

Loan Comparison Report

Prepared for: Jane Wilson
Date: October 28, 2008
Prepared by: Matt Hansen
Phone: 800-765-4950 ext. 1003
E-mail: matt@everysinglehome.com



Dear Jane Wilson

Attached is the Loan Comparison Report you requested. The information contained in this analysis comes from 5 different lenders using the income, asset and credit information you provided. As you review the figures, please recognize that mortgage rates are subject to change.

As you review the enclosed information, we encourage you to focus on:

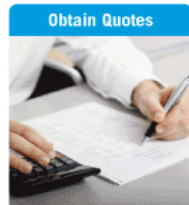
- ✓ **The total payments over the life of the loan**
- ✓ **The Annual Percentage Rate (APR) - this is your interest rate PLUS other financing charges**
- ✓ **The cash required to close your loan**
- ✓ **Other special terms or considerations of your financing**

Once you feel comfortable with the terms of the loan that best meets your needs, please contact the respective loan officer right away to ensure the quoted loan remains available.

Sincerely,

Matt Hansen

Table of Contents



Loan Comparison Detail	3
Compares the answers to the most common mortgage questions for each of your quoted loans:	
<ul style="list-style-type: none"> ✓ What is my monthly payment? ✓ What is the cheapest loan? ✓ How much do I need to pay at closing? 	
Loan Comparison Charts	4
Visually compares the answers to the most common mortgage questions for each of your quoted loans:	
Loan Officer Summary	5
Provides a comparison of each quoting loan officer:	
<ul style="list-style-type: none"> ✓ What is their Contact information? ✓ What Lender or Mortgage Broker do they work for? ✓ Are there any special comments that the Loan Officer wants me to consider? 	
Quote Request Form	6
Provides the information shared with each quoting loan officer and can be used to gather add'l quotes *	
Truth - in - Lending Disclosure Comparison	7
Compares the information provided in each Truth-in-Lending Disclosures	
<ul style="list-style-type: none"> ✓ Total Payments ✓ Annual Percentage Rate (APR) 	
Good Faith Estimate Comparison	8
Compares the information provided in each Good Faith Estimates	
<ul style="list-style-type: none"> ✓ Loan related closing costs ✓ Title related closing costs 	
Glossary	11
Defines commonly used mortgage and real estate terms	
3rd Party Authorization	14
Helps us track the performance of your loan officer by allowing us to review your final TIL & HUD1	



* The information under "Applicant's Personal Information" is not share with quoting loan officers.

Loan Comparison Detail

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Date Prepared: October 28, 2008

