Here are some QUICK TIPS on how to index the 'REQUIRED" items need for loan submission.

WHOLESALE LOAN FORM

B	CSC Submission Sheet	960,000	

*Add loan amount in the COMMENTS section of the document name

^{*}This form is completed by the **submitting broker** and provided to the AE with the loan file



CLEAR FORM

Wholesale Loan Form

CONTACT INFORMATION					
Broker Name:	NMLS Corp #: NMLS Branch #:				
Broker Address: *Branch address and branch NMLS # must match 1003					
Loan Officer:	NMLS MLO #:				
LO Cell:	Loan Processor:				
LO Phone:	LP Phone:				
LO E-mail:	LP E-mail:				

AE LOAN SYNOPSIS

AE Loan Synopsis 960,000

^{*}This form is completed by the **Acra AE** and provided to the LSU department with the loan submission



CLEAR FORM

AE Loan Synopsis Form

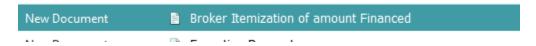
^{*}Add loan amount in the COMMENTS section of the document name

MINIMUM SUBMISSION REQUIREMENTS

	011411510451041 / 0115441	COLON DECLUDENTALITO	
	QUALIFICATION / SUBMI	SSION REQUIREMENTS	
Required: Originators Statement for Information 1003 Application & Borrowers Authorization (provide separate 1003 for entity) Acra Lending Fees Form Income / Bank Statements / Rental Agreements Credit Report (not older than 60 days) Bank Statement Loans: 12 3 Acra Lendin	□ Purchase Contract (if applicable) □ Acra Lending E-Consent Form □ FNMA 3.2 Data File (MISMO / FNM not PCF) □ Anti-Steering □ Assets / Reserves (if applicable) □ Tax Payer First Consent Form − Full Doc (identifying broker company name) □ Fully Executed 4506T Form (Jumbo Prime) *Borr info matches 1040s; Box 6 fill in Tax Form to be verified, Mark Box 6a, Box 9 lists 12/31/2019 and 12/31/2018. *Signatory Attest* box must be marked, borrower must sign and date. Ing Deposit Spreadsheet	For Submission of One of These: Preliminary Title Report (effective disubmission), Escrow Instructions & OR Appraisal Report (not older than 120 days; refer to our website at: https://www.acralending.com/resources/appraisals-bpos) Lender Paid Grade: Rate: (LPC permitted on Investment Properties only.) Contract Processing Fee \$ Borrower Paid**	
▼ Upload Date: Other (1)	ENT FOR INFORMATION Originator's Statement		
Acra LENDING ORIG	GINATORS STATEMENT C		<u>.EAR F</u>
Property Address:			
LOO3 APPLICATION Upload Date: Today (1) New Document	Broker Initial 1003		

1a. Personal Information

ACRA LENDING FEES FORM



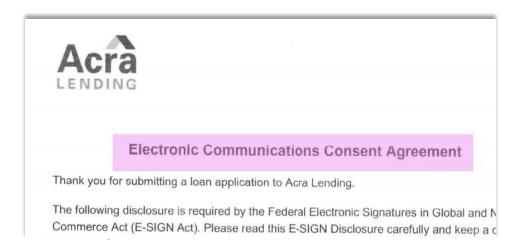




ACRA LENDING E-CONSENT FORM

Upload Date: Today (1)		
New Document	E-Consent	1/5/2021

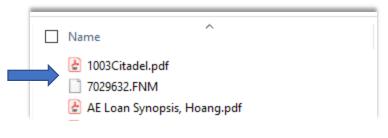
*Must be ACRA's e-consent form; check that ALL three pages are uploaded



FANNIE MAE 3.2 FILE - FNMA 3.2

(save this to the L:Drive to create your Byte Pro and DV files)

This is used to upload the 1003 details into Byte Pro and Doc Velocity so that we do not have to TYPE all the borrower's info into the system.



ANTI-STEERING

*must be Acra Lending's form not the broker's form

Upload Date: Other (1)

Anti-Steering Disclosure



ADDITIONAL FORMS REQUIRED DEPENDING ON LOAN PROGRAM

TAX PAYER FIRST CONSENT FORM

*required if borrower is providing any tax documents (W2s, 1099s, 1040s, 1120s, SCH E, etc.)
The Company Name must show the BROKER COMPANY'S NAME not Acra Lending. Must be completed in full and signed by the borrower.

