IN THE CIRCUIT COURT OF THE ELEVENTH JUDICIAL CIRCUIT IN AND FOR MIAMI-DADE COUNTY, FLORIDA

HSBC BANK USA, NA, AS TRUSTEE ON BEHALF OF THE JP MORGAN ALTERNATIVE LOAN TRUST 2006-A7, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-A7, Plaintiff,

CASE NO. 08-80371 (CA 27)

v.

IVOR H ROSE, RITA STARR; et al., Defendants/Counter-Plaintiffs,

v.

METROPOLITAN MORTGAGE COMPANY OF MIAMI, STEWART TITLE GUARANTY COMPANY, et al., Counter-Defendants.

GOMINE DEFINANCE

U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE OF JP MORGAN ALTERNATIVE LOAN TRUST 2006-A6, Plaintiff, CASE NO. 09-47829 (CA 27)

v.

IVOR H ROSE, RITA STARR; et al., Defendants/Counter-Plaintiffs,

v.

METROPOLITAN MORTGAGE COMPANY OF MIAMI, STEWART TITLE GUARANTY COMPANY, et al., Counter-Defendants.

U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR THE HOLDERS OF GSAA HOME EQUITY TRUST 2006-20 ASSET-BACKED CERTIFICATES SERIES 2006-20, Plaintiff, CASE NO. 09-47944 (CA 27)

v.

IVOR H ROSE, RITA STARR; et al., Defendants/Counter-Plaintiffs,

v.

METROPOLITAN MORTGAGE COMPANY OF MIAMI, STEWART TITLE GUARANTY COMPANY, et al., Counter-Defendants.

CITIBANK, N.A., AS TRUSTEE FOR THE HOLDERS OF BEAR STEARNS ALT-A TRUST MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-7, Plaintiff,

v.

IVOR H ROSE, RITA STARR; et al., Defendants/Counter-Plaintiffs,

v.

METROPOLITAN MORTGAGE COMPANY OF MIAMI, STEWART TITLE GUARANTY COMPANY, et al., Counter-Defendants.

NOTICE OF FILING

PLEASE TAKE NOTICE that Defendants Ivor Rose and Rita Starr give notice that they have filed the (redacted) Affidavit of Countrywide Branch Manager, Daniel Scherrer.

CERTIFICATE OF SERVICE

I certify that the foregoing has been served via e-mail according to the attached service list this 19th day of November 2013.

> Mark Gunderson, P.L. Attorney for Rita Starr and Ivor Rose 2510 SW 18 Street Fort Lauderdale Florida 33312 (954) 288-1001 (954) 791-6154 Fax By: /s/ Mark Gunderson, Esq. FBN: 0842141

CASE NO. 09-56135 (CA 27)

SERVICE LIST BY E-MAIL

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Co-Counsel for Institutional Lenders

