

Company Name: DSI TEST LENDER FOR HOWARD

Account No.: 100HH

PLAN CODE: FCW

LOAN TYPE: CONVENTIONAL

PAYMENT TYPE: GPM: 3050

CASE #:

RATE LOCK: 05/01/2007

SIGNING DATE:

LOAN PROCEEDS TO: Closing Company

ALT. LENDER CODE:

PURPOSE: PURCHASE

LOAN #:1000100

FHA SECTION NO.:

DOCUMENT DATE: 03/28/2007

CANCEL DATE:

REPRESENTATIVE: SALLY SMITH

BROKER: JIM JONES INC

RATE TYPE: Fixed Rate

MIN #:

APPLICATION DATE: 03/27/2007

CLOSING DATE: 05/01/2007

DISBURSEMENT DATE: 05/01/2007

BRANCH: JIM JONES INC, NORTH BRANCH

BORROWERS/SELLERS

CORPORATE/TRUST NAME:

Type*

Type*

BORROWER #1:HOWARD H SAMPLE XXX-XX-3333

I

BORROWER #2:

AKA/POA:

BORROWER #3:

AKA/POA:

BORROWER #4:

AKA/POA:

BORROWER #5:

AKA/POA:

BORROWER #6:

AKA/POA:

VESTING TO READ: HOWARD H SAMPLE, A SINGLE MAN AS HIS SOLE AND SEPARATE PROPERTY

MAILING ADDRESS:1234 MAIN ST, PICO RIVERA, CALIFORNIA 90660

SELLER CORPORATE/TRUST NAME:

SELLER #1:GLENN A SAMPLE

SELLER #2:

SELLER ADDRESS:5555 MAIN ST, PICO RIVERA, CALIFORNIA 90660

*TYPE: I=Individual T=Title Only O=Officer C=Co-signer A=Attorney S=Non-Title Spouse

PROPERTY

PROPERTY ADDRESS: 5430 ROSEMEAD BLVD

CITY: PICO RIVERA

COUNTY: LOS ANGELES

STATE: CALIFORNIA

ZIP: 90660

OWNER OCCUPIED: Yes

PROPERTY TYPE: Single Family

FLOOD ZONE:

CONDO/PUD NAME:

SECOND HOME: No

LEGAL DESCRIPTION:

SEE LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF AS EXHIBIT "A".

A.P.N.: 334455

TERMS

RATE TYPE: Fixed Rate

GPM TYPE: 3050

BUYDOWN TYPE: 2.00% (Adj: 12 Mos/Term: 12 Mos)

APPAISED VALUE: \$ 400,000.00

SALES PRICE: \$ 380,000.00

APPROVED JR. LIENS: \$

LOAN AMOUNT: \$ 360,000.00

INITIAL INTEREST RATE 6.500%

TERM: (# MOS) 360

AMORTIZATION TERM: (# MOS) 360

PAYMENT: \$ 1,867.03

FIRST PAYMENT DATE: 07/01/2007

INT. CHANGE DATE:

PAYMENT CHANGE DATE:

MARGIN: %

CURRENT INDEX: %

CEILING (MAX) RATE: %

FLOOR (MIN) RATE: %

INITIAL RATE CAP: %

SUBSEQUENT RATE CAP: %

LIFETIME RATE CAP: %

HELOC: Initial Advance \$

Draw Period: months

Repayment Period: months

Annual Charge? No

PREPAID INTEREST: 31 days @ \$64.1096 = \$1,987.40

PREPAID INTEREST PAID BY: Borrower

PREPAY PENALTY? No

PREPAY # MOS:

SOFT PREPAY # MOS:

ASSUMABLE? No

CHARGES/FEES/PREMIUMS

CHARGE	FEE TO*	AMOUNT	PD BY**	POC?	PART APR?	MISC. CHARGE DESCRIPTION	FEE TO*	AMOUNT	PD BY**	POC?	
Appraisal	___	\$ ___	___	___	N	TITLE DOCUMENT FEE	L	\$ 100.00	B	N	
Amount Paid	___	\$ ___	___	___	Y	CLOSING FEE	L	\$ 300.00	B	N	
Appraisal Review	___	\$ ___	___	___	Y	BUYDOWN FEE	L	\$ 50.00	B	N	
Credit Report	___	\$ ___	___	___	___	___	___	\$ ___	___	___	
Amount Paid	___	\$ ___	___	___	___	___	___	\$ ___	___	___	
Document	___	\$ ___	___	___	___	___	___	\$ ___	___	___	
Escrow	___	\$ ___	___	___	___	___	___	\$ ___	___	___	
Flood Certification	___	\$ ___	___	___	___	___	___	\$ ___	___	___	
Funding	___	\$ ___	___	___	___	___	___	\$ ___	___	___	
MIP Financed	___	\$ ___	___	___	___	LOAN FEE TYPE	FEE TO*	POINTS	FIXED	PD BY**	POC?
Notary	___	\$ ___	___	___	___	Loan Origination Fee	L	1.000	% + \$	B	N
Processing	L	\$ 200.00	B	N	___	Loan Origination Fee	___	___	% + \$	___	___
Rec/Filing	___	\$ ___	___	___	___	Loan Discount Fee	___	___	% + \$	___	___
Tax Service	___	\$ ___	___	___	___	___	___	___	% + \$	___	___
Title	___	\$ ___	___	___	___	PREMIUM TYPE	___	___	___	___	___
Underwriting	___	\$ ___	___	___	___	Yield Adjustment Credit (Rebate)	___	___	% + \$	___	___
Warehouse	___	\$ ___	___	___	___	Service Release Premium	___	___	% + \$	___	___
Wire	___	\$ ___	___	___	___	___	___	___	% + \$	___	___

*FEE TO B=Broker L=Lender I=Investor A=Affiliate H=HUD V=VA S=Service Provider O=Other

**PD BY B=Borrower S=Seller R=Broker L=Lender I=Investor O=Other

MISCELLANEOUS/IMPOUNDS

	PMT/ YEAR	PAYMENT AMOUNT	MONTHLY	DUE DATE	# MOS	1ST Year PMI Premium	\$ 200.00
Property Taxes	2	\$ 200.00	\$ 33.33	08/01/2007	5	Renewal Rate	%
Hazard Insurance		\$	\$			(Years 2-10) or Term	
Flood Insurance		\$	\$			PMI 2nd Renewal Rate	%
PMI		\$ 360.00	\$ 30.00	07/01/2007	0	(Years 11-Term) or Term	
		\$	\$			Aggregate Adjust.	\$.00
		\$	\$				

CLOSING/TITLE/OTHER SERVICE PROVIDERS

CLOSING CO.: AABB CLOSING		OFFICER: VICTOR	CLOSING #: 1122
ADDRESS:		PHONE NUMBER:	
TITLE CO.: XYZ TITLE CO		OFFICER: DEBRA	ORDER #: 3344
ADDRESS:		PHONE NUMBER:	
REPORT DATE: 03/28/2007		PARCEL #:334455	
TAX MESSAGE: DUE ON FEB 1 AND AUG 1 YEARLY		ENDORSEMENTS: (C) AND (D)	
APPROVED ITEMS:		CLOSING COUNTY:LOS ANGELES	
TYPE:		COMPANY NAME:	
ADDRESS:			
PHONE NUMBER:	CONTACT:	REF. NUMBER	RELATION CODE:
TYPE:		COMPANY NAME:	
ADDRESS:			
PHONE NUMBER:	CONTACT:	REF. NUMBER	RELATION CODE:
TYPE:		COMPANY NAME:	
ADDRESS:			
PHONE NUMBER:	CONTACT:	REF. NUMBER	RELATION CODE:

