

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.

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
2006-7, MORTGAGE PASS-THROUGH
CERTIFICATES, SERIES 2006-7,
Plaintiff,

CASE NO. 09-56135 (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.

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
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(954) 288-1001
(954) 791-6154 Fax
By: /s/ Mark Gunderson, Esq.
FBN: 0842141

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

HSBC BANK USA, N.A., AS TRUSTEE ON BEHALF
OF THE JPMORGAN
ALTERNATIVE LOAN TRUST 2006-A7,
MORTGAGE PASS-THROUGH CERTIFICATES,
SERIES 2006-A7,

Plaintiff,

v.

IVOR HANO ROSE a/k/a IVOR H. ROSE; RITA
STARR a/k/a RITA STARR ROSE; et al,

Defendants.

/

U.S. BANK NATIONAL ASSOCIATION, AS
TRUSTEE OF J.P. MORGAN ALTERNATIVE
LOAN TRUST 2006-A6,

Plaintiff,

v.

RITA STARR, IVOR ROSE; et al,
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,

v.

IVOR HANO ROSE a/k/a IVOR H. ROSE; RITA
STARR, et al,

Defendants.

/

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

Plaintiff,

CASE NO. 08-80371 (CA27)

CASE NO. 09-47829 (CA27)

CASE NO. 09-47944 (CA27)

CASE NO. 09-56135 (CA27)

misrepresentations therein.

FURTHER AFFIANT SAYETH NAUGHT



AFFIANT DANIEL K. SCHERRER

STATE OF NEW YORK
COUNTY OF TIOGA

The foregoing instrument was sworn to subscribed and acknowledged before me this ___th day of September, 2013, by Daniel K. Scherrer,
who is personally known to me or) who have produced Florida Driver Licenses# SL660 171700890

(Notary seal)
Letitia Marie Cieri
01C16281673
Notary Public, State of New York
Qualified in Tioga County
My commission expires MAY 13th, 2017

Signature: Letitia Cieri

Notary Public in and for State of New York

Printed name: Letitia Cieri

My Commission expires: _____

My Commission No.: _____

Affidavit prepared by: Mark Gunderson, Esq.

Uniform Residential Loan Application EXHIBIT A 1/3

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower," as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when the income or assets of a person other than the Borrower (including the Borrower's spouse) will be used as a basis for loan qualification or the income or assets of the Borrower's spouse or other person who has community property rights pursuant to state law will not be used as a basis for loan qualification, but his or her liabilities must be considered because the spouse or other person has community property rights pursuant to applicable law and Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit (sign below):

Borrower _____

Co-Borrower _____

I. TYPE OF MORTGAGE AND TERMS OF LOAN

Mortgage Applied for: <input type="checkbox"/> VA <input checked="" type="checkbox"/> Conventional <input type="checkbox"/> Other (explain):	Agency Case Number	Lender Case Number
<input type="checkbox"/> FHA <input type="checkbox"/> USDA/Rural Housing Service		14125
Amount: \$ 920,000.00	Interest Rate: 7.875 %	No. of Months: 360
Amortization Type: <input type="checkbox"/> Fixed Rate <input type="checkbox"/> Other (explain): <input type="checkbox"/> GPM <input checked="" type="checkbox"/> ARM (type): NC ARM LIBR 5/1 EC 10yIO 525		

II. PROPERTY INFORMATION AND PURPOSE OF LOAN

Subject Property Address (street, city, state, & ZIP)		No. of Units
1827 MICHIGAN AVE, MIAMI BEACH, FL 33139-2418		1
Legal Description of Subject Property (attach description if necessary)		Year Built
SEE COMMITMENT		1936
Purpose of Loan: <input type="checkbox"/> Purchase <input type="checkbox"/> Construction <input type="checkbox"/> Other (explain): <input checked="" type="checkbox"/> Refinance <input type="checkbox"/> Construction-Permanent		Property will be: <input type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input checked="" type="checkbox"/> Investment
Complete this line if construction or construction-permanent loan.		
Year Lot Acquired	Original Cost	Amount Existing Liens
Complete this line if this is a refinance loan.		
Year Acquired	Original Cost	Amount Existing Liens
1988	\$ 90,000.00	\$ 489,678.00
Purpose of Refinance: DEBT CONSOLIDATN/OTHER		Describe Improvements: <input type="checkbox"/> made <input type="checkbox"/> to be made
Cost: \$ 0.00		
Title will be held in what Name(s): IVOR H AND ROSE		Manner in which Title will be held
		Estate will be held in: <input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold (show expiration date)
Source of Down Payment, Settlement Charges, and/or Subordinate Financing (explain): PROCEED FROM FINANCE		

III. BORROWER INFORMATION

Borrower				Co-Borrower			
Borrower's Name (include Jr. or Sr. if applicable): IVOR H. ROSE				Co-Borrower's Name (include Jr. or Sr. if applicable):			
Social Security Number	Home Phone (incl. area code)	DOB (mm/dd/yyyy)	Yrs. School	Social Security Number	Home Phone (incl. area code)	DOB (mm/dd/yyyy)	Yrs. School
209-26-	(305) 525-	09/05/19	16				
<input checked="" type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed)	Dependents (not listed by Co-Borrower)			<input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed)	Dependents (not listed by Borrower)		
<input type="checkbox"/> Separated	0			<input type="checkbox"/> Separated			
Present Address (street, city, state, ZIP): 1810 MICHIGAN AVE MIAMI BEACH, FL 33139				Present Address (street, city, state, ZIP):			
Mailing Address, if different from Present Address:				Mailing Address, if different from Present Address:			

If residing at present address for less than two years, complete the following:

Former Address (street, city, state, ZIP):	Own <input type="checkbox"/> Rent <input type="checkbox"/> No. Yrs.:	Former Address (street, city, state, ZIP):	Own <input type="checkbox"/> Rent <input type="checkbox"/> No. Yrs.:
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IV. EMPLOYMENT INFORMATION

Borrower		Co-Borrower	
Name & Address of Employer: BIRD DOG INVESTMENTS, INC. 1810 MICHIGAN AVE MIAMI BEACH, FL 33139		Name & Address of Employer:	
<input checked="" type="checkbox"/> Self Employed	Yrs. on this Job: 09 Yrs 03 Mos	<input type="checkbox"/> Self Employed	Yrs. on this Job:
	Yrs. employed in this line of work/profession: 15		Yrs. employed in this line of work/profession:
Position/Title/Type of Business: OWNER/VP/COMM. PROP/RENT	Business Phone (incl. area code): (305) 538-	Position/Title/Type of Business:	Business Phone (incl. area code):
If employed in current position for less than two years or if currently employed in more than one position, complete the following:			
Name & Address of Employer:	Dates (from - to):	Name & Address of Employer:	Dates (from - to):
<input type="checkbox"/> Self Employed	Monthly Income:	<input type="checkbox"/> Self Employed	Monthly Income:
Position/Title/Type of Business:	Business Phone (incl. area code):	Position/Title/Type of Business:	Business Phone (incl. area code):
Name & Address of Employer:	Dates (from - to):	Name & Address of Employer:	Dates (from - to):
<input type="checkbox"/> Self Employed	Monthly Income:	<input type="checkbox"/> Self Employed	Monthly Income:
Position/Title/Type of Business:	Business Phone (incl. area code):	Position/Title/Type of Business:	Business Phone (incl. area code):



HSBC-000257



EXHIBIT A 2/3

LOAN #: 141293763

V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION

Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expense	Present	Proposed
Base Empl. Income*	\$ 50000.00	\$ 0.00	\$ 50000.00	Rent	\$ 0.00	
Overtime	0.00	0.00	0.00	First Mortgage (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	0.00	0.00
Dividends/Interest	0.00	0.00	0.00	Real Estate Taxes	0.00	805.00
Net Rental Income	0.00	0.00	0.00	Mortgage Insurance	0.00	0.00
Other (before completing, see the advice in "Describe Other Income," below)	0.00	0.00	0.00	Homeowner Assn. Dues	0.00	0.00
				Other:	0.00	0.00
Total	\$ 50000.00	\$ 0.00	\$ 50000.00	Total	\$ 0.00	\$ 8209.17

* Self Employed Borrower(s) may be required to provide additional documentation such as tax returns and financial statements.