IN THE CIRCUIT COURT OF THE ELEVENTH JUDICIAL CIRCUITINANDFOR MIAMI-DADE COUNTY, FLORIDA

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HSBCBANK USA, NA, ASTRUSTEEON BEHALF
OFTHEIPMORGAN
ALTERNATIVELOANTRUST
                                 2006-A7,
MORTGAGE PASS-THROUGH CERTIFICATES,
SERIES 2006-A7,
     Plaintiff.
                                              CASE NO.08-80371(CA27)
v.
IVOR HANO ROSE a/k/a IVOR H.ROSE;RITA
STARRa/k/a RITASTARRROSE; etal,
     Defendants.
/
U.S.BANK
             NATIONALASSOCATION, AS
TRUSTEEOF J.P.MORGANALTERNATIVE
LOAN TRUST2006-A6,
     Plaintiff,
                                              CASE NO.09-47829(CA27)
v.
RITASTARR, IVOR ROSE; etal,
     Defendants.
U.S.BANK
            NATIONALASSOCIATION, AS
TRUSTEEFOR
                 THEHOLDERSOFGSAA
HOMEEQUITYTRUST
                         2006-20ASSET-
BACKED CERTIFICATES SERIES 2006-20,
     Plaintiff,
                                              CASE NO.09-47944(CA27)
v.
IVOR HANO ROSE a/k/a IVORH.ROSE;RITA
STARR, etal,
     Defendants.
CITIBANK,
                N.A., ASTRUSTEEFORTHE
HOLDERSOF BEARSTEARNSALT-A TRUST
2006-7,
        MORTGAGEPASS-
                            THROUGH
CERTIFICATES, SERIES 2006-7,
     Plaintiff,
                                              CASE NO.09-56135(CA27)
```

RITASTARR;IVOR HANO ROSE; etal,	
Defendants.	

AFFIDAVIT OF DANIEL K. SCHERRER

STATE OF $\underline{\Lambda}$	ewyah	_)
COUNTY OF	Tioga	_) ss: _)

BEFORE ME, the undersigned authority, Daniel K. Scherrer personally appeared who after being first duly sworn, deposes, and says as follows:

- 1. This Affidavit is made based upon my own personal knowledge.
- 2. My name is Daniel K. Scherrer and I currently reside at 44 Glen Mary Drive, Oswego, NY, 13827.
- 3. In 2006, I was the Branch Manager for Countrywide Home loans Inc.'s officelocated at 1691 Michigan Ave Ste 230, Miami Beach, FL 33139
- 4. Attachedare Uniform Residential Loan Applications ("URLA") for four (4) properties as shown in Section II of the URLAs:
 - a. Exhibit A 1827 Michigan Ave., Miami Beach, FL 33139-2418
 - b. Exhibit B 1801 Michigan Ave., Miami Beach, FL 33139-2418
 - c. Exhibit C 1800 Michigan Ave., Miami Beach, FL 33139-2395
 - d. Exhibit D 1810 Michigan Ave., Miami Beach, FL 33139-2419
- 5. The subject Uniform Residential Loan Applications were prepared and processed by my office at 1691 Michigan Ave Ste 230.
- 6. My purported signature appears in the signature block as the "Interviewer" on page 3 of each Exhibit.
 - a. I did not sign any of the four (4) URLAs.
 - b. I did not authorize any other person to sign my name to any of the four (4) URLA's.
 - c. I never met Rita Starr¹ or Ivor Rose.
 - d. I never took a "Telephone" application or "Face-to-face" application from Rita Starr and/or Ivor Rose as represented by the Exhibits
- 7. This affidavit is made and given by Affiant with full knowledge of applicable Florida laws regarding sworn affidavits and the penalties and liabilities resulting from false statements and

¹ I met and spoke with Rita Starr for the first time in 2013.

misrepresentations therein.

FURTHER AFFIANT SAYETH MATIGHT	
C tude	
AFFIANT DANIEL K. SCHERRER	
STATE OF NEW YORK COUNTY OF TIOGA	
The foregoing instrument was sworn to subscribed and who is personally known to me or who have produced Florida De	d acknowledged before me this _* day of September, 2013, by Daniel K. Scherrer, niver Licenses# SUGO 17170 0890
Letitia Marie Cieri 01Cl6281673 Notary Public, State of New York Qualified in Tioga County My commission expires MAY 13th, 20	Signature detition Cley Notary Public in and for State of New York Printed name: Letting Cieri
Affidavit prepared by: Mark Gunderson, Esq.	My Commission No.:

VMP-21N (0507)

Position/Title/Type of Business

CHL (09/05)(d)

VMSP Martgago Solutions, Inc. (000)521-7291

Monthly Income

Business Phone (Incl. area code)

18

Freddle Mae Ferm 65 7/05 annie Mae Ferm 1003 7/05 Page 1 of 4

Monthly Income

ss Phono (Incl. area code)



Application 1 of 1

Position/Title/Type of Business



Gross Monthly Income		Berrower	Со-Волгомог		Total	Combined Monthly Housing Expense	Prosent		Proposed	
Base Empt. Income*	s 50000.00 s		0.00		50000.00	Rent	\$ 0.00			
Overtime		0.00	0.00		0.00	First Mortgago (P&I)		0.00	\$ 6,037.50	
Bonuses		0.00	0.00		0.00	Other Financing (P&I)		0.00	1,366.67	
Commissions		0.00	0.00		0.00	Hazard Insurance	5.0	0.00	0.00	
Dividends/Interest		0.00	0.00	T	0.00	Rosl Estato Yaxos		0.00	805.00	
Net Rente) Income		0.00	0.00		0.00	Mortgago trisuranco		0.00	0.00	
Other (before completing, see		0.00	0.00		0.00	Homeowner Assa. Duce	7	0.00	0.00	
the notice in "describe other income," bolow)				100		Other:		0.00	0.00	
Total	\$	50000.00	s 0.00	\$	50000.00	Total	s	0.00	\$ 8209.17	

CHARGE THOUGHT	0.00	0.0	0.00	Trans Contact tentes	0.00	_	000.00
Net Rental Income	0.00	0.00	0.00	Mortgago insuranco	0.00		0.00
Other (before completing, see	0.00	0.00	0.00	Homeowner Assa. Dues	0.00		0.00
the netice in "describe other income," below)				Other:	0.00		0.00
	00.00 s	0.00	50000.00		s 0.00	*	8209.17
*Self Employed Sarrower(s) may be required					0.00	14	9203.27
Describe Other Income Notice:	Allmony, child support, or sope	arate ma	intenance income need not be	revealed if the Borrawar (B) a	Co-Berrower (C) doss		
8/C	not choose to have it considere	od for re	paying this loan.			_	Monthly Amount
						\$	
		1/	L ASSETS AND LIAB	Lance		-	
						4 42444	
This Statement and any applicable sup so that the Statement can be meaningle completed about a non-applicant spous	porting somedules may be dully and fairly presented on e or other person, this State	oomple a com tement			Completed	_ Join!	tiy X Not Jointly
ACCUTE	Cash or Marke	et	Liebilities and Piedged As	sets. List the creditor's name	o, address, and account nu	mber fe	r all outstanding debts,
ASSETS Description	Cash or Marke Value		continuation shoot, if necess	evolving charge accounts, real ary, indicate by (*) those liabili	les, which will be satisfied to	son sale	of rest estate owned or
Cash deposit toward purchase held by:			upon rollnancing of the subje	of property.			
	_		LIAR	ILITIES	Monthly Payment & Months Left to Pay		Unpeld Balanco
	12		Name and address of Co.		\$ Paymont/Months	10	0000000
	15		TOTAL MORTGAG				2019678.0
List checking and savings acco					14671.92	1	
Name and address of Bank, S&L, or Cr	edit Union		FROM THE SCHE		PER MONTH	4	
SUNTRUST			REAL ESTATE O	WNED	4	1	
						1	
Account Type: CHECKI	ic.		And so makes (a (242 = 22= 4===		.1	