CLOSING INSTRUCTIONS

MEET AT CLOSING COMPANY ON 4/2/2007

BENEFICIARY/TRUSTEE

BENEFICIARY: DSI TEST LENDER FOR HOWARD, A CALIFORNIA CORPORATION
20501 SOUTH AVALON BLVD, CARSON, CALIFORNIA 99999
TRUSTEE: XYZ TITLE CO

PAYMENT SCHEDULE

12	1,854.07	07/01/2007
123	2,308.03	07/01/2008
224	2,278.03	10/01/2018
1	2,276.71	06/01/2037

APR	SECTION 32?	STATE HIGH COST?	LATE DAYS	LATE %
6.617%	N/A	NO	15	5.000%

IMPORTANT NOTICE - PLEASE READ CAREFULLY: We are proud of our reputation in the mortgage lending industry and make every effort to satisfy the mortgage lending needs of our customers. However, absent a written agreement to the contrary, we make no warranties, express or implied. Please note that it is your responsibility to verify the accuracy of this order. Your responsibilities as a customer include, but are not limited to, verifying the accuracy of all data entered on the loan worksheet, confirming the existence of all loan documents, and verifying the accuracy and completeness of all loan documents created after the loan data is processed. The specified obligations apply whether or not you actually receive the documents after processing. We are not responsible for errors or omissions discovered after the loan documents have been signed by the borrower. In any event, our liability is limited to the fee we charged you for processing this order.

B. Type of Loan				
1. <input type="checkbox"/> FHA 2. <input type="checkbox"/> FmHA 3. <input type="checkbox"/> Conv. Unins. 4. <input type="checkbox"/> VA 5. <input checked="" type="checkbox"/> Conv. Ins.		6. File Number: 1122	7. Loan Number: 1000100	8. Mortgage Insurance Case Number:
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: HOWARD H SAMPLE 1234 MAIN ST PICO RIVERA, CALIFORNIA 90660		E. Name & Address of Seller: GLENN A SAMPLE 5555 MAIN ST PICO RIVERA, CALIFORNIA 90660		F. Name & Address of Lender: DSI TEST LENDER FOR HOWARD 20501 SOUTH AVALON BLVD CARSON, CALIFORNIA 90746
G. Property Location: 5430 ROSEMEAD BLVD PICO RIVERA, CALIFORNIA 90660			H. Settlement Agent: AABB CLOSING	
			Place of Settlement:	I. Settlement Date: 05/01/2007

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		380,000.00		401. Contract sales price		380,000.00	
102. Personal property				402. Personal property			
103. Settlement charges to borrower (line 1400)		6,237.40		403.			
104.				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.			
120. Gross Amount Due From Borrower		386,237.40		420. Gross Amount Due To Seller		380,000.00	
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)		360,000.00		502. Settlement charges to seller (line 1400)			
203. Existing loan(s) taken subject to				503. Existing loan(s) taken subject to			
204. Second mortgage loan				504. Payoff of first mortgage loan			
				Principal Balance \$			
				Interest Adjustment \$			
				Reserves <input type="checkbox"/> Credit <input type="checkbox"/> Deficit \$			
205.				505. Payoff of second mortgage loan			
				Principal Balance \$			
				Interest Adjustment \$			
206.				506. Second mortgage loan to Borrower			
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.			
219.				519.			
220. Total Paid By/For Borrower		360,000.00		520. Total Reduction Amount Due Seller		.00	
300. Cash At Settlement From/To Borrower				600. Cash At Settlement To/From Seller			
301. Gross Amount due from borrower (line 120)		386,237.40		601. Gross amount due to seller (line 420)		380,000.00	
302. Less amounts paid by/for borrower (line 220)		360,000.00		602. Less reductions in amt. due seller (line 520)		.00	
303. Cash <input checked="" type="checkbox"/> From <input type="checkbox"/> To Borrower		26,237.40		603. Cash <input checked="" type="checkbox"/> To <input type="checkbox"/> From Seller		380,000.00	

L. Settlement Charges

700.	Total Sales/Broker's Commission based on price \$ @ % =				Paid From Borrower's Funds at Settlement	Paid From Seller's Funds at Settlement
	Division of Commission (line 700) as follows:					
701.	\$		to			
702.	\$		to			
703.	Commission paid at Settlement					
704.						
800.	Items Payable In Connection With Loan					
801.	Loan Origination Fee 1.000% to: Lender				3,600.00	
802.	Loan Discount					
803.	Appraisal Fee					
804.	Credit Report					
805.	Lender's Inspection Fee					
806.	Mortgage Insurance Application Fee					
807.	Assumption Fee					
808.	PROCESSING FEE to: Lender				200.00	
809.	BUYDOWN FEE to: Lender				50.00	
810.						
811.						
812.						
813.						
814.						
815.						
816.						
817.						
900.	Items Required By Lender To Be Paid In Advance					
901.	Interest from 05/01/07 to 06/01/07 @ \$ 64.1096 /day				1,987.40	
902.	Mortgage Insurance Premium for months to				200.00	
903.	Hazard Insurance Premium for years to					
904.	years to					
905.						
1000.	Reserves Deposited With Lender					
1001.	Hazard insurance	months @ \$		per month		
1002.	Mortgage insurance	0 months @ \$	30.00	per month	.00	
1003.	City property taxes	months @ \$		per month		
1004.	County property taxes	5 months @ \$	33.33	per month	166.65	
1005.	Annual assessments	months @ \$		per month		
1006.		months @ \$		per month		
1007.		months @ \$		per month		
1008.		months @ \$		per month		
1009.						
1100.	Title Charges					
1101.	Settlement or closing fee to: Lender				300.00	
1102.	Abstract or title search					
1103.	Title examination					
1104.	Title insurance binder					
1105.	Document preparation to: Lender				100.00	
1106.	Notary fees					
1107.	Attorney's fees					
	(includes above items numbers:)					
1108.	Title insurance					
	(includes above items numbers:)					
1109.	Lender's coverage	\$				
1110.	Owner's coverage	\$				
1111.						
1112.						
1113.						
1200.	Government Recording and Transfer Charges					
1201.	Recording fees:	Deed \$; Mortgage \$		
1202.	City/county tax/stamps:	Deed \$; Mortgage \$		
1203.	State tax/stamps:	Deed \$; Mortgage \$		
1204.						
1205.						
1300.	Additional Settlement Charges					
1301.	Survey					
1302.	Pest inspection					
1303.						
1304.						
1305.						
1400.	Total Settlement Charges (enter on lines 103, Section J and 502, Section K)				6,604.05	

FROM: DSI TEST LENDER FOR HOWARD
20501 SOUTH AVALON BLVD
CARSON, CALIFORNIA 90746
Phone: (800) 649-1362
Fax: (714) 460-4163
TO: AABB CLOSING

ATTN: VICTOR

RE: Borrower(s): HOWARD H SAMPLE

Property Address: 5430 ROSEMEAD BLVD
PICO RIVERA, CALIFORNIA 90660

Document Date: MARCH 28, 2007
Closing Date: MAY 1, 2007
Disbursement: MAY 1, 2007
Case No.:
Loan No.: 1000100
App. No.:
Order No.: 3344
Escrow No.: 1122

SPECIFIC CLOSING INSTRUCTIONS

LOAN DOCUMENTS:

We enclose the following documents necessary to complete the above referenced loan transaction:

- | | | |
|--------------------------------|--------------------------------|----------------------------|
| (X) Note | (X) Buydown Agreement | (X) Allonge to Note |
| (X) Deed of Trust | (X) Borrowers Cert. | (X) Insurance Requirements |
| (X) Settlement Statement Cert. | (X) Initial Escrow Acct. Disc. | (X) Impound Auth. |
| (X) Truth-in-Lending Stmt. | | (X) Fair Lending Notice |
| (X) Itemization of amt fin. | (X) Transfer of Servicing | (X) Worksheets |
| (X) Payment Letter | (X) 4506T | (X) Patriot Act |

Deliver one (1) copy of all loan documents to the Borrower(s); deliver one (1) copy of the Federal Truth-In-Lending Disclosure Statement to each Borrower.