Describe Other Income Notice: Alimony, child support, or separate maintenance income need not be revealed if the Borrower (B) or Co-Borrower (C) does not choose to have it considered for repaying this loan.

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 assets and liabilities are sufficiently joined 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 was 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 Jointly Not Jointly

ASSETS	Cash or Market Value	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, alimony, child support, stock pledges, etc. Use continuation sheet, if necessary. Indicate by (*) those liabilities, which will be satisfied upon sale of real estate owned or upon refinancing of the subject property.	Monthly Payment & Months Left to Pay	Unpaid Balance
Cash deposit toward purchase held by:	\$			
List checking and savings accounts below		TOTAL MORTGAGE OBLIGATIONS FROM THE SCHEDULE OF REAL ESTATE OWNED	14671.92 PER MONTH	2019678.00
Name and address of Bank, S&L, or Credit Union SUNTRUST		Acct. no. TAXES/INS/MAINT/ETC.	3249.66	
Account Type: CHECKING		Name and address of Company BANK OF AMERICA	\$ Payment/Months 1 PMTS @ 16757.00 PER MONTH	\$ 16757.00
Acct. no. 03600	\$ 56465.00	Acct. no. 442		
Name and address of Bank, S&L, or Credit Union		Name and address of Company INFIBANK	\$ Payment/Months 49 PMTS @ 70.00 PER MONTH	\$ 3482.00
Acct. no.	\$	Acct. no. 448		
Name and address of Bank, S&L, or Credit Union		Name and address of Company BK OF AMER	\$ Payment/Months 123 PMTS @ 771.00 PER MONTH	\$ 95463.00
Acct. no.	\$	Acct. no. 591		
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payment/Months	\$
Acct. no.	\$	Acct. no.		
Stocks & Bonds (Company name/number & description)	\$	Name and address of Company	\$ Payment/Months	\$
WACHOVIA SECURITIES				
4031	534624.00	Acct. no.		
SEE ATTACHED.	287500.00	Name and address of Company	\$ Payment/Months	\$
Life Insurance net cash value	\$			
Face amount: \$ 0.00		Acct. no.		
Subtotal Liquid Assets	\$ 878589.00	Name and address of Company	\$ Payment/Months	\$
Real estate owned (enter market value from schedule of real estate owned)	\$ 3300000			
Vested interest in retirement fund	\$ 0.00	Acct. no.		
Net worth of business(es) owned (attach financial statement)	\$	Name and address of Company	\$ Payment/Months	\$
Automobiles owned (make and year)	\$			
Other Assets (Itemize)	\$	Acct. no.		
		Alimony/Child Support/Separate Maintenance Payments Owed to:	\$	
		Job-Related Expense (child care, union dues, etc.)	\$	
		Total Monthly Payments	\$ 18762.58	
Total Assets a.	\$ 4178589.00	Net Worth (a minus b)	\$ 2043209.00	Total Liabilities b. \$ 2135380.00

/R

EXHIBIT A 3/3

LOAN #: 14

VI. ASSETS AND LIABILITIES (cont'd)

Schedule of Real Estate Owned (If additional properties are owned, use continuation sheet.)

Property Address (enter S if sold, PS if pending sale or R if rental being held for income)	Type of Property	Present Market Value	Amount of Mortgages & Liens	Gross Rental Income	Mortgage Payments	Insurance, Maintenance, Taxes & Misc.	Net Rental Income
SEE ATTACHED REO SCHEDULE							
		\$	\$	\$	\$	\$	\$
Totals		\$ 330000	\$ 2019678	\$ 8000	\$ 14672	\$ 3250	\$ -11922

List any additional names under which credit has previously been received and indicate appropriate creditor name(s) and account number(s):

Alternate Name	Creditor Name	Account Number

VII. DETAILS OF TRANSACTION

a. Purchase price	\$ 0.00
b. Alterations, improvements, repairs	0.00
c. Land (if acquired separately)	0.00
d. Refinance (incl. debts to be paid off)	489,678.00
e. Estimated prepaid items	1,984.90
f. Estimated closing costs	11,764.00
g. PMI, MIP, Funding Fee	0.00
h. Discount (if Borrower will pay)	9,200.00
i. Total costs (add items a through h)	512,626.90
j. Subordinate financing	115,000.00
k. Borrower's closing costs paid by Seller	0.00
l. Other Credits (explain)	0.00
OTHER EQUITY	
m. Loan amount (exclude PMI, MIP, Funding Fee financed)	920,000.00
n. PMI, MIP, Funding Fee financed	0.00
o. Loan amount (add m & n)	920,000.00
p. Cash from/to Borrower (subtract j, k, l & o from i)	-522,373.10

VIII. DECLARATIONS

If you answer "Yes" to any questions a through l, please use continuation sheet for explanation.

	Borrower		Co-Borrower	
	Yes	No	Yes	No
a. Are there any outstanding judgments against you?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. Have you been declared bankrupt within the past 7 years?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. Are you a party to a lawsuit?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? (This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans, any mortgage, financial obligation, bond, or loan guarantee. If "Yes," provide details, including date, name, and address of Lender, FHA or VA case number, if any, and reasons for the action.)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee? If "Yes," give details as described in the preceding question.	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
g. Are you obligated to pay alimony, child support, or separate maintenance?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
h. Is any part of the down payment borrowed?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
i. Are you a co-maker or endorser on a note?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
j. Are you a U.S. citizen?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
k. Are you a permanent resident alien?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
l. Do you intend to occupy the property as your primary residence? If "Yes," complete question m below.	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
m. Have you had an ownership interest in a property in the last three years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(1) What type of property did you own - principal residence (PR), second home (SH), or investment property (IP)?				
(2) How did you hold title to the home - solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?				