Account Type: Children			Acct. no. TAXES/IN		3249.66	1	
			Name and address of Co.		\$ Payment/Months	12	16757.0
Aoct. no. 03600	s 56465	.00	BANK OF AMERI	CA	1 PMTS	4	
Name and address of Bank, S&L, or Cr		-			16757.00	d.	
					The second second second second second	1	
					PER MONTE	1	
						1	
			Acct. no. 442			1	
		-	Name and address of Cor	прелу	\$ Paymont/Months	15	2400 0
Acct. no.	s		INFIBANK		49 PMTS 6		3482.0
Name end address of Benk, S&L, or Cr		_			70.00	1	
Mario esia addiess or bein, dat, or or	out Office				70.00	1	
					PER MONTH	4	
			The second secon	4.5	A CONTRACTOR OF THE CONTRACTOR	1	
		i	Acct. no. 448			1	
			Name and address of Cor	RESPY	\$ Payment/Months	\$	95463.0
Acet, no.			BK OF AMER		123 PMTS 6		95463.0
	\$				4000		
Name and address of Bank, S&L, or Cr	odit Union				771.00	1	
		- 1			PER MONTH	đ	
		1				1	
		- 1	Acct. no. 591		-	1	
		- 1	Name and address of Cor		- D	s	
Acat, no.	Te .	-	unit dominos of CO	open 13	\$ Paymon/Months	1	
	3		V.,		1	1	
Stocks & Bonds (Company name/number & description)	\$	- 1			1	1	
management a secondariant					1		
WACHOVIA SECURITIES	1	- 1					
4031	534624	on l	Acct, no.		1		
SEE ATTACHED.		100000			C Daymani Miles C -	-	
JUD RAINCHED.	26/300	.00	Name and address of Con	ulter A	\$ Payment/Months		
Life insurance net cash value	\$				1	ı	
Face amount: \$ 0.00					1		
Subtotal Liquid Assets	\$ _ 878589.	.00				l .	
Real estate owned (enter market value from schedule of real estate owned)	\$ 3300				1		
from schedule of real estate owned)	1 3300		Acct. no.		1	1	
Mandad Interest in pattern and form	• ^	\rightarrow	Name and address of Con	Venery	¢ Daymani@tassis		
Vosted interest in retirement fund		.00	remin min addition of Cou	iben ik	\$ Payment/Months	\$	
Not worth of business(as) owned (altach financial statement)	\$						
					1	1	
Automobiles owned (make and year)	Is						
						1	
			Acct, no.		1		
				menta Mentata		7777	mmm
Other Assets (Itemizo)			Allmony/Child Support/Sep Payments Owed to:	Ser or a resultanduct	\$		
Outor Assets (Helliszu)	\$	L					

Freddio Mae Form 65 7/ Fannie Mae Form 1003 :

2135380.00

18762.58

Total Linbilities b. \$

12

2043209.00

Total Monthly Payments
4178589.00 Net Worth s

Total Assets a. \$

				<u>YHIRI</u>					LOAN :	.4
Coholina de Bratista de Caracteria de Caract				ETS AND LL		coni'd)				
Schedule of Real Estate Owned (If additional Property Address (enter S II sold, PS If	nei proper	Type of	wned, u	se continuation Present		unt of	Gross	Mortgage	Insuranco,	Nat
Property Address (enter S II sold, PS If pending sale or R II rental being held for income)		Property	M	arket Value	Mortgage	s & Llons	Rental Income	Paymonts	Maintenance, Taxos & Miso.	Rontal Income
SEE ATTACHED REO SCHEDULE										
			\$		\$		s	\$	s	\$
						_				
		Totals	\$	33000	oos	2019678	\$ 8000	\$ 14672	\$ 3250	s-11922
List any additional names under which credit	has provid	ously boo	n recel	ved and indic			namo(e) and e			
Alternate Name					Creditor Na	mo		A	ccount Number	
									~~~~	
VII. DETAILS OF TRANS	ACTION						/III. DECLAR/			
a. Purchase price	8		0.00		r "Yes" to ar ition sheet fo		s a through i, pi on.	peso	Borrower	Co-Barrower
b. Alterations, improvements, repairs		_	0.00				nts against you?		Yes No	Yes No
c. Land (if acquired asparately)	45	39,67	0.00				within the past 7	voarz7	Ηਲ	
d. Refinance (Incl. debis to be paid off)  e. Estimated prepaid Items	-30	1,984		c. Have you	had propert	y foreclosed	upon or given			HH
f. Estimated closing costs	2	1,764			of in the last ? party to a law					
g. PMI, MIP, Funding Fee		_	0.00		directly or in	directly bee	n obligated on a	ny loan which re	osulted in forest	oure, transfer
h. Olscount (if Borrower will pay)		9,200		loans, Si	3A loans, ho	me improve	ment loans, edi	my loan which re would include at eatlonal loans, cat loan guarant	manufactured (	omod (eldom
i. Total coats (add items a through h)		2,626		including	date, name,	and address	s of Lender, Fi	A or VA case		
Subordinate financing     Borrower's closing costs paid by Seller	- 11	5,000	0.00							
I. Other Gradits (explain)				any other	r loan, mort	gage, finan	default on any i cial obligation, as described in	bond, or loan		
OTHER EQUITY			0.00	Tuestion.						
				g. Are you maintons	nco?	pay aumoi	ny, child suppo	n, or separate		
					rt of the down too-maker or				H X	
					U.S. citizen?		a noto!			
	-				permanent r		1?			
m. Loan amount	9	20,00	0.00	1. Do you	Intend to	occupy the	property as	your primary		
(exclude PMI, MIP, Funding Fee financed)				m. Have you			st in a property !			
n. PMI, MIP, Funding Fee financed	00		0.00	years? (1) Wha	t type of pro	perty did ye	own prin	dpal_residence		
o. Loan amount (add m & n) p. Cash fromto Borrower	92	0,000	1.00	(2) How	did you hold	e (SH), or in title to the	ou own prin ivestment prope tome solely i , or jointly with	tý (IP)? by yoursell (S),		
p. Cash from/to Borrowar (subtract j, k, l & o from l)	-52	2,373	3.10	(O)?	y with your s	pouse (SP)	, or jointly with	another person		_
				VLEDGEME						
Each of the undersigned specifically represents to Lands that: (1) the information provided in this application is tru	r and to Lon	dor's actua	or poter	tial agents, brok	ora, processora	that cay late	suroro, servicers, s	uccossors and assi	gns and agrees an	d acknowledges
secured by a mortgage or deed of trust on the preparty made for the numbers of obtaining a residential mortgage	fescribed in	this opplier	etion; (3)	the property will cupled as indicat	not be used for	erry (lingul or otion: (6) the	prohibited purpose	or uso; (4) all state	ments made in this	a application are
expension may release the release to the period to the complete of the com	and/or supp	approved;	(7) the L	onder and its ag on provided in thi	onts, brokers, i	naurors, sorvi	cors, successors, a	and assigns may o	ontinuously roly or	the information
defineuency, report my name and account information to	OUG OL WOLD	enguerit, un	reporting	agendas: (9) o	waership of the	Loan and/or a	deninistration of the	r ngmis tine romeek Lean occount may	bo transferred will	notating to such
may be required by law; (10) selfter Lender nor its agent condition or value of the property; and (11) my transmiss	s, brokers, b	naurors, se polication s	rvicera, s as un "cú	uccessors of ass ectronic record* c	ilgns has made Ionialisina my "e	any represent fectronie sieni	iation of warranty, c share," as those tor	mpress or Implied, t	ono rogarding the storopal eldesides	property or the