LOAN TERMS:

Loan Amount: 360,000.00
Initial Advance:
Sales Price: 380,000.00
Term (Months): 360
Interest Rate: 6.500
Initial Payment: 1,867.03
First Payment Date: 07/01/07
Last Payment Date: 06/01/37

ARM Loan: () Yes (X) No
Index:
Margin:
Periodic Rate Cap:
Lifetime Rate Cap:
Lifetime Rate Floor:
Interest Change Date:
Payment Change Date:
Loan Purpose: PURCHASE

PAYOFF REQUIREMENTS:

It is a condition to the funding of this loan that the following payoffs be made through this closing. Indicate payoffs on the HUD-1 Settlement Statement or provide other satisfactory evidence of payoff:

CONDITIONS TO BE SATISFIED PRIOR TO DISBURSEMENT OF LOAN PROCEEDS:
MEET AT CLOSING COMPANY ON 4/2/2007

WE ARE TO BE AT NO EXPENSE IN THIS TRANSACTION

TITLE INSURANCE REQUIREMENTS:

You are authorized to use funds for the account of the Borrowers and to record all instruments when you comply with the following:

1. THIS LOAN MUST RECORD IN 1ST LIEN POSITION ON OR PRIOR TO THE DISBURSEMENT DATE NOTED ABOVE. PROVIDE DUPLICATE ORIGINALS OF THE ALTA TITLE POLICY.
2. Vesting to read: HOWARD H SAMPLE, A SINGLE MAN AS HIS SOLE AND SEPARATE PROPERTY
3. Title Policy must contain the following endorsements (or their equivalents): (C) AND (D)
4. ALTA Title Policy must be free from liens, encumbrances, easements, encroachments and other title matters except (i) the lien of our loan in the amount of our loan on the property described herein showing the Instrument or Document Number and the date of recording of the Security Instrument; (ii) general, specific, state, county, city, school or other taxes and assessments not yet due or payable: DUE ON FEB 1 AND AUG 1 YEARLY ; (iii) other items as permitted by us; and (iv) the following items as shown on the preliminary title report, commitment, binder or equivalent dated MARCH 28, 2007 .

SECONDARY FINANCING:

Secondary financing in the amount of \$ NONE has been approved.

ESTIMATE OF FEES AND COSTS:

ITEM	AMOUNT	POC	PAID BY
LOAN ORIGATION FEE to: Lender	\$3,600.00		Borrower
TITLE DOCUMENT FEE to: Lender	\$100.00		Borrower
PROCESSING FEE to: Lender	\$200.00		Borrower
BUYDOWN FEE to: Lender	\$50.00		Borrower

Subtotal of Estimated Fees and Costs: \$ 3,950.00

PER DIEM INTEREST:

From: 05/01/07 To: 06/01/07
(Anticipated Closing Date)

31 days at \$ 64.1096 per day Subtotal of Per Diem Interest: \$ 1,987.40

IMPOUNDS/ESCROWS:

Impound/escrow checks should be made payable to and sent to us together with the original final HUD-1 Settlement Statement.

Mortgage Insurance	0	month(s) at \$ 30.00	per month = \$ 0.00
COUNTY PROPERTY TAX	5	month(s) at \$ 33.33	per month = \$ 166.65
		month(s) at \$	per month = \$
		month(s) at \$	per month = \$
		month(s) at \$	per month = \$
Aggregate Escrow Adjustment:			\$ 0.00

Impound Subtotal: \$ 166.65
Mortgage Ins. Premium: \$ 200.00
TOTAL OF FEES AND COSTS: \$ 6,304.05

HUD-1 SETTLEMENT STATEMENT:

The final HUD-1 Settlement Statement must be completed at settlement and must accurately reflect all receipts and disbursements indicated in these closing instructions and any amended closing instructions subsequent hereto. If any changes to fees occur documents may need to be re-drawn and re-signed. Fax a certified copy of the final HUD-1 Settlement Statement to DSI TEST LENDER FOR HOWARD @ (714) 460-4163
Attention: Quality Assurance. Send the original final HUD-1 Settlement Statement to us at the following address within 24 hours of settlement: 20501 SOUTH AVALON BLVD, CARSON, CALIFORNIA 90746

ADDITIONAL INFORMATION: BORROWER MUST SIGN AND DATE THESE CLOSING INSTRUCTIONS.

If for any reason this loan does not close within 48 hours of your receipt of funds, immediately return all documents to Lender and wire all funds only to: DSI TEST LENDER FOR HOWARD
20501 SOUTH AVALON BLVD, CARSON, CALIFORNIA 90746

If you have any questions regarding any of these instructions, please contact DSI TEST LENDER FOR HOWARD
at (800) 649-1362 .

BORROWER ACKNOWLEDGMENT: I/We have read and acknowledged receipt of these Closing Instructions.

Borrower HOWARD H SAMPLE	Date	Borrower	Date
Borrower	Date	Borrower	Date
Borrower	Date	Borrower	Date

ACKNOWLEDGED AND AGREED:

Settlement Agent Date
VICTOR

FEDERAL TRUTH-IN-LENDING DISCLOSURE STATEMENT
(THIS IS NEITHER A CONTRACT NOR A COMMITMENT TO LEND)

Loan Number: 1000100 Date: MARCH 28, 2007
Creditor: DSI TEST LENDER FOR HOWARD (DRE # 01176613)
Address: 20501 SOUTH AVALON BLVD, CARSON, CALIFORNIA 90746

Borrower(s): HOWARD H SAMPLE

Address: 5430 ROSEMEAD BLVD, PICO RIVERA, CALIFORNIA 90660

Lines containing an "x" are applicable:

ANNUAL PERCENTAGE RATE: 6.617 %
FINANCE CHARGE: \$465,029.36
Amount Financed: \$353,662.60
Total of Payments: \$818,691.96
Total Sale Price: \$
PAYMENTS: Your payment schedule will be:
Number of Payments, Amount of Payment **, When Payments Are Due
12 1,854.07 07/01/07
123 2,308.03 07/01/08
224 2,278.03 10/01/18
1 2,276.71 06/01/37
DEMAND FEATURE: This obligation has a demand feature.
VARIABLE RATE FEATURE: Your loan contains a variable rate feature. Disclosures about the variable rate feature have been provided to you earlier.
INSURANCE: The following insurance is required to obtain credit:
Credit life insurance and credit disability [X] Property Insurance [] Flood Insurance [X] Mortgage Insurance
You may obtain property insurance from any insurer that is acceptable to the Lender.
SECURITY: You are giving a security interest in: 5430 ROSEMEAD BLVD, PICO RIVERA, CALIFORNIA 90660
[X] The goods or property being purchased [] Real property you already own.
FILING FEES: \$
LATE CHARGE: If payment is more than 15 days late, you will be charged 5.000 % of the payment.
PREPAYMENT: If you pay off early, you
[] may [X] will not have to pay a penalty.
[X] may [X] will not be entitled to a refund of part of the finance charge.
ASSUMPTION: Someone buying your property
[] may [] may, subject to conditions [X] may not assume the remainder of your loan on the original terms.
See your contract documents for any additional information about nonpayment, default, any required repayment in full before the scheduled date and prepayment refunds and penalties.
[X] "e" means an estimate [] all dates and numerical disclosures except the late payment disclosures are estimates.

Each of the undersigned acknowledge receipt of a complete copy of this disclosure. The disclosure does not constitute a contract or a commitment to lend.