IX. ACKNOWLEDGEMENT AND AGREEMENT

Each of the undersigned specifically represents to Lender and to Lender's actual or potential agents, brokers, processors, attorneys, insurers, servicers, successors and assigns and agrees and acknowledges that: (1) the information provided in this application is true and correct as of the date set forth opposite my signature and that any intentional or negligent misrepresentation of this information contained in this application may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon any misrepresentation that I have made on this application, and/or in criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Sec. 1001, et seq.; (2) the loan requested pursuant to this application (the "Loan") will be secured by a mortgage or deed of trust on the property described in this application; (3) the property will not be used for any illegal or prohibited purpose or use; (4) all statements made in this application are made for the purpose of obtaining a residential mortgage loan; (5) the property will be occupied as indicated in this application; (6) the Lender, its servicer, successors or assigns may retain the original and/or an electronic record of this application, whether or not the Loan is approved; (7) the Lender and its agents, brokers, insurers, servicers, successors, and assigns may continuously rely on the information contained in the application, and I am obligated to amend and/or supplement the information provided in this application if any of the material facts that I have represented herein should change prior to closing of the Loan; (8) in the event that my payments on the Loan become delinquent, the Lender, its servicers, successors or assigns may, in addition to any other rights and remedies that it may have relating to such delinquency, report my name and account information to one or more consumer reporting agencies; (9) ownership of the Loan and/or administration of the Loan account may be transferred with such notice as may be required by law; (10) neither Lender nor its agents, brokers, insurers, servicers, successors or assigns has made any representation or warranty, express or implied, to me regarding the property or the condition or value of the property; and (11) my transmission of this application as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (including audio and video recordings), or my facsimile transmission of this application containing a facsimile of my signature, shall be as effective, enforceable and valid as if a paper version of this application were delivered containing my original written signature.

Acknowledgement. Each of the undersigned hereby acknowledges that any owner of the Loan, its servicers, successors and assigns, may verify or reverify any information contained in this application or obtain any information or data relating to the Loan, for any legitimate business purpose through any source, including a source named in this application or a consumer reporting agency.

Borrower's Signature <i>X Juan Hans Rose</i>	Date 2/21/06	Co-Borrower's Signature <i>X</i>	Date
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X. INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender may not discriminate either on the basis of this information, or on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, this lender is required to note the information on the basis of visual observation and surname if you have made this application in person. If you do not wish to furnish the information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the particular type of loan applied for.)

BORROWER <input type="checkbox"/> I do not wish to furnish this information. Ethnicity: <input type="checkbox"/> Hispanic or Latino <input checked="" type="checkbox"/> Not Hispanic or Latino Race: <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input checked="" type="checkbox"/> White Sex: <input type="checkbox"/> Female <input checked="" type="checkbox"/> Male	CO-BORROWER <input type="checkbox"/> I do not wish to furnish this information. Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino Race: <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male
To be Completed by Interviewer This application was taken by: <input type="checkbox"/> Face-to-face interview <input type="checkbox"/> Mail <input checked="" type="checkbox"/> Telephone 08/30/2006 <input type="checkbox"/> Internet	Interviewer's Name (print or type) DANIEL K SCHERRER Interviewer's Signature <i>Daniel Scherrer</i> Date 9-25-06 Interviewer's Phone Number (incl. area code) (305) 512-7100
Name and Address of Interviewer's Employer COUNTRYWIDE HOME LOANS, INC. 15150 NW 79TH CT. STE.100 MIAMI LAKES, FL 33016	

Uniform Residential Loan Application

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower" as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when the income or assets of a person other than the Borrower (including the Borrower's spouse) will be used as a basis for loan qualification or the income or assets of the Borrower's spouse or other person who has community property rights pursuant to state law will not be used as a basis for loan qualification, but his or her liabilities must be considered because the spouse or other person has community property rights pursuant to applicable law and Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit (sign below):

Borrower

Co-Borrower

I. TYPE OF MORTGAGE AND TERMS OF LOAN
Mortgage Applied for: [] VA [X] Conventional [] Other (explain):
Agency Case Number: Lender Case Number: 1407
Amount: \$1,200,000.00 Interest Rate: 8.250 % No. of Months: 360
Amortization Type: [] Fixed Rate [] Other (explain): [X] ARM (type): NC ARM LIBR 5/1 EC 10y10 525

II. PROPERTY INFORMATION AND PURPOSE OF LOAN

Subject Property Address (street, city, state, & ZIP): 1801 MICHIGAN AVE, MIAMI BEACH, FL 33139-2418 No. of Units: 1

Legal Description of Subject Property (attach description if necessary): SEE COMMITMENT Year Built: 1936

Purpose of Loan: [] Purchase [] Construction [] Other (explain): [X] Refinance [] Construction-Permanent
Property will be: [] Primary Residence [] Secondary Residence [X] Investment

Complete this line if construction or construction-permanent loan.
Year Lot Acquired: Original Cost: Amount Existing Liens: (a) Present Value of Lot: (b) Cost of Improvements: Total (a + b):

Complete this line if this is a refinance loan.
Year Acquired: Original Cost: Amount Existing Liens: Purpose of Refinance: Describe Improvements: Cost: \$0.00

Title will be held in what Name(s): Manner in which Title will be held: Estate will be held in: [X] Fee Simple [] Leasehold

Source of Down Payment, Settlement Charges, and/or Subordinate Financing (explain): SAVINGS/CHECKING

III. BORROWER INFORMATION

Borrower's Name (include Jr. or Sr. if applicable): RITA STARR Co-Borrower's Name (include Jr. or Sr. if applicable):

Social Security Number: Home Phone (incl. area code): DOB (mm/dd/yyyy): Yrs. School: 261-88- (305) (06/29/18)

[X] Married [] Unmarried (include single, divorced, widowed) Dependents (not listed by Co-Borrower): [] Married [] Unmarried (include single, divorced, widowed) Dependents (not listed by Borrower):

Present Address (street, city, state, ZIP): 1810 MICHIGAN AVE MIAMI BEACH, FL 33139 Present Address (street, city, state, ZIP):

Mailing Address, if different from Present Address:

If residing at present address for less than two years, complete the following: Former Address (street, city, state, ZIP):

Former Address (street, city, state, ZIP):

IV. EMPLOYMENT INFORMATION

Name & Address of Employer: BIRD DOG INVESTMENTS Yrs. on this job: 09 Yrs. 02 Mos Name & Address of Employer: Yrs. on this job:

1610 MICHIGAN AVE MIAMI BEACH, FL 33139 Yrs. employed in this line of work/profession: 15

Position/Title/Type of Business: COMMERCIAL REAL/RENTAL UNITS Business Phone (incl. area code): (305) 538-3503 Position/Title/Type of Business: Business Phone (incl. area code):

If employed in current position for less than two years or if currently employed in more than one position, complete the following:

Name & Address of Employer: Dates (from - to): Monthly Income:

Position/Title/Type of Business: Business Phone (incl. area code):

Name & Address of Employer: Dates (from - to): Monthly Income:

Position/Title/Type of Business: Business Phone (incl. area code):

Name & Address of Employer: Dates (from - to): Monthly Income:

Position/Title/Type of Business: Business Phone (incl. area code):

VMP-21N (05/07) CHL (09/05)(d)