(oxcluding audio and video recordings), or my facelmile t ware delivered containing my original written algnature.	ransmission	of this app	lication o	antaining a facult	nile of my signa	ture, shall be	as effective, enforc	oable and valid as	a poper version o	this application
Acknowledgement. Each of the undersigned hereby acknowledgement of data relating to the Lean, for any legitir	owlodges the	at any own	er of the l through a	Loan, its servicer ny source, includ	s, successors a ling a source na	nd assigns, m med in this ap	ay verily or reverily plication or a const	any information equation equation equation in the second equation in the second equation in the second equation	ntained in this appli acy.	cation or obtain
Borrower's Signature		Ic	Dato		Co-Borrower'	e Stenaturo	···		Dato	
			Juin		X	a Oignaieio			100.0	
X Ivor Hans Rose			2/3	100				Carlo Carlo		
	X. INFO	RMATIC	N FOF	GOVERNM	ENT MONE	TORING P	URPOSES			
The fellowing information is assumed by the E	-da-1 6-		<b>(</b>			- 4				
opportunity, fair housing and home morigage dis-	dosure law	s. You ar	e not re	quired to tumb	th this informa	ation, but an	e encouraged to	do so. The law p	rovidos that a le	nder may not
check more than one designation, if you do not	fumish of	hnicity, ra	sco, or	sex, under Fe	deral regulation	ons, this ion	ider is required	to note the infor	matten on the b	aco, you may asis of visual
The following information is requested by the Fe opportunity, fair housing and home mortgage dis- discriminate either on the basis of this informatio- check more than one designation. If you do not observation and sumarno if you have made this material to assure that the disclosures satisfy all	requiremen	nts to which	h the le				w for the particu	lar type of loan a	pplied for.)	OH VIO BEOVO
BORROWER I do not wish to furnish this is	nformation.				CO-BORROW Ethnicity:	ER	do not wish to furni	sh this Information.		
Race: American Indian or Alaska Mathe	Not Hispan	de or Latine	ack or		Race:		ilspania er Latine Imerican Indian er Vaska Nativo		inio or Lotino	
Mathe Manager	Astan White	A/i	icun Ame	mean		H	Vaska Nativo Vativo Hawailan or Othor Pacific Islands	Astan White	African A	mortean
Sex: Female X	Malo				Sox:		emate	Male		
This apparation was town by.	ver's Name					Name	and Address of	Interviower's En		
Pace-to-face Interview DANT	vors Signs	CHER	RER		Date	COUNTR	THIDE HOL	I DUNNS,	THC.	
X Tolophone 08/30/2006	ane	10 -	6%.	eres 9-	25-06					
	ver's Phon	o Numbo		7		15150	NW 79TH	CT. STE.	100	
(305	512-7	100				MIAMI	LAKES, F	L 33016		
			Apr	licatio	n 1 of	1				

Propared by: GERALD CHAPMAN Uniform Residential Loa	EXHIBI cation	TB 1/3	on: 02/2006	15:03:54
This application is designed to be completed by the application is designed to be completed by the application also be provided (and the appropriate box checked) within than the Borrower's (including the Borrower's spouse) will be income or assets of the Borrower's spouse) will be income or assets of the Borrower's spouse or opposite to state larw will not be used as a basis for for considered because the spouse or other person has commending years that the property state, or the Borrower is relying on other propulation for payment of the loan.	her person who has commun in qualification, but his or her munity property rights pursuan	liabilities must be it to applicable law	If this is an application for Co-Barrower each agree that credit (sign below): Borower	
		E AND TERMS OF LOAN Agency Case Nur		Case Number
Mortgage VA X Conventional Other Applied for: PHA USDA/Rural Housing Son	r (explain): rice	Agency Case Null	1407:	Casa Mumber
	o. of Months Americation Type:	Lang	r (explaio): ! (type): NC ARM LIBI \$25	R 5/1 EC 10910
Subject Property Address (street, cby, state, & ZIP)	PROPERTY INFORMATIO	ON'AND PURPOSE OF LO	AN	No. of Units
1801 MICHIGAN AVE, MIAMI BEACH				1
Logal Description of Subject Property (attach description if SEE COMMITMENT	necossary)			1936
Purpose of Loan Purchase Construction	Other	(explain):	Property will be:	ondary X Investment
Complete this line if construction or construction	n-permanent loan.	District las and		
Year Lot Original Cost Amount S	ústing Uens (a) Preser	I Value of Lot (b) Cost of	of Improvements Total (	a+b)
Complete this line if this is a refinance loan. Year   Onginal Cost   Amount E	visting Liens (Purpose o	! Reinance	Describe Improvements	made to be made
Acquired	DEBT (	CNSOLDATN/OTHER	Cost S 0.00	
Title wis he held in what Name(s)		Manner In which		Estate will be held in:
Source of Down Payment, Settlement Charges, and/or Sut SAVINGS/CHECKING	cordinate Financing (explain)			Leasehold (show expiration date)
Воложег	III. BORROWEE	RINFORMATION	Go-Barrower	
Borrower's Name (include Jr. or Sr. il applicable)		Co-Borrower's Name (include		
RITA STARR Social Security Number Home Phone (incl. area code)	DOS(mnVdd/yyyy) Yrs. Echool	Social Security Number Hon	ne Phone (incl. area code)	OOB(mm/dd/yyyy) Yrs.
	06/29/ 18		I (include single, Dependents (	not asted by Bornwer
X Married Unmerried (triziura single, Dapendarta ( po. pg  Geparated Unmerried, vidowed) 0		Married Unmerried divorced,		
Present Address (aboet, city, state, ZIP)  1810 MICHIGAN AVE	Rent 12/00 No. Yrs.	Present Address (street, city, sta	ie, ZIP) Own	Rent No. Yrs.
MIAMI BEACH, FL 33139				
Mailing Address, If different from Present Address		Mailing Address, if different from	m Present Address	
Umal II and a state of the stat				
If residing at present address for less than two y Former Address (street oby, sale, 2(P)	Rent No. Yrs.	Wing: Former Address (street, city, state	o, ZIP) Own	Rent No. Yrs.
Borrower	IV: EMPLOYMEN	TINFORMATION	Co-Borrower	
Name & Address of Employer BIRD DOG INVESMTENTS	Yes, on this job	Name & Address of Employer	Gelf Employed	Yrs. on this job
	Vrs. employed in this line of work/profession			Yes, employed in this line of work/profession
1610 MICHIGAN AVE MIAMI BEACH, FL 33139	15			work/profession
Position/TitleType of Business COMMERICAL REAL/RENTAL UNITS (3	closss Phono (rect. area code) 05) 538-3593	Position/TitlefType of Business	Busin	ess Phone (Incl. s/re code)
If employed in current position for less than two				
Name & Address of Employer	Dates (from-to)	Name & Address of Employer	Self Employed	Dates (from - to)
	Monthly Income		+	Monthly Income
Parkle Title To and Parkle Title Tit	\$			
Position/Title/Type of Business Business	inesa Phono (Incl. need code)	Position/Title/Type of Business	Bushe	sa Phone (Incl. eres code)
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CHL (09/05)(d)	VMP Modgege Solution			Fannis Mee Form 1903 7/05 Page 1 of 4