Applicant HOWARD H SAMPLE Date Applicant Date
Applicant Date Applicant Date
Applicant Date Applicant Date

** NOTE: Payments shown above do not include reserve deposits for taxes, assessments, and property or flood insurance.

Date: MARCH 28, 2007
Loan Number: 1000100

The undersigned acknowledge receiving and reading a completed copy of this disclosure.

(Borrower)	HOWARD H SAMPLE	(Date)	(Borrower)		(Date)
(Borrower)		(Date)	(Borrower)		(Date)
(Borrower)		(Date)	(Borrower)		(Date)

Form **4506-T**

(Rev. April 2006)

Department of the Treasury
Internal Revenue Service**Request for Transcript of Tax Return**

- **Do not sign this form unless all applicable lines have been completed.**
Read the instructions on page 2.
- **Request may be rejected if the form is incomplete, illegible, or any required line was blank at the time of signature.**

OMB No. 1545-1872

Tip: Use Form 4506-T to order a transcript or other return information free of charge. See the product list below. You can also call 1-800-829-1040 to order a transcript. If you need a copy of your return, use **Form 4506**, Request for Copy of Tax Return. There is a fee to get a copy of your return.

1a Name shown on tax return. If a joint return, enter the name shown first. HOWARD H SAMPLE	1b First social security number on tax return or employer identification number (see instructions) 111-22-3333
2a If a joint return, enter spouse's name shown on tax return	2b Second social security number if joint tax return
3 Current name, address (including apt., room, or suite no.), city, state, and ZIP code HOWARD H SAMPLE 1234 MAIN ST, PICO RIVERA, CALIFORNIA 90660	
4 Previous address shown on the last return filed if different from line 3	
5 If the transcript or tax information is to be mailed to a third party (such as a mortgage company), enter the third party's name, address, and telephone number. The IRS has no control over what the third party does with the tax information. DSI TEST LENDER FOR HOWARD, 20501 SOUTH AVALON BLVD, CARSON, CALIFORNIA 90746, Phone Number: (800) 649-1362	

Caution: If a third party requires you to complete Form 4506-T, **do not** sign Form 4506-T if lines 6 and 9 are blank.

6	Transcript requested. Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request. ► _____
a	Return Transcript , which includes most of the line items of a tax return as filed with the IRS. Transcripts are only available for the following returns: Form 1040 series, Form 1065, Form 1120, Form 1120A, Form 1120H, Form 1120L, and Form 1120S. Return transcripts are available for the current year and returns processed during the prior 3 processing years. Most requests will be processed within 10 business days . . . <input type="checkbox"/>
b	Account Transcript , which contains information on the financial status of the account, such as payments made on the account, penalty assessments, and adjustments made by you or the IRS after the return was filed. Return information is limited to items such as tax liability and estimated tax payments. Account transcripts are available for most returns. Most requests will be processed within 30 calendar days . . . <input type="checkbox"/>
c	Record of Account , which is a combination of line item information and later adjustments to the account. Available for current year and 3 prior tax years. Most requests will be processed within 30 calendar days <input type="checkbox"/>
7	Verification of Nonfiling , which is proof from the IRS that you did not file a return for the year. Most requests will be processed within 10 business days <input type="checkbox"/>
8	Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcript. The IRS can provide a transcript that includes data from these information returns. State or local information is not included with the Form W-2 information. The IRS may be able to provide this transcript information for up to 10 years. Information for the current year is generally not available until the year after it is filed with the IRS. For example, W-2 information for 2003, filed in 2004, will not be available from the IRS until 2005. If you need W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213. Most requests will be processed within 45 days <input type="checkbox"/>

Caution: If you need a copy of Form W-2 or Form 1099, you should first contact the payer. To get a copy of the Form W-2 or Form 1099 filed with your return, you must use Form 4506 and request a copy of your return, which includes all attachments.

9	Year or period requested. Enter the ending date of the year or period, using the mm/dd/yyyy format. If you are requesting more than four years or periods, you must attach another Form 4506-T. For requests relating to quarterly tax returns, such as Form 941, you must enter each quarter or tax period separately. _____ / _____ / _____ _____ / _____ / _____ _____ / _____ / _____
----------	---

Signature of taxpayer(s). I declare that I am either the taxpayer whose name is shown on line 1a or 2a, or a person authorized to obtain the tax information requested. If the request applies to a joint return, **either** husband or wife must sign. If signed by a corporate officer, partner, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506-T on behalf of the taxpayer.

Sign Here	Signature (see instructions) _____	Date _____	Telephone number of taxpayer on line 1a or 2a () _____
	Title (if line 1a above is a corporation, partnership, estate, or trust) _____		
	Spouse's signature _____	Date _____	

Form **W-9**
(Rev. November 2005)
Department of the Treasury
Internal Revenue Service

Request for Taxpayer Identification Number and Certification

**Give form to the
requester. Do not
send to the IRS.**

Print or type See Specific Instructions on page 2.	Name (as shown on your income tax return) HOWARD H SAMPLE	
	Business name, if different from above	
	Check appropriate box: <input type="checkbox"/> Individual/ Sole proprietor <input type="checkbox"/> Corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Other ▶ _____	<input type="checkbox"/> Exempt from backup withholding
	Address (number, street, and apt. or suite no.) 1234 MAIN ST	Requester's name and address (optional) DSI TEST LENDER FOR HOWARD 20501 SOUTH AVALON BLVD, CARSON, CALIFORNIA 90746
	City, state, and ZIP code PICO RIVERA, CALIFORNIA 90660	
List account number(s) here (optional) 1000100		

Part I Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. The TIN provided must match the name given on Line 1 to avoid backup withholding. For individuals, this is your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the Part I instructions on page 3. For other entities, it is your employer identification number (EIN). If you do not have a number, see *How to get a TIN* on page 3.

Social security number

111-22-3333

or

Note. If the account is in more than one name, see the chart on page 4 for guidelines on whose number to enter.

Employer identification number

Part II Certification

Under penalties of perjury, I certify that:

1. The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me), and
2. I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding, and
3. I am a U.S. person (including a U.S. resident alien).

Certification instructions. You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividends, you are not required to sign the Certification, but you must provide your correct TIN. (See the instructions on page 4.)

**Sign
Here**

**Signature of
U.S. person ▶**

Date ▶

Purpose of Form

A person who is required to file an information return with the IRS, must obtain your correct taxpayer identification number (TIN) to report, for example, income paid to you, real estate transactions, mortgage interest you paid, acquisition or abandonment of secured property, cancellation of debt, or contributions you made to an IRA.

U.S. person. Use Form W-9 only if you are a U.S. person (including a resident alien), to provide your correct TIN to the person requesting it (the requester) and, when applicable, to:

1. Certify that the TIN you are giving is correct (or you are waiting for a number to be issued),
2. Certify that you are not subject to backup withholding, or
3. Claim exemption from backup withholding if you are a U.S. exempt payee.

In 3 above, if applicable, you are also certifying that as a U.S. person, your allocable share of any partnership income from a U.S. trade or business is not subject to the withholding tax on foreign partners' share of effectively connected income.

Note. If a requester gives you a form other than Form W-9 to request your TIN, you must use the requester's form if it is substantially similar to this Form W-9.

For federal tax purposes you are considered a person if you are:

- An individual who is a citizen or resident of the United States,
- A partnership, corporation, company, or association created or organized in the United States or under the laws of the United States, or
- Any estate (other than a foreign estate) or trust. See Regulations sections 301.7701-6(a) and 7(a) for additional information.