VMP Mortgage Solutions, Inc. (800)521-7281 Application 1 of 1

Fred's Max Form 65 1/05 Fannie Mae Form 1003 7/05 Page 1 of 4



KS USB-000252



EXHIBIT B 3/3

LOAN #: 24072

VI. ASSETS AND LIABILITIES (cont'd)							
Schedule of Real Estate Owned (if additional properties are owned, use continuation sheet) Property Address (enter S if sold, PS if pending sale or R if rental being held for income)							
Type of Property	Present Market Value	Amount of Mortgages & Liens	Gross Rental Income	Mortgage Payments	Insurance, Maintenance, Taxes & Misc.	Net Rental Income	
SBE ATTACHED RESCHEDULE							
	\$	\$	\$	\$	\$	\$	\$
Totals		\$ 595,000.00	1,672,032.00	\$ 12,737.00	\$ 114,750.00	\$ 68,690.00	\$ -71,410.00

List any additional names under which credit has previously been received and indicate appropriate creditor name(s) and account number(s):

Alternate Name	Creditor Name	Account Number
RITA STAR		

VII. DETAILS OF TRANSACTION		VIII. DECLARATIONS					
a. Purchase price	\$ 0.00	If you answer "Yes" to any questions a through l, please use continuation sheet for explanation.		Borrower		Co-Borrower	
b. Alterations, improvements, repairs	0.00			Yes	No	Yes	No
c. Land (if acquired separately)	0.00			<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. Refinance (incl. debts to be paid off)	594,032.00			<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e. Estimated prepaid items	2,712.30			<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
f. Estimated closing costs	12,444.50			<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
g. PMI, MIP, Funding Fee	0.00			<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
h. Discount (if Borrower will pay)	15,000.00			<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
i. Total costs (add items a through h)	624,188.80			<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
j. Subordinate financing	150,000.00			<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
k. Borrower's closing costs paid by Seller	0.00			<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
l. Other Credits (explain)	0.00			<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
OTHER EQUITY				<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
m. Loan amount (exclude PMI, MIP, Funding Fee financed)	1,200,000.00			<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
n. PMI, MIP, Funding Fee financed	0.00	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
o. Loan amount (add m & n)	1,200,000.00	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
p. Cash from/to Borrower (subtract j, k, l & o from i)	-725,811.20	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		

IX. ACKNOWLEDGEMENT AND AGREEMENT

Each of the undersigned specifically represents to Lender and to Lender's actual or potential agents, brokers, processors, attorneys, insurers, servicers, successors and assigns and agrees and acknowledges that (1) the information provided in this application is true and correct as of the date set forth appears my signature and that any intentional or negligent misrepresentation of this information contained in this application may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon any misrepresentation that I have made on this application, and/or in criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Sec. 1001, et seq.; (2) the loan requested pursuant to this application (the "Loan") will be secured by a mortgage or deed of trust on the property described in this application; (3) the property will not be used for any illegal or prohibited purpose or use; (4) all statements made in this application are made for the purpose of obtaining a residential mortgage loan; (5) the property will be occupied as indicated in this application; (6) the Lender, its servicers, successors or assigns may retain the original and/or an electronic record of this application, whether or not the Loan is approved; (7) the Lender and its agents, brokers, insurers, servicers, successors, and assigns may continuously rely on the information contained in the application, and I am obligated to amend and/or supplement the information provided in this application if any of the material facts that I have represented herein should change prior to closing of the Loan; (8) in the event that my payments on the Loan become delinquent, the Lender, its servicers, successors or assigns may, in addition to any other rights and remedies that it may have relating to such delinquency, report my name and account information to one or more consumer reporting agencies; (9) ownership of the Loan and/or administration of the Loan account may be transferred with such notice as may be required by law; (10) neither Lender nor its agents, brokers, insurers, servicers, successors or assigns has made any representation or warranty, express or implied, to me regarding the property or the condition or value of the property; and (11) my transmission of this application as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or my facsimile transmission of this application containing a facsimile of my signature, shall be as effective, enforceable and valid as if a paper version of this application were delivered containing my original written signature.

Acknowledgment: Each of the undersigned hereby acknowledges that any owner of the Loan, its servicers, successors and assigns, may verify or reverify any information contained in this application or obtain any information or data relating to the Loan, for any legitimate business purpose through any source, including a source named in this application or a consumer reporting agency.

Borrower's Signature X <i>Rita Star</i>	Date 8/24/06	Co-Borrower's Signature X	Date
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X. INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender may not discriminate either on the basis of this information, or on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation, if you do not furnish ethnicity, race, or sex, under Federal regulations, this lender is required to note the information on the basis of visual observation and surname if you have made this application in person. If you do not wish to furnish the information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the particular type of loan applied for.)

BORROWER <input type="checkbox"/> I do not wish to furnish this information. Ethnicity: <input type="checkbox"/> Hispanic or Latino <input checked="" type="checkbox"/> Not Hispanic or Latino Race: <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input checked="" type="checkbox"/> White Sex: <input checked="" type="checkbox"/> Female <input type="checkbox"/> Male	CO-BORROWER <input type="checkbox"/> I do not wish to furnish this information. Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino Race: <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male
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To be Completed by Interviewer with this application was taken by: <input checked="" type="checkbox"/> Face-to-face interview 06/26/2006 <input type="checkbox"/> Mail <input type="checkbox"/> Telephone <input type="checkbox"/> Internet	Interviewer's Name (print or type) DANIEL K SCHERRER Interviewer's Signature <i>Daniel Scherrer</i> Interviewer's Phone Number (incl. area code) (305) 512-7100	Name and Address of Interviewer's Employer COUNTRYWIDE HOME LOANS, INC. 15150 NW 79TH CT. STE. 100 MIAMI LAKES, FL 33016
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USB-000254
RS

Uniform Residential Loan Application EXHIBIT C 1/3

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower" as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when the income or assets of a person other than the Borrower (including the Borrower's spouse) will be used as a basis for loan qualification or the income or assets of the Borrower's spouse or other person who has community property rights pursuant to state law will not be used as a basis for loan qualification, but his or her liabilities must be considered because the spouse or other person has community property rights pursuant to applicable law and Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit (sign below):

Borrower _____

Co-Borrower _____

I. TYPE OF MORTGAGE AND TERMS OF LOAN

Mortgage Applied for:	<input type="checkbox"/> VA <input checked="" type="checkbox"/> Conventional <input type="checkbox"/> Other (explain):	Agency Case Number	Lender Case Number
	<input type="checkbox"/> FHA <input type="checkbox"/> USDA/Rural Housing Service		1412-██████
Amount	Interest Rate	No. of Months	Amortization Type:
\$ 1,160,000.00	8.375 %	360	<input type="checkbox"/> Fixed Rate <input type="checkbox"/> Other (explain): <input type="checkbox"/> GPM <input checked="" type="checkbox"/> ARM (type): NC ARM LIBR 5/1 EC 10yIO 525

II. PROPERTY INFORMATION AND PURPOSE OF LOAN

Subject Property Address (street, city, state, & ZIP)	No. of Units
1800 MICHIGAN AVE, MIAMI BEACH, FL 33139-2395	4
Legal Description of Subject Property (attach description if necessary)	Year Built
SEE COMMITMENT	1935

Purpose of Loan	Property will be:
<input type="checkbox"/> Purchase <input type="checkbox"/> Construction <input type="checkbox"/> Other (explain):	<input type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input checked="" type="checkbox"/> Investment
<input checked="" type="checkbox"/> Refinance <input type="checkbox"/> Construction-Permanent	