CONSENT TO THE USE OF TAX RETURN INFORMATION
Date:
Company Name:
Borrower(s):
Property Address:
I understand, acknowledge, and agree that the Company and other Loan Participants can obtain,

ACRA LENDING DEPOSIT SPREADHSEET

*You must PRINT TO DV if this form is delivered as an EXCEL document. You cannot DRAG and DROP anything other than a PDF into DV. (Word, JPGs, EXCEL must be PRINTED to Doc Velocity)

New Document	Broker Bank Stateme	nt Analysis	
Acra			
LENDIN	G	12 Month Bank Statement Program	
		DEPOSITS	
	2021	2020	NSF COUNT
JANUARY			
FEBRUARY			
MARCH			

PRELIMINARY TITLE REPORT

- *the effective or commitment date should NOT be more than 60 days old at submission
- *A Property Profile is NOT a preliminary title report.
- *Be sure that the title report shows it is for the subject property

Preliminary Title Report / Commitment 11/25/2020

ALSO KNOWN AS....

- PRELIMINARY TITLE REPORT
- PRELMIINARY REPORT
- TITLE COMMITMENT
- COMMITMENT FOR TITLE INSURANCE



Dated as of November 25, 2020 at 7:30 A.M.

The form of Policy of title insurance contemplated by this report is:

ALTA/CLTA Homeowner's (EAGLE) Policy of Title Insurance (2013) and ALTA (06-17-06) if the land described is an improved residential lot or condominic located a one-to-four family residence; or ALTA Standard Owner's Policy 20 ALTA Loan Policy 2006 (06-17-06) if the land described is an unimproved re

DIV-6447103 (09)

Bonnie Stark (619)231-4631 (866)497-8905 titleunit9@firstam.com

Christopher Tutor and Alyson Tutor Louis Giolzetti and Linda Tutor 3843 Milan Street San Diego, CA 92107

PRELIMINARY REPORT

APPRAISAL and add Cond 4400 and effective date on the comment section

*must have COLOR photos; cannot be older than 120 days at submission

Appraisal		
Uniform Resi	Anderson Appraisal Services idential Appraisal Report File # 2020	1.00.1.00.10.1
The purpose of this summary appraisal report is to provide the lender/client Property Address 3843 Milan St	City San Diego State CA	Zip Code 92107
and the first of the second of	Public Record Giolzetti Louis R Tutor Linda L County San	
	The state of the s	Programme Andrews
Legal Description Nwly 15 Ft Lot 5 & All Lot 6, Map 2567 - Purpus	s Park	
Legal Description Nwly 15 Ft Lot 5 & All Lot 6, Map 2567 - Purpus Assessor's Parcel # 449-300-05-00	S Park Tax Year 2019 R.E. Taxes \$	1,970
		- Administration
Assessor's Parcel # 449-300-05-00	Tax Year 2019 R.E. Taxes \$	- Administration

*Check date of appraisal to verify AGE is less than 120 days

Indicated Value by: Sales Comparison	on Approach \$ 1,	220,000 Cost Appr	oach (if developed) \$ 1,2	223,950 Income App	roach (if developed) \$ 0
Primary consideration is give	to the Sales Com	parison Approach as	it most accurately refle	ects the attitudes of bu	yers and sellers in this market.
Secondary consideration is g	ven to the Cost Ap	proach as it deemed	less reliable due to the	difficulty determining	land value and depreciation.
Secondary consideration is go Insufficient data exists for the	Income Approach.				
completed, subject to the follo following required inspection based					been completed, or subject to the
Based on a complete visual inst conditions, and appraiser's certif	pection of the interior loation, my (our) opin 12/14/2020	ion of the market val	the subject property, def ue, as defined, of the rea of inspection and the effe	I property that is the s	
\$ 1,220,000 , as of					

PERSONAL IDENTIFICATION

- Drivers License (DL)
- Passport (Passport)
- VISAs (VISA)
- Social Security Cards (SS Card)
- Immigration Cards (Green Card)