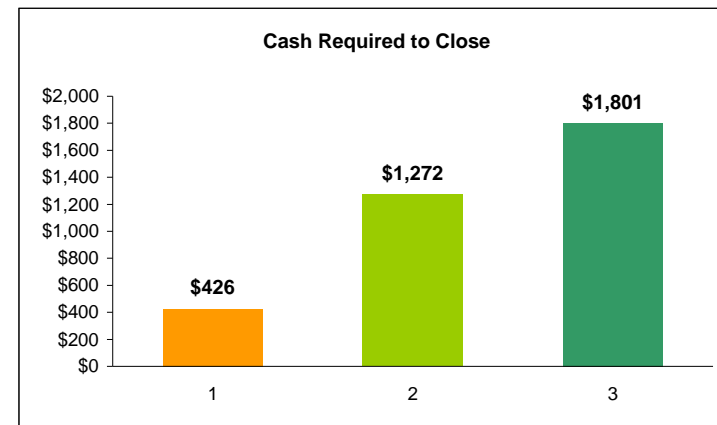
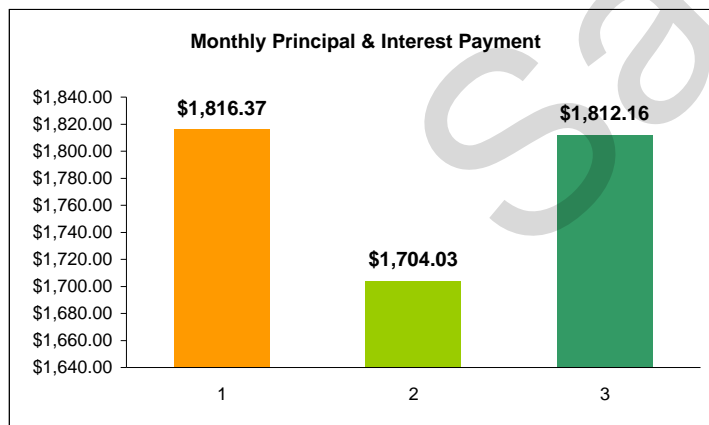
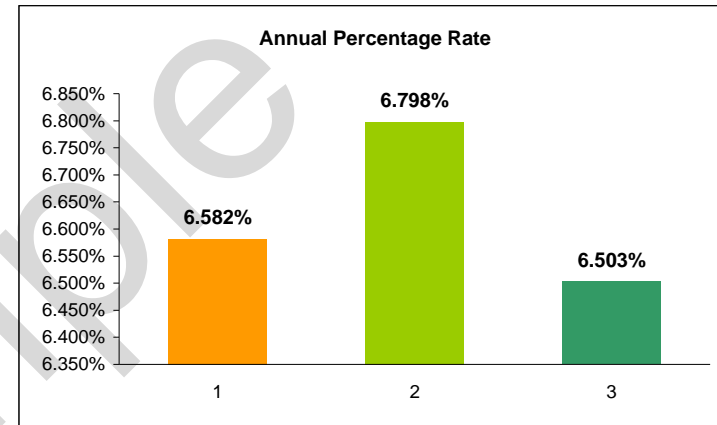
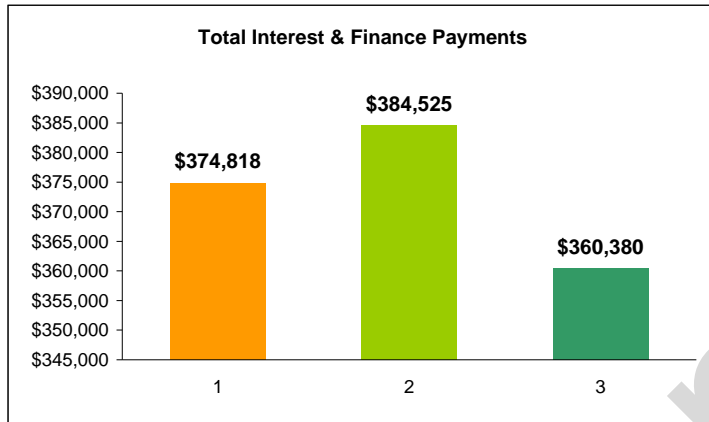
	Loan 1	Loan 2	Loan 3	Range
Total Payments Over Life of Loan Principal Payments / Loan Amount Interest & Finance Payments Total Payments <small>Interest & Finance Payments do NOT include "fee for service", title, gov or misc charges</small>	\$295,000 <u>\$374,818</u> \$669,818 \$17,439 (More Expensive)	\$292,000 <u>\$384,525</u> \$676,525 \$24,146 (More Expensive)	\$292,000 <u>\$360,380</u> \$652,380 -- (Lowest Cost)	\$360,380 - \$384,525 \$652,380 - \$676,525
Interest Rates (a) Your Interest Rate Annual Percentage Rate (APR) <small>A true comparison of Rates must be based on APR, which includes loan-related fees.</small>	6.250% 6.582% 0.079% (More Expensive)	5.750% 6.798% 0.295% (More Expensive)	6.325% 6.503% -- (Lowest Cost)	5.750% - 6.325% 6.503% - 6.798%
Monthly Payment - Principal/Interest Initial Monthly Payment <small>This Payment does NOT include an allowance for property taxes or hazard insurance.</small>	\$1,816.37 \$112.34 (More Expensive)	\$1,704.03 -- (Lowest Cost)	\$1,812.16 \$108.13 (More Expensive)	\$1,704.03 - \$1,816.37
Cash Required at Closing Purchase Price / Payoffs (-) Loan Amount (+) Est. Closing Costs (+) Est. Prepaid Items / Reserves (-) Net Credits (-) Earnest Money Deposit (=) Cash Required at Closing	\$286,000 \$295,000 \$8,313 \$1,613 \$500 \$0 <u>\$0</u> \$426 -- (Lowest Cost)	\$286,000 \$292,000 \$5,717 \$1,555 \$0 \$0 <u>\$0</u> \$1,272 \$845.47 (More Expensive)	\$286,000 \$292,000 \$6,525 \$1,625 \$349 \$0 <u>\$0</u> \$1,801 \$1,374.38 (More Expensive)	\$5,717 - \$8,313 \$1,555 - \$1,625 \$0 - \$500 \$426 - \$1,801
Special Considerations Loan Officer / Lender Compensation (b) Adjustable Rate Mortgage Interest Rate Cap Years Before 1st Rate Adjustment (ARM only) Prepayment Penalty	\$ 3,103 -- -- No	\$ 3,415 -- -- No	\$ 4,320 -- -- No	\$3,103 - \$4,320 \$0 - \$0