Complete this line if construction or construction-permanent loan.				
Year Lot Acquired	Original Cost	Amount Existing Liens	(a) Present Value of Lot	(b) Cost of Improvements
	\$	\$	\$	\$
Total (a + b)				

Complete this line if this is a refinance loan.				
Year Acquired	Original Cost	Amount Existing Liens	Purpose of Refinance	Describe Improvements
1986	\$ 100,000.00	\$ 550,466.00	DEBT CONSOLIDATN/OTHER	<input type="checkbox"/> made <input type="checkbox"/> to be made
				Cost: \$ 0.00

Title will be held in what Name(s)	Manner in which Title will be held	Estate will be held in:
IVOR HANG ROSE		<input checked="" type="checkbox"/> Fee Simple
		<input type="checkbox"/> Leasehold (show expiration date)

Source of Down Payment, Settlement Charges, and/or Subordinate Financing (explain)
SAVINGS/CHECKING

Borrower

III. BORROWER INFORMATION

Co-Borrower

Borrower's Name (Include Jr. or Sr. if applicable)					Co-Borrower's Name (Include Jr. or Sr. if applicable)				
IVOR H. ROSE									
Social Security Number	Home Phone (incl. area code)	DOB(mm/dd/yyyy)	Yrs. School		Social Security Number	Home Phone (incl. area code)	DOB(mm/dd/yyyy)	Yrs. School	
209-26-██████	(305) 525-██████	09/05/19██	14						
<input checked="" type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed)	<input type="checkbox"/> Separated	Dependents (not listed by Co-Borrower) no. ages			<input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed)	<input type="checkbox"/> Separated	Dependents (not listed by Borrower) no. ages		
		0							
Present Address (street, city, state, ZIP)					Present Address (street, city, state, ZIP)				
1810 MICHIGAN AVE MIAMI BEACH, FL 33139									
Mailing Address, if different from Present Address					Mailing Address, if different from Present Address				

If residing at present address for less than two years, complete the following:

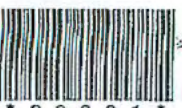
Former Address (street, city, state, ZIP)	<input type="checkbox"/> Own <input type="checkbox"/> Rent	No. Yrs.	Former Address (street, city, state, ZIP)	<input type="checkbox"/> Own <input type="checkbox"/> Rent	No. Yrs.

Borrower

IV. EMPLOYMENT INFORMATION

Co-Borrower

Name & Address of Employer				Name & Address of Employer			
BIRD DOG INVESTMENTS							
<input checked="" type="checkbox"/> Self Employed				<input type="checkbox"/> Self Employed			
Yrs. on this Job				Yrs. on this Job			
09Yrs 03Mos							
Yrs. employed in this line of work/profession				Yrs. employed in this line of work/profession			
15							
Position/Title/Type of Business				Position/Title/Type of Business			
COMMERCIAL REAL/RENTAL UNITS							
Business Phone (incl. area code)				Business Phone (incl. area code)			
(305) 538-██████							
If employed in current position for less than two years or if currently employed in more than one position, complete the following:							
Name & Address of Employer				Name & Address of Employer			
<input type="checkbox"/> Self Employed				<input type="checkbox"/> Self Employed			
Dates (from - to)				Dates (from - to)			
Monthly Income				Monthly Income			
\$				\$			
Position/Title/Type of Business				Position/Title/Type of Business			
Business Phone (incl. area code)				Business Phone (incl. area code)			
Name & Address of Employer				Name & Address of Employer			
<input type="checkbox"/> Self Employed				<input type="checkbox"/> Self Employed			
Dates (from - to)				Dates (from - to)			
Monthly Income				Monthly Income			
\$				\$			
Position/Title/Type of Business				Position/Title/Type of Business			
Business Phone (incl. area code)				Business Phone (incl. area code)			



USB-000271



EXHIBIT C 2/3

LOAN #: 14129

V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION

Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expense*	Present	Proposed
Base Empl. Income*	\$ 50000.00	\$ 0.00	\$ 50000.00	Rent	\$ 0.00	
Overtime	0.00	0.00	0.00	First Mortgage (P&I)	0.00	\$ 8,095.83
Bonuses	0.00	0.00	0.00	Other Financing (P&I)	0.00	1,495.31
Commissions	0.00	0.00	0.00	Hazard Insurance	500.00	0.00
Dividends/Interest	0.00	0.00	0.00	Real Estate Taxes	1322.00	2,550.00
Net Rental Income	0.00	0.00	0.00	Mortgage Insurance	0.00	0.00
Other (before completing, see the notice in "describe other income," below)	0.00	0.00	0.00	Homeowner Assn. Dues	0.00	0.00
				Other:	0.00	0.00
Total	\$ 50000.00	\$ 0.00	\$ 50000.00	Total	\$ 1822.00	\$ 12141.14

* Self Employed Borrower(s) may be required to provide additional documentation such as tax returns and financial statements.

Describe Other Income Notice: Alimony, child support, or separate maintenance income need not be revealed if the Borrower (B) or Co-Borrower (C) does not choose to have it considered for repaying this loan.

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 assets and liabilities are sufficiently joined 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 was 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 Jointly Not Jointly

Description	ASSETS	Cash or Market Value	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, alimony, child support, stock pledges, etc. Use continuation sheet, if necessary. Indicate by (*) those liabilities, which will be satisfied upon sale of real estate owned or upon refinancing of the subject property.			
			LIABILITIES	Monthly Payment & Months Left to Pay	Unpaid Balance	
Cash deposit toward purchase held by:		\$				
List checking and savings accounts below						
Name and address of Bank, S&L, or Credit Union CHARLES SCHWAB			TOTAL MORTGAGE OBLIGATIONS FROM THE SCHEDULE OF REAL ESTATE OWNED	\$ Payment/Months 23116.42 PER MONTH	\$ 3340466.00	
Account Type: 401K			Acct. no. TAXES/INS/MAINT/ETC.	6407.58		
Acct. no. 418		\$ 100625.00	Name and address of Company BANK OF AMERICA	\$ Payment/Months 1 PMTS @ 16757.00 PER MONTH	\$ 16757.00	
Name and address of Bank, S&L, or Credit Union						
Acct. no.		\$	Name and address of Company INFIBANK	\$ Payment/Months 49 PMTS @ 70.00 PER MONTH	\$ 3482.00	
Name and address of Bank, S&L, or Credit Union						
Acct. no.		\$	Name and address of Company BK OF AMER	\$ Payment/Months 123 PMTS @ 771.00 PER MONTH	\$ 95463.00	
Name and address of Bank, S&L, or Credit Union						
Acct. no.		\$	Name and address of Company	\$ Payment/Months	\$	
Stocks & Bonds (Company name/number & description)		\$				
WACHOVIA SECURITIES 4031		267462.28	Acct. no.			
Name and address of Company						
Life insurance net cash value		\$	Name and address of Company	\$ Payment/Months	\$	
Face amount: \$ 0.00						
Subtotal Liquid Assets		\$ 368087.28				
Real 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	\$	
Net worth of business(es) owned (attach financial statement)		\$				
Automobiles owned (make and year)		\$	Acct. no.			
Other Assets (itemize)		\$	Alimony/Child Support/Separate Maintenance Payments Owed to:	\$		
			Job-Related Expense (child care, union dues, etc.)	\$		
			Total Monthly Payments	\$ 30365.00		
Total Assets a.	\$ 6118087.28		Net Worth (a minus b)	\$ 2661919.28	Total Liabilities b.	\$ 3456168.00

Freddie Mac Form 65 7/05
Fannie Mae Form 1003 7/05

R

EXHIBIT C 3/3

LOAN #: 141

VI. ASSETS AND LIABILITIES (cont'd)

Schedule of Real Estate Owned (If additional properties are owned, use continuation sheet.)