	Application			
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USB-000252

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# EXHIBIT B 2/3



		_						LOAN #: 140726660
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anta		.00	0.0	_	. 0.00	Other Financing (P&I)	0.00	1,828.13
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otal Bell Employed Bergover(s) me							10 1050.00	14470.11
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Application 1 of 1 Pope2 of 4

CHL (09/05)

## EVHIRIT R 3/3

V.				ETO ALLA	IADII ISTERI	and de			LOAN #:	24072
Schodulo of Boal Estate Owned (I addite	nel nenesti				JABILITIES (C	onraj				
Schodulo of Real Estate Owned (If addition Property Address (enter S if sold, PS if pending sale or R if rental being held for income)	<b>V</b>	Type of Property	4	Present farkel Value	Amour		Gross Rentalincome	Mortgage Payments	Maktimence, Texes & Misc.	Rental Income
SEE ATTACHED REO SCHEDULE										
			s		3		s	3	5	3
					- 10					
			_			-			-	-
		-	_					,	-	
		Totals	s	5950	0003 3	672032	\$ 12737	s 11475	\$ 6869	8 -7143
List any additional names under which credit			in rece	-					(a):	
Alternato Name					Creditor Nen				Account Number	
RITA STAR			_							
			_	4 4 - 12						
VII. DETAILS OF TRANS	ACTION						VIII. DECLARA	TIONS		
Purchase price	s	_	0.00	If you answ	or "Yes" to any		ns a through I, pl		Bostower	Co-Borrower
b. Allerations, improvements, repairs	•		0.00	uso continu	sation short for	explana	tion.		Yes No	Yes No
Land (if acquired separately)			00.0	a. Are ther	o any outstandir	g judgme	ents against you?			
Refinence (incl. debts to be peld off)	59	4,03		b. Have yo	u been declared	benkrup	t within the post 7	years?		
. Estimated prepaid items		2,71	2.30	C. Have you	ou had property	forecless years?	d upon or given	title or deed in		
Estimated closing costs	1.	2,44	1.50	d. Ath you	a marky to a laws	200			I IIX	
PMI, MIP. Funding Fee			0.00	o. Have yo	a Gracily or ind	rectly be	on obligated on a judgment? (This v ement leans, edi obligation, bond, ass of Lender, Fh in action.)	ny loan which i	resulted in force	osure, transfer
n. Discount (if Borrower will pay)		5,00	_	loans, S	BA loans, hom	e Improv	ement leans, edi	er loan rumm	manufactured	(mobile) home
. Total costs (add items a through h)		4,18		Including	dato, name, a	and addre	ss of Lender, Fr	A OF VA CASO		
. Subordinate financing	15	0,00	_	4						
Borrower's closing costs peld by Beller		-	0.00	f. Are you	prosently daths or team, morte	went or b	n default on any l notel obligation, as described in	federed debt or bend, or toxo		
Other Credits (copiets) OTHER EQUITY			.00	quastion	107 II "Yes," p	no dotails	as described in	the preceding		
OTHER EQUITE	100				obligated to p	X				
					ancer act of the down p				X	
				I. Are you	a co-maker or o	adomaro	n a note?			
				J. Are you	u U.S. citizen?				X	
					a permanent rea					
n. Loan amount	1,20	0,00	0.00	I. Do you	Intend to ou	cupy th	a property as estion m below.	your primary		
(exclude PMI, MIP, Funding Fee financed)				m Have un	is had an owner	No laten	est in a monaphy is	the last them		
. PAU, MIP, Funding Fee financed		***********	.00	years?	at type of passe	erty old v	you own print avostment proper home salety b ), or jointly with a	das meldenen		
. Loan amount (add m & n)	1,20	0,000	.00	(PR	second home	(GH), or	nvestment proper	y (P)?		
(subtract j. k, 1 & o from i)	70			(old	ly with your sp	OUSO (SP	), or jointly with a	nother person		
beneath of a nound	-12	5,81								
ech of the undersigned specifically represents to Lende	and to Lend			del conste des	NT AND AGE			www.and.and	love and acrees as	d actionals fore
het (1) the information provided in this application is tru	e and correct	es of the	date se	forth appoints a	ny signature and C	net any inte	ritional or negligent	misrepresentation	of this knowston	contained in the
ensities including, but not limited to, fine or imprisonmen	ar both und	at the pro	dalona o	Title 18, United	States Code, Sec	1001, et	eq ; (2) the loss req	sested pursuant to	this explication (t	o Loan) will be
ecritig by a morigage or deed of gott ou the bioboth (	best (5) the	busbary.	rog pe oc	onbjeq se piqica	not be used for a sted in this applicat	ion: (5) the	Fedget' ga reviced	r encontrols of a	ements mede in list seigns may retain t	e ebbsoaron eus e ebbsoaron eus
cont or the understance approaches represents in Luces that (1) the information promified in this application is tru- pplication may result in our list-likely, industing answerzy examined by a manipage or dead of trust on the property nucle for the purpose of obstairing a testiverial montage in electronic record of this application, whether or not contained in the application, and I am obligated to extend to closely the list of the purpose of the local trill in the profession, and I am obligated to extend to Local till in the second test on extended to the second to Local till in the second test on extended to the second	ne Loan is a ancibr supple	pproved;	(7) the 1 Informat	ender and its a lon provided in th	genta, brokera, ins els appäcation il an	y of the ma	derial facts that I have	nd masigns may a represented her	nontriuously rely of ein should change ;	n the information whor to closing of
to Locat (8) to the event that my payments on the Locat refrequency, report my name and scooling information to	become delin	quent, th	Lender	Es servicera, se	occessors or assignmentation of the La	ns mey, in	edition to any other administration of the	fights and remed	es that a may beyon be be been seen as	relating to such
and no technical play fract (10) despet reader upt the eders	s, broxers, m	uters, se	MORE, I	INCOMPROUR DL 92	tifies uns course w	A tablerer	THEOD OF WHITEITY, C	abuses on subseq	to the teg trong th	buobered or me
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richardednement. Fach of the understaned bacelor evice	nwiednes that	arm cont	ratiba	Loan. Re sendre	rs. automassons and	essions o	new worlds or rowerths	saw independence	walned in this upo	Continue of ribitation
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he following information is requested by the Fe poortunity, fair housing and home mertgage dis- sortinates either on the boats of this information hock more than one designation, if you do not baservation and summen if you have made this tateful to assure that the disclosures solvily as a	daral Gova	mment :	or carte	in types of le	ans related to o	dwelling	in order to mont	for the landers	compliance with	equal crodit