Special rules for partnerships. Partnerships that conduct a trade or business in the United States are generally required to pay a withholding tax on any foreign partners' share of income from such business. Further, in certain cases where a Form W-9 has not been received, a partnership is required to presume that a partner is a foreign person, and pay the withholding tax. Therefore, if you are a U.S. person that is a partner in a partnership conducting a trade or business in the United States, provide Form W-9 to the partnership to establish your U.S. status and avoid withholding on your share of partnership income.

The person who gives Form W-9 to the partnership for purposes of establishing its U.S. status and avoiding withholding on its allocable share of net income from the partnership conducting a trade or business in the United States is in the following cases:

- The U.S. owner of a disregarded entity and not the entity,

REQUEST FOR CHANGE TO INSURANCE POLICY

Date: MARCH 28, 2007

Loan Number: 1000100

Phone Number: (800) 649-1362

Policy Number:

PLEASE MAKE THE CHANGES REQUESTED BELOW:

☒ Correct Mortgagee Clause to read:
COUNTRYWIDE HOME LOANS, INC.
AND/OR ITS SUCCESSORS AND ASSIGNS
P.O. BOX 921206
FORT WORTH, TEXAS 76161
Loan Number: 1000100

☐ Change Property Address to:

☐ Change Insured's Name(s) to:

☐ Please increase the amount of coverage to \$

☐ Other:

Please send the endorsement(s) directly to COUNTRYWIDE HOME LOANS, INC.
AND/OR ITS SUCCESSORS AND ASSIGNS
P.O. BOX 921206
FORT WORTH, TEXAS 76161
Loan Number: 1000100

Sincerely,
DSI TEST LENDER FOR HOWARD

INSURED: HOWARD H SAMPLE

PROPERTY: 5430 ROSEMEAD BLVD, PICO
RIVERA, CALIFORNIA 90660

SALLY SMITH

Loan Number: 1000100

APPRAISAL DISCLOSURE

Lender: DSI TEST LENDER FOR HOWARD
20501 SOUTH AVALON BLVD
CARSON, CALIFORNIA 90746

Date: MARCH 28, 2007

Borrower Name(s): HOWARD H SAMPLE

Property Address: 5430 ROSEMEAD BLVD
PICO RIVERA, CALIFORNIA 90660

You have the right to a copy of the appraisal report used in connection with your application for credit. If you wish a copy, please write to us at the mailing address we have provided. We must hear from you no later than 90 days after we notify you about the action taken on your credit application or you withdraw your application.

Contact: SALLY SMITH

Lender/Broker: DSI TEST LENDER FOR HOWARD

Address: 20501 SOUTH AVALON BLVD
CARSON, CALIFORNIA 90746

Telephone: (800) 649-1362

In your letter, give us the following information:

LOAN OR APPLICATION NUMBER, IF KNOWN, DATE OF APPLICATION, NAME(S) OF
LOAN APPLICANT(S), PROPERTY ADDRESS, AND YOUR CURRENT MAILING ADDRESS.

Borrower HOWARD H SAMPLE Date

Borrower Date

Borrower Date

Borrower Date

Borrower Date

Borrower Date

CUSTOMER IDENTIFICATION VERIFICATION

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

INSTRUCTIONS TO INDIVIDUAL COMPLETING THIS VERIFICATION

The named individual must present at least two (2) forms of identifying documents for review; at least one (1) of the identifying documents must be a government-issued document bearing a photograph of the named individual. Other identifying documents not specifically listed below must, at a minimum, bear the individual's name. Examples of other acceptable identifying documents include: Current government-issued visa; Medicare card; student identification card; voter registration card; recent property tax or utility bill; most recent W-2 or signed federal or state tax returns; bank statements; and proof of car/house/renter's insurance coverage. Please contact the above-named Lender if you have any questions regarding the acceptability of any identifying document.

Borrower's Name: HOWARD H SAMPLE

Date of Birth:

☒ Residential or ☐ Business Address:

* 5430 ROSEMEAD BLVD
PICO RIVERA, CALIFORNIA 90660

Taxpayer Identification Number (SSN):** 111-22-3333

Identifying Documents	Place of Issuance	ID Number	Date of Birth	Issue/Expiration Date(s)	Photo?
<input type="checkbox"/> State/Foreign Driver's License					<input type="checkbox"/> Yes <input type="checkbox"/> No
<input type="checkbox"/> State/Foreign ID Card					<input type="checkbox"/> Yes <input type="checkbox"/> No
<input type="checkbox"/> U.S./Foreign Passport					<input type="checkbox"/> Yes <input type="checkbox"/> No
<input type="checkbox"/> Military ID					<input type="checkbox"/> Yes <input type="checkbox"/> No
<input type="checkbox"/> Resident Alien Card					<input type="checkbox"/> Yes <input type="checkbox"/> No
<input type="checkbox"/> Social Security Card					
<input type="checkbox"/> Birth Certificate					
<input type="checkbox"/> Other:					<input type="checkbox"/> Yes <input type="checkbox"/> No
<input type="checkbox"/> Other:					<input type="checkbox"/> Yes <input type="checkbox"/> No

ADDITIONAL COMMENTS

(e.g., please note any discrepancies in the borrower's identifying documents):

Borrower Initials:

CERTIFICATION

I, the undersigned, hereby certify that: (i) I have personally examined the identifying documents indicated above presented to me by the named individual, (ii) I have accurately recorded the information appearing in the identifying documents I examined, and (iii) except as may be indicated above, each of the indicated identifying documents appears to be genuine, the information contained in the identifying documents is consistent in all respects with the information provided by the named individual, and, where applicable, the photograph appears to be that of the named individual.

Signature

Date

Name and Title

*For an individual without a residential or business address, provide an APO or FPO box number, or the residential or business address of next of kin or another contact person.

**For non-U.S. persons without a tax identification number, provide a passport number and country of issuance; an alien identification card number, or the number and country of issuance of any other government-issued document evidencing nationality or residence and bearing a photograph or similar safeguard.

HOMEOWNER/FIRE INSURANCE REQUIREMENTS

Loan No.: 1000100

Date: MARCH 28, 2007

Borrower: HOWARD H SAMPLE

Lender: DSI TEST LENDER FOR HOWARD

Case #:

Branch: JIM JONES INC, NORTH BRANCH

Property Address: 5430 ROSEMEAD BLVD, PICO RIVERA, CALIFORNIA 90660

Lender and FHA/VA have basic, minimum, hazard insurance requirements related to housing encumbered by deed of trust or mortgages owned or serviced by Lender which are as follows:

- 1. Coverage must be at least fire and extended coverage with "special" form coverage endorsement i.e.: fire only-DP# or DF#; homeowner's policy-H03 (as opposed to "Broad" form -H02).
 - 2. The amount of coverage must be equal to at least the unpaid principal balance or replacement value, per State regulation of the loan. If a property appraisal is provided separating valuations for the land and the improvements is covered or if there is a replacement cost guaranty (must specify-Dwelling not personal property).
 - 3. Insurer must be rated "B III" or better in Best's Key Rating Guide or "A" or better in Demotech, Inc.'s Hazard Insurance Financial Stability Ratings.
 - 4. All policies, invoices, and correspondence must refer to Lender's loan/account number; this is to be ascertained by insurers and their agents through communication with the insured.
 - 5. All mid-term substitution policies must be accompanied by a signed paid receipt and a borrower's signed authorization (when changing agents) in addition to meeting all criteria contained herein.
 - 6. Unless required by statute, binders are not acceptable. When accepted, term of binder cannot exceed 60 days.
 - 7. On all GPM loans (graduated payment) the insurance coverage must be in an amount no less than the total deferred amount of the loan. The insurance agent must contact our office for that amount prior to his writing the policy. Your total minimum insurance coverage must be no less than \$.
 - 8. The mortgagee clause must read DSI TEST LENDER FOR HOWARD ITS SUCCESSORS AND/OR ASSIGNS 20501 SOUTH AVALON BLVD CARSON, CALIFORNIA 90746
 - 9. NON-IMPOUNDED/NON-ESCROWED ACCOUNTS: Lender requires a renewal date. Lender will force place coverage.
- THE REQUIREMENTS BELOW RELATE TO ACCOUNTS WHEREIN LENDER MAINTAINS AN IMPOUND/ESCROW FOR PAYMENT OF HAZARD INSURANCE PREMIUMS.
- 10. Lender requires billing 30 days in advance of renewal date. Accounts for which bills are not received on or before the renewal date will result in force placed coverage.
 - 11. Invoices for payment must indicate total premiums to be paid for the hazard insurance coverage of only the mortgaged property.
 - 12. Lender will only disburse up to \$100.00 for additional premiums negotiated, on an interim basis, between an insured and insurer/agent. (Exception: Earthquake Additions.)
 - 13. Lender will not object to multi-year and/or continuous policies; however, if to be paid annually, all prior Lender requirements stated herein apply. A hazard insurance policy may take several weeks to procure and accordingly, you should not delay contacting the appropriate providers. Lender may be able to offer you this service should you elect to request it. THE FAILURE TO PROCURE A POLICY AND PROVIDE IT TO LENDER MAY DELAY THE LOAN CLOSING.

