Conditional Loan Quote

Borrower: Ramon Tejeda

Quote Date 7/5/2011

Other Loan Terms:

Lien Priority:	**1st Trust Deed**
Prepayment Penalty (Fee):	**None**
Fees & Escrow Disbursements:	**See Below**
Late Fee	**10.00%**
Grace Period	**10 days**
Default Rate	**Note Rate + 6%**
Junior Financing	**Not Permitted**

Lender Conditions/Approvals:	**Prepared/Obtained By:**	
Digital photos **(Appraisal JPEG's)**: Front yard, Rear yard, All interior rooms, kitchen and bathrooms	Broker	**Required**
Loan Application (Each Borrower)	Broker	**Required**
Credit Report	Broker	**Required**
New Appraisal	Broker	**Required**
Minimum **"AS IS"** Appraised Value		**$50,000**
Itemized List Of Proposed Repairs (Prepared By Licensed Contractor)	Broker	**Required**
Section I Termite Report With Correction Budget	Broker	**Required**
Preliminary Title Report	Broker	**Required**
Rental Agreement (If Rented)	Broker	**Required**
Purchase Agreement & Seller Disclosures	Broker	**Required**

Required Documents (Closing):	**Prepared/Obtained By:**	
State Disclosures (Form 882) Form 885 if "Interest Only"	Broker	**Required**
Executed Loan Quote	Broker	**Required**
Escrow Instructions	Lender	**Required**
Promissory Note	Lender	**Required**
Affidavit Regarding Loan Purpose	Lender	**Required**
Agreement to Arrange Credit	Lender	**Required**
Authorization to Provide Information	Escrow	**Required**
Copy of Driver's License (each Borrower)	Escrow	**Required**
Deed of Trust	Escrow	**Required**
Insurance Certificate	Escrow	**Required**
W-9	Escrow	**Required**

Required Improvements/Reports

Section I Termite Clearance	**Within 60 days from funding**

X Borrower Initials: RT