scriminate either on the beats of this information	or on who	thar you	chocs	e to fumbah il.	if you furnish th	o informa	ilen, please provi	de both othinkit	y and race. For	ace, you may
nock more than one designation, if you do not bearvation and surname if you have made this	application	in perso	n. If you	n go uci mith	to fumish the in	ionnation	nder is required t	e bex below. ()	mason on the b Lender must rov	SAN THE SPORE
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JUSB-000254

-21N (0507)

VMP-21N (0507)

Position/Title/Type of Business

CHL (09/05)(d)

VMP Margage Solutions, Inc. (800)521-7291 Application 1 of 1

Position/Title/Type of Business

Business Phone (Incl. area code)

Freddie Mac Form 65 7/05 Fannie Mac Form 1003 7/05 Page 1 of 4

Business Phone (Incl. area code)



V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION LOAN #: 14129 Gross Menthly Incomo Total Borrower Co-Barrewar 0.00 Base Empl (ncome* 50000.00 \$ 0.00 \$ 50000.00 Rent 0.00 0.00 0.00 First Mortgago (P&I) 0.00 8,095.83 Overtime 0.00 Other Financing (P&I) 1,495.31 0.00 0.00 0.00 0.00 Hazard Insurance Commissions 0.00 0.00 500.00 0.00 0.00 Real Estate Taxes 2,550.00 1322.00 0.00 Dividends/Interest 0.00 Not Rental Inc 0.00 0.00 0.00 Mortgago Insuraneo 0.00 0.00 Other (before completing, so the notice in "describe other Income," below) 0.00 Homoowner Assn. Dues 0.00 0.00 0.00 0.00 Others 0.00 0.00 50000.00 Total 50000.00 \$ 0.00 \$ 1822.00 \$ 12141.14 Total wer(a) may be required to provide additional documentation such as tax returns and financial statements.

be Other Income Natice: Alimeny, child support, or separate maintenance income need not be revealed if the Berrower (B) or Co-Berrower (C) does
not choose to have it considered for repaying this lean. B/C Monthly Amount VI. ASSETS AND LIABILITIES This Statement and any applicable supporting schedules may be completed jointly by both married and unmarried Co-Borrowers if their essets and liabilities are sufficiently joint so that the Statement can be meaningfully and fairly presented on a combined basis; otherwise, separate Statements and Schedules are required. If the Co-Borrower section we completed about a non-applicant spouse or other person, this Statement and supporting schedules must be completed about that spouse or other person also. Completed Jointy X Not Jointly
Liabilities and Pledged Assets. List the creditor's name, address, and account number for all outstanding debts, including automobile loans, revolving charge accounts, real estate loans, nimenty, child support, shock pledges, etc. Use continuation shoot, if necessary, indicate by (*) those liabilities, which will be satisfied upon safe of real estate owned or upon refinencing of the subject property. Cash or Market Value **ASSETS** Description Cash deposit toward purchase held by: Monthly Payment & Months Laft to Pay Unpaid Balance LIABILITIES Payment/Months Name and address of Company 3340466.00 TOTAL MORTGAGE OBLIGATIONS List checking and savings accounts below 23116.42 FROM THE SCHEDULE OF Name and address of Bank, S&L, or Credit Union PER MONTH CHARLES SCHWAB REAL ESTATE OWNED Account Type: 401K Acct. no. TAXES/INS/MAINT/ETC. 6407.58 Name and address of Company \$ Payment/Months 16757.00 BANK OF AMERICA Acct. no. 418 100625.00 1 PMTS @ Namo and address of Bank, S&L, or Credit Union 16757.00 PER MONTE Acct. no. 4427 Name and address of Company S Payment/Months 3482.0 INFIBANK Acct. no. 49 PMTS @ Name and address of Bank, S&L, or Credit Union 70.00 PER MONTH Acct. no. 4481 Name and adder \$ Paymen/Months 95463.0 BK OF AMER 123 PMTS @ Acct. no. Name and address of Bank, S&L, or Credit Union 771.00 PER MONTH Acct. no. 5910 Name and address of Company \$ Payment/Months Acct. no. Stocks & Bonds (Company WACHOVIA SECURITIES 4031 267462.28 Acct. no. Name and address of Company \$ Payment/Months Life insurance net cash value Face amount: \$ 0.00 Subtotal Liquid Assets 368087.28 \$ Roal estate owned (enter market value from schedule of real estate owned) 5750000 Acct. no. Vested interest in retirement fund 0.00 Name and address of Company \$ Payment/Months Not worth of business(es) owned (attach financial statement) Automobiles ewned (make and year) Acct. no. Allmony/Child Support/Separate Maintenance Payments Owed to: \$ Other Assets (Itemize) Job-Related Expense (child care, union dues, etc.)

> 3456168.00 Freddle Mac Form 65 7/05



Total Monthly Payments
Net Worth

6118087.28 Net Worth

30365.00

Total Liabilities b. \$

2661919.28

Total Assots a.

	_				T C 3				LOAN 4:	141:
		VI	. AŚSI	TS AND	LIABILITI	S (confd)				
Schedule of Real Estate Owned (if addition Property Address (enter S if sold, PS if pending sale or R if rental being held for income)	mai propert	Typo of Proporty	vned, u: M	se continu Present arket Value	ation sheet.)   Mor	Amount of gages & Liens	Gross Rental Income	Mortgago Payments	Insurance, Maintenance, Taxes & MSc.	Net Rental Incomo
SEE ATTACHED REO SCHEDULE			\$		s		s	\$	s	s
			_		-					1
					•					
		Totals	•	579	0000\$	234046	\$ 16687	s 23116	s 6408	s-1518
List any additional names under which credit	has provi		n recel					1-		10
Alternate Name						r Name			Account Number	r 
VII. DETAILS OF TRANS	ACTION						VIIL DECLARA			T
a. Purchase price	\$		00.0	use cent	swer "Yes" i Inuation she	o any questio at for explans	ns a through i, p tion.	10889	Yes No	You No
b. Alterations, improvements, repairs	-		.00	a. Are ti	sera any outs	tendina kudam	ents against you?			
c. Land (if acquired separately)	50	50,466		b. Have	vou been de	clared bankruz	t within the past 7	years?	X	
d. Režnance (Incl. dobts to be paid off)		2,661		c. Have	you had pro	party foreclass	ed upon or given	fille or deed in	I X	
e. Estimated prepaid items  f. Estimated closing costs	1	2,372		d. Are v	ou a party to	ast 7 years? a lawsuit?			X.	
g. PMI MIP, Funding Fee	-			c. Have	you directly	or indirectly be	en obligated on a	any loan which re	sylled in forect	osure, transfe
h. Discount (if Borrower will pay)	3	5,950		of titl	o in tiou of t , SBA tozna	home improv	judgment? (1 his rement loans, ed	would include at	manufactured	(mobile) home
I. Yotel costs (add items a through h)	58	1,450	.10	loans	any mortga	ige, financial me. and addr	sen obligated on a judgment? (This rement loans, ed obligation, bond, ess of Lénder, Fi he action.)	or toan guarant HA or VA case	leo. Il "Yos," p	HOMEO GOIBLIS
, Subordinate financing	14	5,000			er, if any, an	reasons for t	he action.)			