(a) These interest rates are weighted average if there is more than one loan

(b) These fees include origination, processing, underwriting, broker, admin and yield spread premium.

Loan Comparison Charts

Prepared for: Jane Wilson
Date Prepared: October 28, 2008



Loan Officer Summary

Prepared for: Jane Wilson
 Date Prepared: October 28, 2008

Loan 1

Contact Information	
Loan Officer Name	Scott Johnson
Loan Officer Phone	480-802-8260
Loan Officer Email	sjohnson@contactmortgageinc.com
Loan Officer City, State	Gilbert, AZ

Loan Officer Comments:
 I structured this deal to accomplish 2 things - to lower the payment and consolidate the loans into 1 fixed rate loan. Because the LTV is greater than 80%, you will need to pay MI. However, I have a program that allows you to split the premium with part paid up front and the rest paid on a monthly basis. The upfront cost is a 1 point fee. I would recommend this as long as you will be in the house for a couple of years.

Loan 2

Contact Information	
Loan Officer Name	David Dodd
Loan Officer Phone	602-362-2990
Loan Officer Email	david.dodd@gmail.com
Loan Officer City, State	Phoenix, AZ

Loan Officer Comments:
 Rates are volatile right now, but I am confident that we can get this done. If the appraisal comes in slightly higher, then we can do a 75/10 loan and avoid MI. Give me a call, I am anxious to help and will do what is needed to make sure you find the loan that works best for you.

Loan 3

Contact Information	
Loan Officer Name	Jeff Benson
Loan Officer Phone	520-506-3165
Loan Officer Email	jeff.benson@loanology.com
Loan Officer City, State	Flagstaff, AZ

Loan Officer Comments:
 I feel very comfortable being able to qualify you for a loan so long as your 1099 income can be documented. Please call me and I will work with you to get the loan you need.

Quote Request Form

Applicant's Personal Information (NOT disclosed to Loan Officers)

Name:	Jane Wilson
Home Address:	1286 W 49th Ave, Glendale, AZ
Phone Number:	602-772-0438
E-mail Address:	jwilson@aol.com
S.S. #:	*** - ** - 5555
Birthday:	October 12, 1944

Misc Information (check all that apply)

- BK or Foreclosure in Last 5 Years
- Manufactured / Mobile / Condo
- Property listed for sale in last 6 months
- Self - employed
- Interest Only