Property Address (enter S if sold, PS if pending sale or R if rental being held for income)	Type of Property	Present Market Value	Amount of Mortgages & Liens	Gross Rental Income	Mortgage Payments	Insurance, Maintenance, Taxes & Misc.	Net Rental Income
SEE ATTACHED REO SCHEDULE							
		\$	\$	\$	\$	\$	\$
Totals		\$ 575000	\$ 3340466	\$ 16687	\$ 23116	\$ 6408	\$ -15187

List any additional names under which credit has previously been received and indicate appropriate creditor name(s) and account number(s):

Alternate Name	Creditor Name	Account Number

VII. DETAILS OF TRANSACTION

a. Purchase price	\$ 0.00
b. Alterations, Improvements, repairs	0.00
c. Land (if acquired separately)	0.00
d. Refinance (incl. debts to be paid off)	550,466.00
e. Estimated prepaid items	2,661.60
f. Estimated closing costs	12,372.50
g. PMI, MIP, Funding Fee	0.00
h. Discount (if Borrower will pay)	15,950.00
i. Total costs (add items a through h)	581,450.10
j. Subordinate financing	145,000.00
k. Borrower's closing costs paid by Seller	0.00
l. Other Credits (explain)	0.00
OTHER EQUITY	
	0.00
m. Loan amount (exclude PMI, MIP, Funding Fee financed)	1,160,000.00
n. PMI, MIP, Funding Fee financed	0.00
o. Loan amount (add m & n)	1,160,000.00
p. Cash from/to Borrower (subtract j, k, l & o from i)	-723,549.90

VIII. DECLARATIONS

If you answer "Yes" to any questions a through i, please use continuation sheet for explanation.

	Borrower		Co-Borrower	
	Yes	No	Yes	No
a. Are there any outstanding judgments against you?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. Have you been declared bankrupt within the past 7 years?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. Are you a party to a lawsuit?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? (This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans, any mortgage, financial obligation, bond, or loan guarantee. If "Yes," provide details, including date, name, and address of Lender, FHA or VA case number, if any, and reasons for the action.)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee? If "Yes," give details as described in the preceding question.	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
g. Are you obligated to pay alimony, child support, or separate maintenance?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
h. Is any part of the down payment borrowed?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
i. Are you a co-maker or endorser on a note?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
j. Are you a U.S. citizen?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
k. Are you a permanent resident alien?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
l. Do you intend to occupy the property as your primary residence? If "Yes," complete question in below.	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
m. Have you had an ownership interest in a property in the last three years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(1) What type of property did you own - principal residence (PR), second home (SH), or investment property (IP)?				
(2) How did you hold title to the home - solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?				

IX. ACKNOWLEDGEMENT AND AGREEMENT

Each of the undersigned specifically represents to Lender and to Lender's actual or potential agents, brokers, processors, attorneys, insurers, servicers, successors and assigns and agrees and acknowledges that: (1) the information provided in this application is true and correct as of the date set forth opposite my signature and that any intentional or negligent misrepresentation of this information contained in this application may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon any misrepresentation that I have made on this application, and/or in criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Sec. 1001, et seq.; (2) the loan requested pursuant to this application (the "Loan") will be secured by a mortgage or deed of trust on the property described in this application; (3) the property will not be used for any illegal or prohibited purpose or use; (4) all statements made in this application are made for the purpose of obtaining a residential mortgage loan; (5) the property will be occupied as indicated in this application; (6) the Lender, its servicers, successors or assigns may retain the original and/or an electronic record of this application, whether or not the Loan is approved; (7) the Lender and its agents, brokers, insurers, servicers, successors, and assigns may continuously rely on the information contained in this application, and I am obligated to amend and/or supplement the information provided in this application if any of the material facts that I have represented herein should change prior to closing of the Loan; (8) in the event that my payments on the Loan become delinquent, the Lender, its servicers, successors or assigns may, in addition to any other rights and remedies that it may have relating to such delinquency, report my name and account information to one or more consumer reporting agencies; (9) ownership of the Loan and/or administration of the Loan account may be transferred with such notice as may be required by law; (10) neither Lender nor its agents, brokers, insurers, servicers, successors or assigns has made any representation or warranty, express or implied, to me regarding the property or the condition or value of the property; and (11) my transmission of this application as an "electronic record" containing my "electronic signature" as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or my facsimile transmission of this application containing a facsimile of my signature, shall be as effective, enforceable and valid as if a paper version of this application were delivered containing my original written signature.

Acknowledgment: Each of the undersigned hereby acknowledges that any owner of the Loan, its servicers, successors and assigns, may verify or reverify any information contained in this application or obtain any information or data relating to the Loan, for any legitimate business purpose through any source, including a source named in this application or a consumer reporting agency.

Borrower's Signature X <i>John Henry Rose</i>	Date 9/21/06	Co-Borrower's Signature X	Date
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X. INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender may not discriminate either on the basis of this information, or on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, this lender is required to note the information on the basis of visual observation and surname if you have made this application in person. If you do not wish to furnish the information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the particular type of loan applied for.)

BORROWER <input type="checkbox"/> I do not wish to furnish this information. Ethnicity: <input type="checkbox"/> Hispanic or Latino <input checked="" type="checkbox"/> Not Hispanic or Latino Race: <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input checked="" type="checkbox"/> White Sex: <input type="checkbox"/> Female <input checked="" type="checkbox"/> Male	CO-BORROWER <input type="checkbox"/> I do not wish to furnish this information. Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino Race: <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male
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To be Completed by Interviewer This application was taken by: <input type="checkbox"/> Face-to-face interview <input type="checkbox"/> Mail <input checked="" type="checkbox"/> Telephone 08/31/2006 <input type="checkbox"/> Internet	Interviewer's Name (print or type) DANIEL K SCHERRER Interviewer's Signature <i>Daniel K. Scherrer</i> Date <i>9/21/06</i> Interviewer's Phone Number (incl. area code) (305) 512-7100	Name and Address of Interviewer's Employer COUNTRYWIDE HOME LOANS, INC. 15150 NW 79TH CT. STE.100 MIAMI LAKES, FL 33016
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Uniform Residential Loan Application EXHIBIT D 1/3

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower," as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when the income or assets of a person other than the Borrower (including the Borrower's spouse) will be used as a basis for loan qualification or the income or assets of the Borrower's spouse or other person who has community property rights pursuant to state law will not be used as a basis for loan qualification, but his or her liabilities must be considered because the spouse or other person has community property rights pursuant to applicable law and Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit (sign below):