k. Borrower's closing costs paid by Seller		0	.00	t. Aray	ou prosontly	delinquent or	In default on any inclai obligation,	Federal debt or		
I. Other Credits (oxplain)	V. 1			any	other loan, inteo? If "Yo	mortgage, fina s," give detail:	uncial obligation. s as described in	the preceding		
OTHER EQUITY		0	.00	quost	lon.		ony, child suppo		X	
				maini	onanco?			er, or supurate	X	
						own payment			X	
						r or endarser	on a note?		_ _ X	
					ou a U.S. citi				X	
						int resident alle		dan salah	L X	
m. Loan amount	1,1	60,00	0.00	resid	ou intend ence? If "Ye:	to occupy to	ne property as restlen in balow.	your primary		
(exclude PMI, MIP, Funding Foe financed)							rest in a property i	in the last three		بدر درا،
n. PMI, MIP, Funding Fee financed		-	.00	Veace	?					
o. Loan amount (add m & n)	1,16	0,000	.00	(0)	PR), second	tome (SH), or	you own prin	ty (IP)7	-	-
p. Cash from/to Borrower	70	0 540	- 00	(2)	dotly with yo	ur spouse (SE	investment proper thome solely ), or jointly with	another person		
(subtract ], k, l & o from i)	-72	3,549	_							1
			-			AGREEME	and the same of th			
Each of the undersigned specifically represents to Lende that: (1) the information provided in this application is tra	to and correc	t as of the	date set	forth opposi	ta my algnaturi	and that any int	tenttonal or nogligent	misropresentation	of this infermation	contained in this
application may result in old Estally, including monetary penalties including, but not suited to, line or imprisonmen	damagas, te	o any porso	in who ir	any suffor a	y loss due le i	ellence upon any	r mieroprosentation t	hat I have made or	this application, a	and/or in edmina
secured by a moderness or dead of least on the respective	described in I	this section	lion: (3) (	the econacty	will not be use	d for mov Wagasi o	e ncohibited bumoso	or use: (4) all sinte	mands made in the	is coellection coe
made for the purpose of obtaining a residential mertgage an electronic record of this application, whother or not contained in the application, and I am obligated to amend	the Loan is	property w	A be est	ni sa bolque Ii tna robne	floated in this a accents, broke	pplication; (6) the	Lander, its servicer Vicers, successors,	s, successors of As and assigns may c	algna may retain t ontinucusiy rely q	ho original and/o or the information
contained in the application, and I am obligated to amend	and/or supp	toment the	nformatio	on provided	n this application	n If any of the m	Mortal facts that I have	re represented here	in should change ;	prior to closing of
definationer, recent my name and account information to	and or more	CONSUMO	reporting	agendes; (	9) ownership o	the Lean and/or	administration of the	Loan account may	be transferred wi	ith such notice as
may be required by law; (10) notifier Lander nor its agent condition or value of the property; and (11) my transmiss	is, brokers, ir	neurors, ser	vicers, si	pacessors of	assigns has n	ade any represo ny "electronia ale	niation or warranty, o	express or implied, t	o me regarding the	o property or the
(excluding audio and video recordings), or my factimile t	ransmission	of this appli	cation co	entaining a f	usimile of my	Ignature, shall be	o as effective, entere	nable and valid as	a paper version	of this application
were delivered containing my original written alguature.										
Animoustednesseest. Each of the understaned horeby ackn	nudodoos th:	at izny owno	of the L	onn, its con	icora success	om and sealons.	may varify or anyorify	any information on	ntained in this ann	Vication or obtain
<u>Acknowledgement</u> . Each of the undersigned hereby acknowledge in the Lean, for any legiting to t	nato businos	a purposo 0	trough a	ny source, le	cluding a source	o named in this s	application or a const	anter reporting agon	cy.	
Borrowar's Signature		10	ate		Co-Born	wor's Signatur	•		Date	
V 1		٦	ate		X	and a Signatur			Ca.	
~ Show Id is . D-			212	4106	^					
	Y INFO	MATIO			MMENT MO	NITORING	PURPOSES			. 1
Market and the second of the s	711 170 101				1404000	- ALL SAME	1010 9000			
The following information is requested by the Fe	adoral Gov	omment f	or certa	in types o	f loans relate	d to a dwellin	g in order to men	itor the lender's	compliance wit	h equal credit
opportunity, fair housing and home mortgage dis-	closure law	s. You are	choose	quired to fu	unish this inf	ormation, but a	ation, please prov	do so. The law p	movides that a k	ender may not
check more than one designation. If you do not	fumish et	hnicity, re	co, or s	ex, under	Federal reg	lations, this ic	inder is required	to note the infor	mation on the i	basis of visual
The following information is requested by the F- opportunity, fair housing and home mortgage dis- discriminate either on the basis of this informatio- check more than one designation. If you do not observation and surname if you have made this material to assure that the disclosures satisfy all i	application	to to which	the les	ndor la sut	oct under ap	plicable state	law for the particu	lar type of loan a	pplied for.)	idw the above
BORROWER I do not wish to furnish this is					CO-BOR		I do not wish to furn			
Ethnicity: Hispanic or Letino X	Not Hispan	lo or Latino			Ethnicity		Hispanie of Latino		nlo or Latino	
Hago: American Indian or Alaska Nativo	Aslan	Bin	cen Ame	itcan	Race:		American indian or Alaska Nativo	Asien	African A	American
Native Hawaitan or X	White						Native Hawalian or Other Pacific Islands	- Wite		
Sex: Female X	Male				Sex:		Female	Male		
This apparation was assuredy.	vors Namo						ne and Address of RYWIDE HOL			
later de	EL K S		ER	_ •			DO HOI	L LUANS,	1.10.	
	wor's Signa	0	1 100	1111	Date					
X Telephone 08/31/2006	ver's Phone	Number	AVI	Why,	2100	-1=1=0	NEW ZOME		100	
			taror. di	-a 000e)			NW 79TH		100	
1(305)	512-7	100	_			MIAMI	LAKES, F	23016		

Application 1 of 1

Freddle Mac Form 65 7/05 Fannie Mac Form 1003 7/05

21N (0507)

VMP-21N (0507)

Position/Title/Type of Business

CHL (09/05)(d)

VMP Mortgage Scholons, Inc. (800)521-7291
Application 1 of 1

Position/Title/Type of Business

Monthly Income

s Phone (Incl. area code)

Busi

Citi-000255

Freddio Mae Form 65 7/05 Fannio Mae Form 1003 7/05 Page 1 of 4

Monthly Income

Business Phone (Incl. area code)

**Total Monthly Payments** 

5

6241829.25 Net Worth

2958000.00 Froddio Mao Form 55 7/05 Fermio Mao Form 1003 7/5

Total Assets a.

3283829.25

26022.48

Total Liabilities b. \$

				(HIBI)					LOAN #:	141	
						ES (cont'd)	_				