FLOOD INSURANCE CERTIFICATION

- If the property I am purchasing is not in Flood Zone A or V, flood insurance is not mandatory. I am aware that the possibility of flood damage may still exist and in the event of damage from flood there will be no government or lender assistance. If the property is located in Zone B, flood insurance is not mandatory but is available and flood insurance may be purchased now or at a later date.
- I am also aware that the purchase of flood insurance may be required by law at a later date by virtue of the community becoming eligible for protection under the Flood Disaster Protection Act of 1973, P.L. 93-234. In this event, I will be required to pay the first year's premium in advance and escrow monthly payments. My signature below authorizes Lender, or its assigns, to place the insurance at a later date if it becomes mandatory.

DESIGNATION OF INSURANCE CARRIER

☐ I, the undersigned, state that I have been given the option of choosing any hazard insurance carrier for the purpose of insuring our home against perils of fire, etc; further that I have selected to so insure with:

(Name of Company Selected) Agents Name Phone Number

Borrower HOWARD H SAMPLE Date Borrower Date

Borrower Date Borrower Date

Borrower Date Borrower Date

HOMEPAY PLUSSM ENROLLMENT FORM

Loan Number: 1000100

Case Number:

Date: MARCH 28, 2007

Borrower:HOWARD H SAMPLE

Property Address: 5430 ROSEMEAD BLVD, PICO RIVERA, CALIFORNIA 90660

HomePay PlusSM, your Lender's Automatic Payment Service is a **FREE** and convenient service we offer our customers. It accommodates your desired payment schedule with a choice of four withdrawal dates and allows you to apply additional principal if you wish. Each month your mortgage will be conveniently and automatically paid from your bank account for you.

☐ Yes, I do authorize my Lender to initiate **HomePay PlusSM** debits to my bank account in order to make use of this **FREE** and convenient service.

Is this a refinance? Yes ☐ No ☒

I authorize Lender to debit my account each month on the day checked below:

(check one) () 1st () 3rd () 5th () 10th

If the date I select falls on a holiday or weekend, the payment will be debited on the next business day.

I would like to supplement my principal payment each month, and I have indicated the amount here; otherwise, leave blank:
I'd like to make additional principal payments of \$ _____ per month.

Tape voided blank check here (Do Not Use Staples)

Jane Doe		5678
12345 Main Street		18-68-1220
Anytown, USA 99999		
V		
Pay to the	O	\$ <input type="text"/>
Order of		
		Dollars
My Financial Institution		I
5432 First Avenue		
Anytown, USA 99999		D
Memo		
1:1220006811: 6978"1 17169"1 99999"1		

IMPORTANT: I understand that HomePay PlusSM WILL NOT TAKE PLACE IF MY LOAN IS DELINQUENT, and, in such case, I must remit all payments directly to Lender. Provided that my continued use of HomePay PlusSM has been approved by Lender, HomePay PlusSM will resume automatically when my loan has been brought current. Any HomePay PlusSM debit which occurs when there are insufficient funds in my designated account will be reversed; if there remain insufficient funds on the Lender's second attempt to debit my account, I will be responsible for sending replacement funds to Lender via certified funds or personal check, along with any late fees or penalties. I agree that I will be charged a fee up to \$25.00 (unless limited by law) for each HomePay PlusSM debit that is reversed. If my loan has an escrow account for taxes or insurance or my loan provides for variable payments (i.e. an adjustable rate mortgage), I understand HomePay PlusSM will automatically adjust to any new payment amount which results from a change in the escrow requirements or the principal and interest payment amount. I will be notified of any such adjustments. This HomePay PlusSM authorization shall remain in effect until Lender receives my written notice of cancellation and Lender has a reasonable time to cancel the HomePay PlusSM service, or Lender cancels this service on at least ten day advance notice to me, or my loan is paid in full (whichever occurs first).

Borrower Signature	HOWARD H SAMPLE	Date
--------------------	-----------------	------

Borrower Signature	Date
--------------------	------

Borrower Signature
Date

Borrower Signature
Date

Borrower Signature
Date

Borrower Signature
Date

If this request was not submitted during the application process, please fax or forward to:

EPS Fax Number: (805)520-5191

Electronic Payment Systems, P.O. Box 10281, Van Nuys, CA 91410-0281

IMPOUND AUTHORIZATION

Loan Number: 1000100

Date: MARCH 28, 2007

Borrower: HOWARD H SAMPLE

Property 5430 ROSEMEAD BLVD, PICO RIVERA, CALIFORNIA 90660
(Address) (City) (State) (Zip)

We understood that according to the provisions of the Security Instrument, DSI TEST LENDER FOR HOWARD may require us to make monthly payments in addition to our principal and interest payment so that a fund can be created and maintained to pay taxes, insurance premiums and other expenses relating to the security property. Impounds will be required in the following circumstances:

- where required by state or federal regulatory authority; or
- where a loan is made, guaranteed or insured by a state or federal governmental lending agency; or
- where the original principal amount of such a loan exceeds 80% of the sales price or appraised value whichever is lower; or
- as required by lender as a condition of the loan.

The lender will pay interest on the impound account as required by law. The obligations of the borrower and lender regarding impound accounts will be set forth in the Security Instrument. We also understand that the payment for taxes and insurance may vary from year to year.

PLEASE NOTE THAT ANY BORROWER WHO IS DELINQUENT IN THE PAYMENT OF THEIR REAL ESTATE TAXES, HAZARD AND/OR FLOOD INSURANCE PREMIUMS, MAY BE REQUIRED BY THE LENDER TO PAY IMPOUNDS.

IMPOUNDS REQUIRED BY LENDER
[X] Yes [] No
The undersigned understand that the establishment of an impound account for payments of real property taxes, hazard and/or flood insurance and other related expenses is REQUIRED.

IMPOUNDS REQUESTED BY BORROWER
[] Yes [] No
The undersigned understand that the establishment of an impound account for the payment of real property taxes, hazard and/or flood insurance and other related expenses is NOT REQUIRED; however, requests that such an account be established.