Borrower

Co-Borrower

I. TYPE OF MORTGAGE AND TERMS OF LOAN

Mortgage Applied for: <input type="checkbox"/> VA <input checked="" type="checkbox"/> Conventional <input type="checkbox"/> Other (explain):	Agency Case Number	Lender Case Number
<input type="checkbox"/> FHA <input type="checkbox"/> USDA/Rural Housing Service	141	
Amount: \$1,280,000.00	Interest Rate: 7.875%	No. of Months: 360
Amortization Type: <input type="checkbox"/> Fixed Rate <input type="checkbox"/> Other (explain): <input type="checkbox"/> GPM <input checked="" type="checkbox"/> ARM (type): NC ARM LIBR 5/1 EC 10YIO 525		

II. PROPERTY INFORMATION AND PURPOSE OF LOAN

Subject Property Address (street, city, state, & ZIP) 1810 MICHIGAN AVE, MIAMI BEACH, FL 33139-2419	No. of Units 4
Legal Description of Subject Property (attach description if necessary) SEE COMMITMENT	Year Built 1925

Purpose of Loan: <input type="checkbox"/> Purchase <input type="checkbox"/> Construction <input type="checkbox"/> Other (explain):	Property will be: <input checked="" type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input type="checkbox"/> Investment
<input checked="" type="checkbox"/> Refinance <input type="checkbox"/> Construction-Permanent	

Complete this line if construction or construction-permanent loan.					
Year Lot Acquired	Original Cost	Amount Existing Liens	(e) Present Value of Lot	(b) Cost of Improvements	Total (a + b)
	\$	\$	\$	\$	\$

Complete this line if this is a refinance loan.			
Year Acquired	Original Cost	Amount Existing Liens	Purpose of Refinance
1994	\$150,000.00	\$560,000.00	DEBT CONSOLIDATION/OTHER
			Describe Improvements: <input type="checkbox"/> made <input type="checkbox"/> to be made
			Cost: \$ 0.00

Title will be held in what name(s) RITA STARR AND IVO HANO ROSE	Manner in which Title will be held	Estate will be held in: <input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold (show expiration date)
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Source of Down Payment, Settlement Charges, and/or Subordinate Financing (explain)
SAVINGS/CHECKING

Borrower

III. BORROWER INFORMATION

Co-Borrower

Borrower's Name (include Jr. or Sr. if applicable) RITA STARR					Co-Borrower's Name (include Jr. or Sr. if applicable)				
Social Security Number	Home Phone (incl. area code)	DOB (mm/dd/yyyy)	Yrs. School		Social Security Number	Home Phone (incl. area code)	DOB (mm/dd/yyyy)	Yrs. School	
261-88-	(305)	06/29/	18						
<input checked="" type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed)	Dependents (not listed by Co-Borrower)				<input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed)	Dependents (not listed by Borrower)			
<input type="checkbox"/> Separated	0				<input type="checkbox"/> Separated				
Present Address (street, city, state, ZIP)	<input checked="" type="checkbox"/> Own <input type="checkbox"/> Rent	12/00	No. Yrs.		Present Address (street, city, state, ZIP)	<input type="checkbox"/> Own <input type="checkbox"/> Rent		No. Yrs.	
1810 MICHIGAN AVE MIAMI BEACH, FL 33139-2419									
Mailing Address, if different from Present Address				Mailing Address, if different from Present Address					

If residing at present address for less than two years, complete the following:

Former Address (street, city, state, ZIP)	<input type="checkbox"/> Own <input type="checkbox"/> Rent		No. Yrs.	Former Address (street, city, state, ZIP)	<input type="checkbox"/> Own <input type="checkbox"/> Rent		No. Yrs.
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Borrower

IV. EMPLOYMENT INFORMATION

Co-Borrower

Name & Address of Employer BIRD DOG INVESTMENTS 1810 MICHIGAN AVE MIAMI BEACH, FL 33139	<input checked="" type="checkbox"/> Self Employed	Yrs. on this Job 09 Yrs 03 Mos	Name & Address of Employer	<input type="checkbox"/> Self Employed	Yrs. on this Job
Position/Title/Type of Business COMMERCIAL REAL/RENTAL UNITS	Business Phone (incl. area code) (305)	Yrs. employed in this line of work/profession 15	Position/Title/Type of Business	Business Phone (incl. area code)	Yrs. employed in this line of work/profession
If employed in current position for less than two years or if currently employed in more than one position, complete the following:					
Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from - to)	Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from - to)
		Monthly Income			Monthly Income
		\$			\$
Position/Title/Type of Business	Business Phone (incl. area code)		Position/Title/Type of Business	Business Phone (incl. area code)	
Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from - to)	Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from - to)
		Monthly Income			Monthly Income
		\$			\$
Position/Title/Type of Business	Business Phone (incl. area code)		Position/Title/Type of Business	Business Phone (incl. area code)	



EXHIBIT D 2/3

LOAN #: 14

V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION

Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expense	Present	Proposed
Base Empl. Income*	\$ 47850.00	\$ 0.00	\$ 47850.00	Rent	\$ 0.00	
Overtime	0.00	0.00	0.00	First Mortgage (P&I)	2345.20	\$ 8,400.00
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	450.00	0.00
Dividends/Interest	0.00	0.00	0.00	Real Estate Taxes	1322.03	1,322.09
Net Rental Income	0.00	0.00	0.00	Mortgage Insurance	0.00	0.00
Other (before completing, see the notice in "describe other income," below)	0.00	0.00	0.00	Homeowner Assn. Dues	0.00	0.00
				Other	0.00	0.00
Total	\$ 47850.00	\$ 0.00	\$ 47850.00	Total	\$ 4117.23	\$ 11088.76

* Self Employed Borrower(s) may be required to provide additional documentation such as tax returns and financial statements.

Describe Other Income Notice: Alimony, child support, or separate maintenance income need not be revealed if the Borrower (B) or Co-Borrower (C) does not choose to have it considered for repaying this loan.

B/C	Describe Other Income	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 assets and liabilities are sufficiently joined 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 was 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 Jointly Not Jointly

ASSETS	Cash or Market Value	LIABILITIES	Monthly Payment & Months Left to Pay	Unpaid Balance
Cash deposit toward purchase held by:	\$	LIABILITIES	\$ Payment/Months	\$
	\$	Name and address of Company		2958000.00
List checking and savings accounts below		TOTAL MORTGAGE OBLIGATIONS	19011.95	
Name and address of Bank, S&L, or Credit Union		FROM THE SCHEDULE OF	PER MONTH	
WACHOVIA SECURITIES		REAL ESTATE OWNED		
Account Type: MONEY MARKET		Acct. no. TAXES / INS / MAINT / ETC.	7010.53	
Acct. no. 40	\$ 124745.73	Name and address of Company	\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union				
CHARLES SCHWAB		Acct. no.		
Account Type: 401K		Name and address of Company	\$ Payment/Months	\$
Acct. no. 418	\$ 67083.52			
Name and address of Bank, S&L, or Credit Union		Acct. no.		
		Name and address of Company	\$ Payment/Months	\$
Acct. no.	\$			
Name and address of Bank, S&L, or Credit Union		Acct. no.		
		Name and address of Company	\$ Payment/Months	\$
Acct. no.	\$			
Stocks & Bonds (Company name/number & description)	\$	Name and address of Company	\$ Payment/Months	\$
		Acct. no.		
Life Insurance net cash value	\$	Name and address of Company	\$ Payment/Months	\$
Face amount: \$ 0.00		Acct. no.		
Subtotal Liquid Assets	\$ 191829.25	Name and address of Company	\$ Payment/Months	\$
Real estate owned (enter market value from schedule of real estate owned)	\$ 605000.00	Acct. no.		
Vested interest in retirement fund	\$ 0.00	Name and address of Company	\$ Payment/Months	\$
Net worth of business(es) owned (attach financial statement)	\$	Acct. no.		
Automobiles owned (make and year)	\$	Allimony/Child Support/Separate Maintenance Payments Owed to:	\$	
		Job-Related Expense (child care, union dues, etc.)	\$	
Other Assets (itemize)	\$	Total Monthly Payments	\$ 26022.48	
Total Assets a.	\$ 6241829.25	Net Worth (a minus b)	\$ 3283829.25	\$ 2958000.00
		Total Liabilities b.		