Transaction Information

Date Prepared:	10.27/2008	Property Type (SFR, 2/3/4plex)	SFR
Mortgage Term (years):	30	Income / Asset Verification: Stated or Full-doc	Full Doc
Loan Type (Purchase, Refinance):	Refinance	1 Bureau Credit Score:	731
Refinance Purpose (Rate/Term, Cash out, N/A)	Rate / Term	Expected Time in Home (years):	5+
Property Value:	\$325,000.00	Occupancy Type:	0
Purchase Price / Payoff(s):	\$286,000.00	Property Location (Zip / City,St):	84098
Down Payment:	\$0.00	Closing Costs Into Loan (Y/N):	Yes
Loan Amount:	TBD	Current Mort Payments:	1850
Cash Out (Refinance only)	\$0.00	Annual Property Taxes:	2500
Fixed Rate Mortgage (Y / N):	Y	Annual Hazard Ins Premium:	750
ARM Rate Lock Term (N/A, 1, 3, 5, 7, or 10 yrs):	N/A		

Income / Assets

Total Household Income (monthly):	\$10,000.00	Years in Same Industry:	15
Total Household Liabilities (monthly):	\$600.00	Self-Employed (Y / N):	
Years on Job (include school if recent graduate):	2	Liquid Assets (checking, svngs, IRA, etc):	\$50,000.00

Truth-In-Lending Disclosure Comparison

Prepared for: Jane Wilson
Date Prepared: October 28, 2008

	Loan 1	Loan 2	Loan 3	Range
SUMMARY				
Prepared By:	Scott Johnson	David Dodd	Jeff Bensen	--
Preparer Phone	480-802-8260	602-362-2990	520-506-3165	--
Application No:	LC - Ja10.27/2008on	LC - Ja10.27/2008on	LC - Ja10.27/2008on	--
Date Prepared:	10.27/2008	10.27/2008	10.27/2008	--
Annual Percentage Rate - 1st Mortgage	6.582%	6.798%	6.503%	6.503% - 6.798%
Annual Percentage Rate - 2nd Mortgage	0.000%	0.000%	0.000%	0.000% - 0.000%
Weighted Average Annual Percentage Rate	6.582%	6.798%	6.503%	6.503% - 6.798%
Finance Charge - 1st Mortgage	\$ 378,752	\$ 389,030	\$ 365,769	\$365,769 - \$389,030
Finance Charge - 2nd Mortgage	\$ -	\$ -	\$ -	\$0 - \$0
Total Finance Charge	\$ 378,752	\$ 389,030	\$ 365,769	\$365,769 - \$389,030
Amount Financed - 1st Mortgage	\$ 291,067	\$ 287,495	\$ 286,611	\$286,611 - \$291,067
Amount Financed - 2nd Mortgage	\$ -	\$ -	\$ -	\$0 - \$0
Total Amount Financed	\$ 291,067	\$ 287,495	\$ 286,611	\$286,611 - \$291,067
Total of Payments - 1st Mortgage	\$ 669,818	\$ 676,525	\$ 652,380	\$652,380 - \$676,525
Total of Payments - 2nd Mortgage	\$ -	\$ -	\$ -	\$0 - \$0
Total of Payments	\$ 669,818	\$ 676,525	\$ 652,380	\$652,380 - \$676,525
Prepayment Penalty (1st or 2nd)	No	No	No	--