Client Name HOWARD H SAMPLE Date
Client Name Date
Client Name Date
Client Name Date
Client Name Date
Client Name Date

Loan Number: 1000100

Borrower(s): HOWARD H SAMPLE

Property Address: 5430 ROSEMEAD BLVD, PICO RIVERA, CALIFORNIA 90660

INITIAL AMORTIZATION SCHEDULE

General loan parameters:

Original Value: 380,000.00

Scheduled Cancellation Date: 09/01/2017

Original Principal Balance: 360,000.00

Scheduled Termination Date: 09/01/2018

Term in months: 360

Interest Rate: 6.500

Payment Number	Payment Date	Principal and Interest Payment	Interest Portion	Principal Portion	Mortgage Insurance Payment	Remaining Balance	Resulting LTV
1	07/01/07	1,867.03	1,950.00	-82.97	30.00	360,082.97	94.76
2	08/01/07	2,278.03	1,950.45	327.58	30.00	359,755.39	94.67
3	09/01/07	2,278.03	1,948.68	329.35	30.00	359,426.04	94.59
4	10/01/07	2,278.03	1,946.89	331.14	30.00	359,094.90	94.50
5	11/01/07	2,278.03	1,945.10	332.93	30.00	358,761.97	94.41
6	12/01/07	2,278.03	1,943.29	334.74	30.00	358,427.23	94.32
7	01/01/08	2,278.03	1,941.48	336.55	30.00	358,090.68	94.23
8	02/01/08	2,278.03	1,939.66	338.37	30.00	357,752.31	94.14
9	03/01/08	2,278.03	1,937.83	340.20	30.00	357,412.11	94.06
10	04/01/08	2,278.03	1,935.98	342.05	30.00	357,070.06	93.97
11	05/01/08	2,278.03	1,934.13	343.90	30.00	356,726.16	93.88
12	06/01/08	2,278.03	1,932.27	345.76	30.00	356,380.40	93.78
13	07/01/08	2,278.03	1,930.39	347.64	30.00	356,032.76	93.69
14	08/01/08	2,278.03	1,928.51	349.52	30.00	355,683.24	93.60
15	09/01/08	2,278.03	1,926.62	351.41	30.00	355,331.83	93.51
16	10/01/08	2,278.03	1,924.71	353.32	30.00	354,978.51	93.42
17	11/01/08	2,278.03	1,922.80	355.23	30.00	354,623.28	93.32
18	12/01/08	2,278.03	1,920.88	357.15	30.00	354,266.13	93.23
19	01/01/09	2,278.03	1,918.94	359.09	30.00	353,907.04	93.13
20	02/01/09	2,278.03	1,917.00	361.03	30.00	353,546.01	93.04
21	03/01/09	2,278.03	1,915.04	362.99	30.00	353,183.02	92.94
22	04/01/09	2,278.03	1,913.07	364.96	30.00	352,818.06	92.85
23	05/01/09	2,278.03	1,911.10	366.93	30.00	352,451.13	92.75
24	06/01/09	2,278.03	1,909.11	368.92	30.00	352,082.21	92.65
25	07/01/09	2,278.03	1,907.11	370.92	30.00	351,711.29	92.56
26	08/01/09	2,278.03	1,905.10	372.93	30.00	351,338.36	92.46
27	09/01/09	2,278.03	1,903.08	374.95	30.00	350,963.41	92.36
28	10/01/09	2,278.03	1,901.05	376.98	30.00	350,586.43	92.26
29	11/01/09	2,278.03	1,899.01	379.02	30.00	350,207.41	92.16
30	12/01/09	2,278.03	1,896.96	381.07	30.00	349,826.34	92.06
31	01/01/10	2,278.03	1,894.89	383.14	30.00	349,443.20	91.96
32	02/01/10	2,278.03	1,892.82	385.21	30.00	349,057.99	91.86
33	03/01/10	2,278.03	1,890.73	387.30	30.00	348,670.69	91.76
34	04/01/10	2,278.03	1,888.63	389.40	30.00	348,281.29	91.65
35	05/01/10	2,278.03	1,886.52	391.51	30.00	347,889.78	91.55
36	06/01/10	2,278.03	1,884.40	393.63	30.00	347,496.15	91.45
37	07/01/10	2,278.03	1,882.27	395.76	30.00	347,100.39	91.34
38	08/01/10	2,278.03	1,880.13	397.90	30.00	346,702.49	91.24
39	09/01/10	2,278.03	1,877.97	400.06	30.00	346,302.43	91.13
40	10/01/10	2,278.03	1,875.80	402.23	30.00	345,900.20	91.03
41	11/01/10	2,278.03	1,873.63	404.40	30.00	345,495.80	90.92
42	12/01/10	2,278.03	1,871.44	406.59	30.00	345,089.21	90.81
43	01/01/11	2,278.03	1,869.23	408.80	30.00	344,680.41	90.70
44	02/01/11	2,278.03	1,867.02	411.01	30.00	344,269.40	90.60
45	03/01/11	2,278.03	1,864.79	413.24	30.00	343,856.16	90.49
46	04/01/11	2,278.03	1,862.55	415.48	30.00	343,440.68	90.38
47	05/01/11	2,278.03	1,860.30	417.73	30.00	343,022.95	90.27
48	06/01/11	2,278.03	1,858.04	419.99	30.00	342,602.96	90.16
49	07/01/11	2,278.03	1,855.77	422.26	30.00	342,180.70	90.05
50	08/01/11	2,278.03	1,853.48	424.55	30.00	341,756.15	89.94
51	09/01/11	2,278.03	1,851.18	426.85	30.00	341,329.30	89.82
52	10/01/11	2,278.03	1,848.87	429.16	30.00	340,900.14	89.71
53	11/01/11	2,278.03	1,846.54	431.49	30.00	340,468.65	89.60
54	12/01/11	2,278.03	1,844.21	433.82	30.00	340,034.83	89.48
55	01/01/12	2,278.03	1,841.86	436.17	30.00	339,598.66	89.37
56	02/01/12	2,278.03	1,839.49	438.54	30.00	339,160.12	89.25
57	03/01/12	2,278.03	1,837.12	440.91	30.00	338,719.21	89.14
58	04/01/12	2,278.03	1,834.73	443.30	30.00	338,275.91	89.02
59	05/01/12	2,278.03	1,832.33	445.70	30.00	337,830.21	88.90
60	06/01/12	2,278.03	1,829.91	448.12	30.00	337,382.09	88.78
61	07/01/12	2,278.03	1,827.49	450.54	30.00	336,931.55	88.67
62	08/01/12	2,278.03	1,825.05	452.98	30.00	336,478.57	88.55
63	09/01/12	2,278.03	1,822.59	455.44	30.00	336,023.13	88.43
64	10/01/12	2,278.03	1,820.13	457.90	30.00	335,565.23	88.31
65	11/01/12	2,278.03	1,817.64	460.39	30.00	335,104.84	88.18

INITIAL ESCROW ACCOUNT DISCLOSURE STATEMENT

Borrower Name(s) and Address:
HOWARD H SAMPLE
5430 ROSEMEAD BLVD
PICO RIVERA, CA 90660

Servicer's Name, Address, and Toll-Free Number:
DSI TEST LENDER FOR HOWARD
20501 SOUTH AVALON BLVD
CARSON, CALIFORNIA 90746
(800) 649-1362

THIS IS AN ESTIMATE OF ACTIVITY IN YOUR ESCROW ACCOUNT DURING THE COMING YEAR BASED ON PAYMENTS ANTICIPATED TO BE MADE FROM YOUR ACCOUNT.

YOUR ☒ MONTHLY ☐ BIWEEKLY MORTGAGE PAYMENT FOR THE COMING YEAR WILL BE \$ 1,930.36 OF WHICH \$ 1,867.03 WILL BE FOR ☒ PRINCIPAL AND INTEREST ☐ INTEREST ONLY, AND \$ 63.33 WILL GO INTO YOUR ESCROW ACCOUNT.

