prepayment Penalty	\$	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Lender
	Compliance Audit / Quality Control Fee	\$	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Lender
	Seller-Paid Points and Fees	\$			
		\$	<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"/>	
		\$	<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	\$ for day(s)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Lender
902	Mortgage Insurance Premium	\$	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Other
903	Hazard Insurance Premium	\$	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Other
	County Property Taxes	\$	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Other
	Flood Insurance Premium	\$ 1,638.00	<input type="checkbox"/>	<input checked="" 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 checked="" type="checkbox"/>	Other
1002	Mortgage Insurance Reserve	\$	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Other
1003	City Property Taxes Reserve	\$	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Other
1004	County Property Taxes Reserve	\$	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Other
1005	Annual Assessments	\$	<input type="checkbox"/>	<input checked="" 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	\$	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Other
1102	Abstract / Title Search Fee	\$ 125.00	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Other
1103	Title Examination Fee	\$	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Other
1104	Title Insurance Binder Fee	\$	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Other
1105	Title Document Preparation Fee	\$ 135.00	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Other
1106	Notary Fee	\$	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Other
1107	Attorney's Fee	\$ Excludable due to borrower choice <input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Other
	Attorney's Fee (Other)	\$ Excludable due to borrower choice <input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Other
1108	Title Insurance	\$ 2,158.50	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Other
1109	Lender's Coverage	\$	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Other
1110	Owner's Coverage	\$	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Other
	Assignment Endorsement Fee	\$ 290.85	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Other
	Sub-Escrow Fee	\$	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Other
	Reconveyance Fee	\$	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Other
	Title Courier Fee	\$	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Other
	Funding, Wire, or Disbursement Fee	\$	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Other
	Tax Certification Fee	\$ 18.00	<input type="checkbox"/>	<input checked="" 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"/>	

1200: Government Recording and Transfer Charges

			Prepaid Finance Charges	Financed By Lender	Compensation To
1201	Recording Fee	\$ 172.00	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Other
1202	City / County / Tax / Stamps	\$ 833.40	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Other
1203	State Tax / Stamps	\$ 1,458.45	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Other
	Subordination Recording Fee	\$	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Other
	Assignment Recording Fee	\$	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Other
	Recording Service Fee	\$	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Other
	Intangible Tax	\$	<input type="checkbox"/>	<input checked="" 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"/>	

1300: Additional Settlement Charges

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