Good Faith Estimate Comparison

	Loan 1	Loan 2	Loan 3	Range
SUMMARY				
Prepared By:	Scott Johnson	David Dodd	Jeff Bensen	--
Preparer Phone	480-802-8260	602-362-2990	520-506-3165	--
Date Prepared:	10.27/2008	10.27/2008	10.27/2008	--
Fixed Rate Mortgage ("Y" = Yes, "N" = No)	Y	Y	Y	--
Years Before 1st Rate Adjustment	-	-	-	--
Loan Type (Conventional, FHA, VA)	-	-	-	--
Term (months)	360	360	360	360 - 360
Total Loan Amount - 1st Mortgage	\$ 295,000.00	\$ 292,000.00	\$ 292,000.00	\$292,000 - \$295,000
Total Loan Amount - 2nd Mortgage	\$ -	\$ -	\$ -	\$0 - \$0
Total Loan Amounts	\$ 295,000.00	\$ 292,000.00	\$ 292,000.00	\$292,000 - \$295,000
Interest Rate - 1st Mortgage	6.250%	5.750%	6.325%	5.750% - 6.325%
Interest Rate -2nd Mortgage	0.000%	0.000%	0.000%	0.000% - 0.000%
Weighted Average Interest Rate	6.250%	5.750%	6.325%	5.750% - 6.325%
Total Est. Settlement Charges	\$ 9,926.30	\$ 7,271.77	\$ 8,149.68	\$7,272 - \$9,926
Total Est.Funds Needed to Close	\$ 426.30	\$ 1,271.77	\$ 1,800.68	\$426 - \$1,801
ITEMS PAYABLE DUE TO LOAN				
Loan origination fee	\$ 2,212.50	\$ 2,920.00	\$ 2,920.00	\$2,213 - \$2,920
Loan discount	\$ 2,950.00	\$ -	\$ -	\$0 - \$2,950
Appraisal fee	\$ 350.00	\$ 350.00	\$ 400.00	\$350 - \$400
Credit report	\$ 18.90	\$ 15.00	\$ 15.00	\$15 - \$19
Lender's inspection fee	\$ -	\$ -	\$ -	\$0 - \$0
Mortgage insurance application fee	\$ -	\$ -	\$ -	\$0 - \$0
Assumption fee	\$ -	\$ -	\$ -	\$0 - \$0
Mortgage Broker Fee	\$ -	\$ -	\$ 500.00	\$0 - \$500
Tax Service Fee	\$ 73.00	\$ -	\$ 90.00	\$0 - \$90
Processing Fee	\$ 375.00	\$ -	\$ 500.00	\$0 - \$500
Underwriting Fee	\$ 515.00	\$ 495.00	\$ 400.00	\$400 - \$515
Wire Transfer Fee	\$ -	\$ -	\$ 35.00	\$0 - \$35
Processing Fee	\$ -	\$ -	\$ -	\$0 - \$0
Document Preparation Fee	\$ -	\$ -	\$ -	\$0 - \$0
Lender Admin Fees	\$ -	\$ -	\$ -	\$0 - \$0
Yield Spread Premium (Paid by Lender)	\$ -	\$ -	\$ -	\$0 - \$0
Flood Certification	\$ -	\$ 10.00	\$ 20.00	\$0 - \$20
Automated Underwriting LP / DU	\$ -	\$ -	\$ -	\$0 - \$0
Admin Fee	\$ -	\$ -	\$ -	\$0 - \$0
Mortgage Assistance Program	\$ 499.00	\$ 499.00	\$ 499.00	\$499 - \$499
Other	\$ -	\$ -	\$ -	\$0 - \$0
Other	\$ -	\$ -	\$ -	\$0 - \$0
Other	\$ -	\$ -	\$ 4.95	\$0 - \$5