Period	Payments to Escrow Account	Payments from Escrow Account	Description	Escrow Account Balance
Initial Deposit:				\$ 166.65
07/01/07	63.33	30.00	MORTGAGE INSURANCE	199.98
08/01/07	63.33	30.00	MORTGAGE INSURANCE	
08/01/07		200.00	COUNTY PROPERTY TAX	33.31
09/01/07	63.33	30.00	MORTGAGE INSURANCE	66.64
10/01/07	63.33	30.00	MORTGAGE INSURANCE	99.97
11/01/07	63.33	30.00	MORTGAGE INSURANCE	133.30
12/01/07	63.33	30.00	MORTGAGE INSURANCE	166.63
01/01/08	63.33	30.00	MORTGAGE INSURANCE	199.96
02/01/08	63.33	30.00	MORTGAGE INSURANCE	
02/01/08		200.00	COUNTY PROPERTY TAX	33.29
03/01/08	63.33	30.00	MORTGAGE INSURANCE	66.62
04/01/08	63.33	30.00	MORTGAGE INSURANCE	99.95
05/01/08	63.33	30.00	MORTGAGE INSURANCE	133.28
06/01/08	63.33	30.00	MORTGAGE INSURANCE	166.61

Cushion selected by servicer \$ 66.66 Total disbursements \$ 760.00

PLEASE KEEP THIS STATEMENT FOR COMPARISON WITH THE ACTUAL ACTIVITY IN YOUR ACCOUNT AT THE END OF THE ESCROW ACCOUNTING COMPUTATION YEAR.

Borrower HOWARD H SAMPLE Date Borrower Date

Borrower Date Borrower Date

Borrower Date Borrower Date

PAYMENT LETTER TO BORROWER

FROM: DSI TEST LENDER FOR HOWARD
. 20501 SOUTH AVALON BLVD
. CARSON, CALIFORNIA 90746

RE: Loan No: 1000100
Property Address: 5430 ROSEMEAD BLVD, PICO RIVERA, CALIFORNIA 90660

TO: .HOWARD H SAMPLE
. 5430 ROSEMEAD BLVD
. PICO RIVERA, CALIFORNIA 90660

Dear Borrower:

The monthly payments on the above referred to loan are to begin on JULY 1, 2007, and will continue monthly until JUNE 1, 2037.

Your monthly payment will consist of the following:

PRINCIPAL AND INTEREST	\$ 1,867.03
MMI/PMI INSURANCE	30.00
RESERVE FOR TAXES	33.33
RESERVE FOR INSURANCE	
RESERVE FOR FLOOD INSURANCE	
TOTAL MONTHLY PAYMENTS	\$ 1,930.36

You are to make your payments to:
DSI TEST LENDER FOR HOWARD
. 20501 SOUTH AVALON BLVD
. CARSON, CALIFORNIA 90746
.

Any correspondence, or calls, in reference to your loan, please refer to the above loan number.

Copy received and acknowledged.

Date: _____

HOWARD H SAMPLE

TAX RECORD INFORMATION SHEET

THIS FORM MUST BE COMPLETED AND SIGNED BY TITLE OFFICER,
ESCROW OFFICER AND/OR CLOSING ATTORNEY.

THIS SHEET MUST BE COMPLETELY FILLED OUT OR IT WILL BE RETURNED FOR COMPLETION.

INSTRUCTIONS FOR COMPLETION OF TAX RECORDS:

- 1. Tax legal description must be exactly as shown on tax records.
- 2. Show taxing authority ☐ only where we are escrowing for payment ☒ even if we are not escrowing for payment.
- 3. Tax bills & information are obtained from this sheet. Therefore, it must be completed in full. Include any Assessments, Municipal Utility District Charges, Ground Rents, etc. that are escrowed for payment. Indicate estimated taxes if applicable. Attach copies of paid tax certificates and tax receipts.

The following information is certified by: _____
DATE LOAN CLOSED: _____ TITLE/ESCROW/CLOSING ATTORNEY

REFINANCE [☐] YES [☒] NO
LOAN # 1000100
BORROWER(S) NAME: HOWARD H SAMPLE

TAXES FOR CURRENT YEAR LISTED IN NAME OF: _____

PROPERTY ADDRESS: 5430 ROSEMEAD BLVD, PICO RIVERA, CALIFORNIA 90660

CURRENT TAX ASSESSMENT BASED ON:

[☐] ACREAGE [☐] VACANT [☐] PARTIAL CONSTRUCTION [☐] COMPLETE CONSTRUCTION

LEGAL DESCRIPTION:

SECTION _____ BLOCK _____ LOT(S) _____ TRACT _____
MAP _____ UNIT # _____ TOWNSHIP _____ RANGE _____
SUBDIVISION _____
METES & BOUNDS [☐] YES [☐] NO

TYPE OF TAX COUNTY PROPERTY TAX LAST AMOUNT PAID _____
CURRENT TAXES PAID THRU DATE _____ NEXT DUE DATE AUGUST 1, 2007
NEXT AMOUNT DUE _____ 200.00 THIS AMOUNT IS [☐] ESTIMATE [☐] ACTUAL
PAYMENT FREQUENCY:
[☐] ANNUAL [☒] SEMI-ANNUAL [☐] QUARTERLY [☐] TRI-ANNUAL [☐] OTHER:

TAXING AUTHORITY NAME & ADDRESS: _____ PARCEL/PROPERTY ID/TMS#
_____ 334455
_____ PARCEL/PROPERTY ID/TMS#

TYPE OF TAX _____ LAST AMOUNT PAID _____
CURRENT TAXES PAID THRU DATE _____ NEXT DUE DATE _____
NEXT AMOUNT DUE _____ THIS AMOUNT IS [☐] ESTIMATE [☐] ACTUAL
PAYMENT FREQUENCY:
[☐] ANNUAL [☐] SEMI-ANNUAL [☐] QUARTERLY [☐] TRI-ANNUAL [☐] OTHER: _____
TAXING AUTHORITY NAME & ADDRESS: _____ PARCEL/PROPERTY ID/TMS#
_____ PARCEL/PROPERTY ID/TMS#

TYPE OF TAX _____ LAST AMOUNT PAID _____
CURRENT TAXES PAID THRU DATE _____ NEXT DUE DATE _____
NEXT AMOUNT DUE _____ THIS AMOUNT IS [☐] ESTIMATE [☐] ACTUAL
PAYMENT FREQUENCY:
[☐] ANNUAL [☐] SEMI-ANNUAL [☐] QUARTERLY [☐] TRI-ANNUAL [☐] OTHER: _____
TAXING AUTHORITY NAME & ADDRESS: _____ PARCEL/PROPERTY ID/TMS#
_____ PARCEL/PROPERTY ID/TMS#

TYPE OF TAX _____ LAST AMOUNT PAID _____
CURRENT TAXES PAID THRU DATE _____ NEXT DUE DATE _____
NEXT AMOUNT DUE _____ THIS AMOUNT IS [☐] ESTIMATE [☐] ACTUAL
PAYMENT FREQUENCY:
[☐] ANNUAL [☐] SEMI-ANNUAL [☐] QUARTERLY [☐] TRI-ANNUAL [☐] OTHER:

TAXING AUTHORITY NAME & ADDRESS: _____ PARCEL/PROPERTY ID/TMS#
_____ PARCEL/PROPERTY ID/TMS#

TYPE OF TAX _____ LAST AMOUNT PAID _____
CURRENT TAXES PAID THRU DATE _____ NEXT DUE DATE _____
NEXT AMOUNT DUE _____ THIS AMOUNT IS [☐] ESTIMATE [☐] ACTUAL
PAYMENT FREQUENCY:
[☐] ANNUAL [☐] SEMI-ANNUAL [☐] QUARTERLY [☐] TRI-ANNUAL [☐] OTHER: _____
TAXING AUTHORITY NAME & ADDRESS: _____ PARCEL/PROPERTY ID/TMS#
_____ PARCEL/PROPERTY ID/TMS#