Schedule of Real Estate Owned (If addition Property Address (enter S if sold, PS if pending sale or R if rantal being held for Income)	mai proper	Type of Property		se continuation Present Jacket Value		Amount of riggges & Uons	Gress Rental Income	Mortgago Payments	Insurance, Maintenance, Taxes & Misc.	Ro	Net ntal income
SEE ATTACHED REO SCHEDULE			s		s		s	\$	\$	\$	
	4										
		Totals	s	6050	0005	2958000	s 17937	\$ 19012	\$ 7011	s	-845
List any additional names under which credit Alternate Name	has provi		on roce		cate app			nodmun truoses A	a): coount Numbe	r	
										_	-
							40 K 10	ATT			
VIL DETAILS OF THANS	ACTION		0 00	If you anaw	or "Yos"		VIIL DECLAR!		Воложог	Co	-Велгомог
a. Purchase price	\$		0.00	use continu	untion sh	et for explanat	lon.		You No	Ye	0.0
Alterations, Improvements, repairs     Land (if acquired separately)			0.00	a. Are ther	e any out	standing judgmo	nts against you?				
d. Refinance (incl. debts to be paid off)	56	50,00					within the past 7		X		
o. Estimated prepaid items		1,380	_	o. Have yo	ou had pr	operty foreclose tast 7 years?	d upon or given	the or deed in			
f. Estimated closing costs	1	2,83		d. Am was	a norty to	a leverit?					3 🗆
g. PMI, MIP, Funding Fee		(	00.0	o. Have yo	ou directly	or Indirectly bee	on obligated on a udgment? (This oment loans, edi obligation, bond, us of Lender, Fi e scilon.)	my loan which m	suited in forec	losun	a, trensfe
h. Discount (if Borrower will pay)		2,800	0.00	loans, 8	SBA loan:	, home improv	ement leans, ed	cational loans,	manufactured	(mot	ille) home
i. Total costs (add items a through h)	58	7,01	4.80	includin	g date, n	ago, unanciai c	as of Lender, F	IA or VA case	100. II Tes.	1 C	to demin
j. Subordinate financing	16	0,000		number,	if any, ar	d reasons for th	e action.)		L X	IIL	
k. Borrower's closing costs paid by Seller			0.00	f. Are you	presently	delinquent or in	default on any	Federal debt or		1	
i. Other Credits (explain)				guarant	er loan,	mortgage, nnu s," give details	ncial obligation, as described in	the preceding			
OTHER EQUITY			0.00	question	٦.				L X		_
				g. Are you	anco?	a to bay sunto	ny, child suppo	ir' ot noberem	L X	11-	4
						down payment b			☐ X	_	4
						er or endorser c	n a note?		_ <u>  X</u>	_	ᆲᆜ
				j. Are you	a U.S. cit	izon?			X		_
						ent resident alle			X	╟上	
m. Loan amount	1,2	80,00	0.00	t. Do you	no? If "Ye	to occupy the	e property as	your primery	x	IJL	
(exclude PMI, MIP, Funding Fee financed)						3	ast in a property i	n the last three			
n. PMI, MIP, Funding Fee financed		(	00.0	( waneer)							لــا لــ
o. Loan amount (edd m & n)	1,28	0,000	00.0	(PR	at type o	home (SH), or li	ivestment proper	ty (IP)?	PR	-	
p. Cash tromito Borrower	7 1			(2) How	w did you tly with y	hold tille to the our spouse (SP)	ou own print nvestment proper home solely to , or jointly with	nother person	SP		
(subtract j, k, l & o from l)	-85	2,985	THE RESERVE							1	
Each of the undersigned specifically represents to Lande						AGREEMEN					
Each of the endersigned specialisty represents to Lance that (1) the information provided in this application is tre opplication may result in own Rabidy, isolating monetary pensitias including, but not Parties to, fine or impresente secured by a mortgage or dood of trust on the proporty made for the purpose of obtaining a residential anextgage an abstraction record of this application, whether or not contained in the application, and I can obligated to amond the Loont (6) in the event that my payments on the Loon deflaquency, report my name and account information to may be required by law; (10) neither Londer nor its agent condition or value of the property; and (11) my breakmist (excitating audio and video recordings), or my faculturile twere delivered containing my original written algorithms.  Acknowledgement, Each of the undersigned hereby acknowledgement.	and/or suppi become doll one or more is, brokers, i sion of this a renamission	isment the inquent, the consumer seurcus, so pplication : of this app	informati Landor, reparting refers, a se an "eld leation of	on provided in it. Re convicers, si gageneles; (9) duccessors or a actrante recondi- catalishing a face	hts applicate tracessors to comercially signs has a containing finite of my	on R any of the may we abeging may, in a fine Lean andfor in mode any represent my "electronic sign electronic	torial facts that I have addition to any other administration of the inition of the inition or warranty, a arture, "as those ter as effective, enforce as effective, enforce	o represented here rights and remode Loan account may supress or implied, i ms are defined in a cable and valid as i	in should change to that it may hav be transferred we o me regarding if pplicable federal f a paper version	prior b o refai lith suc se proj and/or of this	o closing of ing to such the notice as perty or the r state laws a application
Borrower's Significance			Dato			wer's Signaturo			Date		_
" Will them		- 1	212	ela	X						
	X. INFO	RMATIC	N FOR	GOVERNI	MENT M	ONITORING F	URPOSES			-	<del></del>
The following information is requested by the Fo opportunity, fair housing and home mortgage dis- discriminate either on the basis of this informatio- check more than one designation. If you do not obscrization and sumame if you have made this maintail to assure that the disclosures catisfy all	ederal Gove closure law n, or on wh turnish et application requiremen	emment is. You an either you hnicity, re is in perso ts to whice	for certa e not re- s choose ace, or s n. If you th the le	uin types of to quired to fum: e to fumish it. sex, under Fou u do not wish nder is subject			In order to moni to encouraged to ston, please provinder is required to a please check the sw for the particular	iter the lender's do so. The law p de both attricity to note the Infor ne box below. (L ar type of loan a	compliance wi revides that a lead race. For mation on the ender must re- optied for.)	th equi ender race, basis low t	ial credit may not you may of visual he above
BORROWER I do not wish to turnish this ! Ethnicity:   Wisconstons I swipp   X			_		CO-BOR Ethnicity		do not wish to furni				
Reco:   Hispanic or Latino   X   American Indian or   Austra Native	Not Hispan	or Latino	ck or		Raco:		American Indian or Alaska Nativo		nia or Latino Black or		
	J Asien	Ali	tcan Ame	irloan			Alaska Nativo Vativo Hawalian or Other Pacific Islando	Azkin	Black or African	Amork	an
	White				Sex:						-
LA Female	ver's Name	(print or	typel				emate and Address of	Interviewer's Em	plover		
							YWIDE HON				
· ·	EL K S ver's Signa		-ER		Date						
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Freddlo Mae Form 65 7/05 Fannio Mae Form 1003 7/05