Good Faith Estimate Comparison

	Loan 1	Loan 2	Loan 3	Range
TITLE CHARGES				
Settlement or closing fee	\$ 150.00	\$ 150.00	\$ 135.00	\$135 - \$150
Abstract or title search	\$ -	\$ -	\$ -	\$0 - \$0
Title examination	\$ -	\$ -	\$ -	\$0 - \$0
Title insurance binder	\$ -	\$ -	\$ -	\$0 - \$0
Document preparation	\$ 50.00	\$ 50.00	\$ 50.00	\$50 - \$50
Notary fees	\$ -	\$ -	\$ -	\$0 - \$0
Attorney's fees to	\$ -	\$ -	\$ -	\$0 - \$0
Title insurance	\$ 945.00	\$ 933.00	\$ 796.00	\$796 - \$945
Lender's coverage	\$ -	\$ -	\$ -	\$0 - \$0
Owner's coverage	\$ -	\$ -	\$ -	\$0 - \$0
Endorsements	\$ 65.00	\$ 85.00	\$ 55.00	\$55 - \$85
Escrow Processing Fee	\$ -	\$ -	\$ -	\$0 - \$0
Wire Fee	\$ 20.00	\$ 25.00	\$ -	\$0 - \$25
Reconveyance/Clearing Fee	\$ -	\$ 85.00	\$ -	\$0 - \$85
Express/Courier Fee	\$ 25.00	\$ 35.00	\$ 20.00	\$20 - \$35
Other	\$ -	\$ -	\$ -	\$0 - \$0
Other	\$ -	\$ -	\$ -	\$0 - \$0
GOV REC & TRNSFR CHRGS				
Recording fees:	\$ 65.00	\$ 65.00	\$ 85.00	\$65 - \$85
City/county tax/stamps:	\$ -	\$ -	\$ -	\$0 - \$0
State tax/stamps:	\$ -	\$ -	\$ -	\$0 - \$0
E-Doc Fee	\$ -	\$ -	\$ -	\$0 - \$0
Other	\$ -	\$ -	\$ -	\$0 - \$0
Other	\$ -	\$ -	\$ -	\$0 - \$0
Survey	\$ -	\$ -	\$ -	\$0 - \$0
Pest inspection	\$ -	\$ -	\$ -	\$0 - \$0
Other	\$ -	\$ -	\$ -	\$0 - \$0
Other	\$ -	\$ -	\$ -	\$0 - \$0
ITEMS R'QRD IN ADVANCE BY LENDER				
Interest	\$ 757.71	\$ 699.58	\$ 769.54	\$700 - \$770
Mortgage insurance premium	\$ -	\$ -	\$ -	\$0 - \$0
Hazard insurance premium	\$ 100.00	\$ 100.00	\$ 100.00	\$100 - \$100
Other	\$ -	\$ -	\$ -	\$0 - \$0
VA Funding Fee	\$ -	\$ -	\$ -	\$0 - \$0
Other	\$ -	\$ -	\$ -	\$0 - \$0
Other	\$ -	\$ -	\$ -	\$0 - \$0

Good Faith Estimate Comparison

	Loan 1	Loan 2	Loan 3	Range
RESERVES DEPOSITED W / LENDER				
Hazard insurance	\$ 400.00	\$ 400.00	\$ 400.00	\$400 - \$400
Mortgage insurance	\$ -	\$ -	\$ -	\$0 - \$0
School Tax	\$ -	\$ -	\$ -	\$0 - \$0
Tax & Assessment Reserves	\$ 355.19	\$ 355.19	\$ 355.19	\$355 - \$355
Flood Insurance Reserves	\$ -	\$ -	\$ -	\$0 - \$0
Other	\$ -	\$ -	\$ -	\$0 - \$0
Other	\$ -	\$ -	\$ -	\$0 - \$0
ESTIMATED FUNDS TO CLOSE				
Purchase Price / Payoff	\$ 286,000.00	\$ 286,000.00	\$ 286,000.00	\$286,000 - \$286,000
Loan Amount - 1st Mortgage	295,000.00	292,000.00	292,000.00	292,000 - 295,000
Loan Amount - 2nd Mortgage	-	-	-	0 - 0
Est. Closing Costs	8,313.40	5,717.00	6,524.95	5,717 - 8,313
Est. Prepaid Items / Reserves	1,612.90	1,554.77	1,624.73	1,555 - 1,625
Amount Paid by Seller	-	-	-	0 - 0
Mortgage Broker Credit	500.00	-	349.00	0 - 500
Real Estate Broker Credit	-	-	-	0 - 0
EM Deposit w / Agent	-	-	-	0 - 0
TOTAL EST. FUNDS PAID / (RECEIVED) AT CLOSING	\$ 426.30	\$ 1,271.77	\$ 1,800.68	\$426 - \$1,801
TOTAL ESTIMATED MONTHLY PAYMENTS				
Principal & Interest	\$ 1,816.37	\$ 1,704.03	\$ 1,812.16	1,704 - 1,816
Other Financing (P & I)	-	-	-	0 - 0
Hazard Insurance	42.00	42.00	42.00	42 - 42
Real Estate Taxes	148.00	148.00	148.00	148 - 148
Mortgage Insurance	44.25	175.20	-	0 - 175
Homeowners Assn Dues	-	-	-	0 - 0
Other	-	-	-	0 - 0
TOTAL EST. MONTHLY PAYMENT	\$ 2,050.62	\$ 2,069.23	\$ 2,002.16	\$2,002 - \$2,069