Freddie Mac Form 45 7/05
Fannie Mae Form 1003 7/5

EXHIBIT D 3/3

LOAN #: 141

VI. ASSETS AND LIABILITIES (cont'd)

Schedule of Real Estate Owned (If additional properties are owned, use continuation sheet.)

Property Address (enter S if sold, PS if pending sale or R if rental being held for income)

Type of Property	Present Market Value	Amount of Mortgages & Liens	Gross Rental Income	Mortgage Payments	Insurance, Maintenance, Taxes & Misc.	Net Rental Income
SEE ATTACHED REO SCHEDULE						
	\$	\$	\$	\$	\$	\$
Totals	\$ 605000	\$ 2958000	\$ 17937	\$ 19012	\$ 7011	\$ -8453

List any additional names under which credit has previously been received and indicate appropriate creditor name(s) and account number(s):

Alternate Name	Creditor Name	Account Number

VII. DETAILS OF TRANSACTION		VIII. DECLARATIONS			
a. Purchase price	\$ 0.00	If you answer "Yes" to any questions a through l, please use continuation sheet for explanation.			
b. Alterations, Improvements, repairs	0.00				
c. Land (if acquired separately)	0.00				
d. Refinance (incl. debts to be paid off)	560,000.00				
e. Estimated prepaid items	1,380.80				
f. Estimated closing costs	12,834.00				
g. PMI, MIP, Funding Fee	0.00				
h. Discount (if Borrower will pay)	12,800.00				
i. Total costs (add items a through h)	587,014.80				
j. Subordinate financing	160,000.00				
k. Borrower's closing costs paid by Seller	0.00				
l. Other Credits (explain)	0.00				
OTHER EQUITY				a. Are there any outstanding judgments against you? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
m. Loan amount (exclude PMI, MIP, Funding Fee financed)	1,280,000.00			b. Have you been declared bankrupt within the past 7 years? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
n. PMI, MIP, Funding Fee financed	0.00			c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
o. Loan amount (add m & n)	1,280,000.00	d. Are you a party to a lawsuit? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			
p. Cash from/to Borrower (subtract j, k, l & o from l)	-852,985.20	e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? (This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans, any mortgage, financial obligation, bond, or loan guarantee. If "Yes," provide details, including date, name, and address of Lender, FHA or VA case number, if any, and reasons for the action.) <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			
		f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee? If "Yes," give details as described in the preceding question. <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			
		g. Are you obligated to pay alimony, child support, or separate maintenance? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			
		h. Is any part of the down payment borrowed? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			
		i. Are you a co-maker or endorser on a note? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			
		j. Are you a U.S. citizen? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No			
		k. Are you a permanent resident alien? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			
		l. Do you intend to occupy the property as your primary residence? If "Yes," complete question m below. <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No			
		m. Have you had an ownership interest in a property in the last three years? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No			
		(1) What type of property did you own - principal residence (PR), second home (SH), or investment property (IP)? <input type="checkbox"/> PR <input type="checkbox"/> SH <input type="checkbox"/> IP			
		(2) How did you hold title to the home - solely by yourself (S), jointly with your spouse (SP), or jointly with another person (C)? <input type="checkbox"/> S <input type="checkbox"/> SP <input type="checkbox"/> C			

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Each of the undersigned specifically represents to Lender and to Lender's actual or potential agents, brokers, processors, attorneys, insurers, servicers, successors and assigns and agrees and acknowledges that: (1) the information provided in this application is true and correct as of the date set forth opposite my signature and that any intentional or negligent misrepresentation of this information contained in this application may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon any misrepresentation that I have made on this application, and/or in criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Sec. 1001, et seq.; (2) the loan requested pursuant to this application (the "Loan") will be secured by a mortgage or deed of trust on the property described in this application; (3) the property will not be used for any illegal or prohibited purpose or use; (4) all statements made in this application are made for the purpose of obtaining a residential mortgage loan; (5) the property will be occupied as indicated in this application; (6) the Lender, its servicer, successors or assigns may retain the original and/or an electronic record of this application, whether or not the Loan is approved; (7) the Lender and its agents, brokers, insurers, servicers, successors, and assigns may continuously rely on the information contained in the application, and I am obligated to amend and/or supplement the information provided in this application if any of the material facts that I have represented herein should change prior to closing of the Loan; (8) in the event that my payments on the Loan become delinquent, the Lender, its servicers, successors or assigns may, in addition to any other rights and remedies that it may have relating to such delinquency, report my name and account information to one or more consumer reporting agencies; (9) ownership of the Loan under administration of the Loan account may be transferred with such notice as may be required by law; (10) neither Lender nor its agents, brokers, insurers, servicers, successors or assigns has made any representation or warranty, express or implied, to me regarding the property or the condition or value of the property; and (11) my transmission of this application as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or my facsimile transmission of this application containing a facsimile of my signature, shall be as effective, enforceable and valid as if a paper version of this application were delivered containing my original written signature.

Acknowledgment. Each of the undersigned hereby acknowledges that any owner of the Loan, its servicers, successors and assigns, may verify or reverify any information contained in this application or obtain any information or data relating to the Loan, for any legitimate business purpose through any source, including a source named in this application or a consumer reporting agency.

Borrower's Signature <i>X Rita Khan</i>	Date 9/21/06	Co-Borrower's Signature <i>X</i>	Date
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BORROWER <input type="checkbox"/> I do not wish to furnish this information.	CO-BORROWER <input type="checkbox"/> I do not wish to furnish this information.
Ethnicity: <input type="checkbox"/> Hispanic or Latino <input checked="" type="checkbox"/> Not Hispanic or Latino	Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino
Race: <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input checked="" type="checkbox"/> White	Race: <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White
Sex: <input checked="" type="checkbox"/> Female <input type="checkbox"/> Male	Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male

To be Completed by Interviewer:
This application was taken by:

Face-to-face interview
 Mail
 Telephone 08/30/2006
 Internet

Interviewer's Name (print or type)
DANIEL K SCHERRER

Interviewer's Signature
Daniel Scherrer

Interviewer's Phone Number (incl. area code)
(305) 512-7100

Name and Address of Interviewer's Employer
COUNTRYWIDE HOME LOANS, INC.

15150 NW 79TH CT. STE.100
MIAMI LAKES, FL 33016