Glossary

A

Amortization: repayment of a mortgage loan through monthly installments of principal and interest; the monthly payment amount is based on a schedule that will allow you to own your home at the end of a specific time period (for example, 15 or 30 years).

Annual Percentage Rate (APR): calculated by using a standard formula, the APR shows the cost of a loan; expressed as a yearly interest rate, it includes the interest, points, mortgage insurance, and other fees associated with the loan.

ARM: Adjustable Rate Mortgage; a mortgage loan subject to changes in interest rates; when rates change, ARM monthly payments increase or decrease at intervals determined by the lender; the Change in monthly -payment amount, however, is usually subject to a Cap.

B

Balloon Mortgage: a mortgage that typically offers low rates for an initial period of time (usually 5, 7, or 10) years; after that time period elapses, the balance is due or is refinanced by the borrower.

C

Cap Rate : a limit, that is placed on an adjustable rate mortgage, on how much a monthly payment or interest rate can increase or decrease.

Closing: also known as settlement, this is the time at which the property is formally sold and transferred from the seller to the buyer; it is at this time that the borrower takes on the loan obligation, pays all closing costs, and receives title from the seller.

Closing costs: customary costs above and beyond the sale price of the property that must be paid to cover the transfer of ownership at closing; these costs generally vary by geographic location and are typically detailed to the borrower after submission of a loan application.

Conventional loan: a private sector loan, one that is not guaranteed or insured by the U.S. government.

D

Deed: the document that transfers ownership of a property.

Deed-in-lieu: to avoid foreclosure ("in lieu" of foreclosure), a deed is given to the lender to fulfill the obligation to repay the debt; this process doesn't allow the borrower to remain in the house but helps avoid the costs, time, and effort associated with foreclosure.

Default: the inability to pay monthly mortgage payments in a timely manner or to otherwise meet the mortgage terms.

Discount point: normally paid at closing and generally calculated to be equivalent to 1% of the total loan amount, discount points are paid to reduce the interest rate on a loan.

E

Earnest money: money put down by a potential buyer to show that he or she is serious about purchasing the home; it becomes part of the down payment if the offer is accepted, is returned if the offer is rejected, or is forfeited if the buyer pulls out of the deal.

Escrow account: a separate account into which the lender puts a portion of each monthly mortgage payment; an escrow account provides the funds needed for such expenses as property taxes, homeowners insurance, mortgage insurance, etc.

F

FHA: Federal Housing Administration; established in 1934 to advance homeownership opportunities for all Americans; assists homebuyers by providing mortgage insurance to lenders to cover most losses that may occur when a borrower defaults; this encourages lenders to make loans to borrowers who might not qualify for conventional mortgages.

Fixed-rate mortgage: a mortgage with payments that remain the same throughout the life of the loan because the interest rate and other terms are fixed and do not change.

Glossary

G

Good faith estimate: an estimate of all closing fees including pre-paid and escrow items as well as lender charges; must be given to the borrower within three days after submission of a loan application.

H

HUD: the U.S. Department of Housing and Urban Development; established in 1965, HUD works to create a decent home and suitable living environment for all Americans; it does this by addressing housing needs, improving and developing American communities, and enforcing fair housing laws.

HUD1 Statement: also known as the "settlement statement," it itemizes all closing costs; must be given to the borrower at or before closing.

I

Index. a measurement used by lenders to determine changes to the Interest rate charged on an adjustable rate mortgage.

Interest rate: the amount of interest charged on a monthly loan payment; usually expressed as a percentage.

J

Judgment: a legal decision; when requiring debt repayment, a judgment may include a property lien that secures the creditor's claim by providing a collateral source.

L

Lien: a legal claim against property that must be satisfied When the property is sold

Loan fraud: purposely giving incorrect information on a loan application in order to better qualify for a loan; may result in civil liability or criminal penalties.

Loan-to-value (LTV) ratio.- a percentage calculated by dividing the amount borrowed by the price or appraised value of the home to be purchased; the higher the LTV, the less cash a borrower is required to pay as down payment.

Loss mitigation: a process to avoid foreclosure; the lender tries to help a borrower who has been unable to make loan payments and is in danger of defaulting on his or her loan

M

Mortgage banker: a company that originates loans and resells them to secondary mortgage lenders like: Fannie Mae or Freddie Mac.

Mortgage broker: a firm that originates and processes loans for a number of lenders.

Mortgage insurance: a policy that protects lenders against some or most of the losses that can occur when a borrower defaults on a mortgage loan; mortgage insurance is required primarily for borrowers with a down payment of less than 20% of the home's purchase price.

Mortgage Modification: a loss mitigation option that allows a borrower to refinance and/or extend the term of the mortgage loan and thus reduce the monthly payments.

O

Origination fee: the charge for originating a loan; is usually calculated in the form of points and paid at closing.

Glossary

P

PMI: Private Mortgage Insurance; privately-owned companies that offer standard and special affordable mortgage insurance programs for qualified borrowers with down payments of less than 20% of a purchase price.

Pre-approve: lender commits to lend to a potential borrower; commitment remains as long as the borrower still meets the qualification requirements at the time of purchase.

Pre-qualify: a lender informally determines the maximum amount an individual is eligible to borrow.

Prepayment: payment of the mortgage loan before the scheduled due date; may be Subject to a prepayment penalty.

R

Refinancing: paying off one loan by obtaining another; refinancing is generally done to secure better loan terms (like a lower interest rate).

RESPA: Real Estate Settlement Procedures Act; a law protecting consumers from abuses during the residential real estate purchase and loan process by requiring lenders to disclose all settlement costs, practices, and relationships

T

Title insurance: insurance that protects the lender against any claims that arise from arguments about ownership of the property; also available for homebuyers.

Title search: a check of public records to be sure that the seller is the recognized owner of the real estate and that there are no unsettled liens or other claims against the property.

Truth-in-Lending: a federal law obligating a lender to give full written disclosure of all fees, terms, and conditions associated with the loan initial period and then adjusts to another rate that lasts for the term of the loan.

U

Underwriting: the process of analyzing a loan application to determine the amount of risk involved in making the loan; it includes a review of the potential borrower's credit history and a judgment of the property value.

V

VA: Department of Veterans Affairs: a federal agency which guarantees loans made to veterans; similar to mortgage insurance, a loan guarantee protects lenders against loss that may result from a borrower default.

3rd Party Authorization

By executing this 3rd Party Authorization, the Borrower authorizes _____ "Escrow Agent" and _____ "Title Company" to release to Every Single Home a copy of the final closing documents associated with the Borrower's transaction.

Borrower's Personal Information

Primary Borrower: Jane Wilson
 Home Address: 1286 W 49th Ave, Glendale, AZ
 Phone Number: 602-772-0438
 E-mail Address: jwilson@aol.com
 S.S. #: *** - ** - 5555
 Birthday: October 12, 1944

Executed this _____ day of _____, 2009 by:

 Borrower 1

 Borrower 2

** Please fax this form back to Every Single Home at 801-951-5217, ATTN: Pre-Closing Analysis Dept.