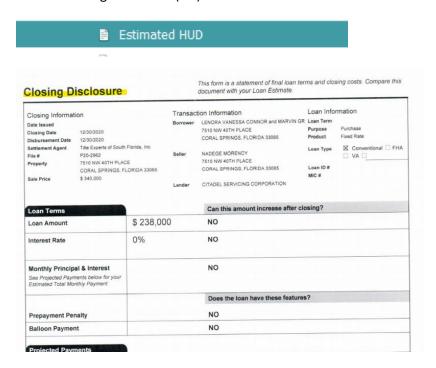
HOW TO IDENTIFY THESE IN DV:

Personal Identification	BORR FIRST NAME - DL
Personal Identification	CO BORR FIRST NAME - DL

ESTIMATED HUD

*If subject property is reflected, upload document as Estimated HUD; Our UW team is accustomed to viewing this item under this document name EVEN if it is an CD (estimate)

• Closing Disclosure (CD)



QUITCLAIM DEED

*On top of the first of second page it will always say in bold letters "Quitclaim Deed"

```
Instr# 116778363 , Page 1 of 4 , Recorded 10/06/2020 at 02:00 PM
Broward County Commission
Deed Doc Stamps: $696.50

Quitclaim Deed

RETURN TO: Nadege Morency

ADDRESS: 7300 Alahambra Blvd, Miramar FL 33023

THIS INSTRUMENT PREPARED BY: Marie Ciceron of 7510 NW Place, Coral Springs FL
```

CLOSING PROTECTION LETTER

*also known as a CPL will be attached to the Prelim. It is very important that if it is provided with the prelim that we are separating it and putting it under "Closing Protection Letter"

• There might be a few documents that will not say CPL on the actual page, another way to tell that it is a CPL, under Addressee it will say "ISAOA"



WIRING INSTRUCTIONS

*a lot of the times, the wiring instructions will be in the middle of the prelim, this is why it's very important to look through every page. This will always go under "Wiring Instructions".

TITLE EXPERTS OF SOUTH FLORIDA, INC

9050 PINES BLVD, SUITE 385; PEMBROKE PINES, FL 33024 Telephone: 954-505-4966/Facsimile: 954-399-9027

WIRING INSTRUCTIONS

Domestic & International

BANK NAME: SOUTH STATE BANK

Telegraphic Bank Name:

CenterState

1101 FIRST STREET SOUTH

ADDRESS:

WINTER HAVEN, FL 33880

PHONE

954-630-8800 (BRANCH)

ABA#

063114030

ACCOUNT:

2037xxxx (Please call for last 4 numbers)

Swift Code (REQUIRED for International wires ONLY):

CSBKUS33

TAX CERTIFICATION

*Any Tax Bills for the subject property will go under "Tax Cert and Property Address on the Comment Sections". They will sometimes provide Tax Bills for non-subject property; those will go under "TAX-HAZ-HOA BILL(S)- for non-subject property" and add the address on the comment section.

• A way to determine if the Tax Bill is for the Subject Property, you will look at the Subject Property on the 1003.

Tax Certificate

5888 Strada Capri Way

WEB 2020 Real Estate



Orange County Notice of Ad Valorem Taxes & Non-Ad Valorem Assessments

MMO INVESTMENTS LLC PO BOX 616036 ORLANDO, FL 32861-6036 Account Number: 0115176-0 Assessed 180,903 Value:

Millage Code: 36 ORL

Parcel Number: 01-23-28-8855-00570

Address: 5888 STRADA CAPRI WAY ORLANDO 32835

Exemptions:

Taxing Authority	Assessed Value	Exempt Value	Taxable Value	Millage	Tax Levied
STATE SCHOOL LOCAL SCHOOL GEN COUNTY ORLANDO LIBRARY SFWM	180,903 180,903 180,903 180,903 180,903 180,903	0 0 0 0 0	180,903 180,903 180,903 180,903 180,903 180,903	3.6090 3.2480 4.4347 6.6500 .3748 .2675	\$652.88 \$587.5: \$802.22 \$1,203.00 \$67.8(\$48.39

BROKER CREDIT REPORT

*A credit report will always be provided at submission unless the submission is a Foreign National and a credit report is not provided. A Credit Report will always go under "Broker Credit Report and the date on the comment section".



EXCEPTION REQUEST

- *Some AE's will request an exception from either Kyle G, Keith L, Jason James or Rodney H. The exception can be for not having title and they are getting the okay to submit without it or Income exception. If the AE provides an email chain to any of the people I have addressed above, it will go under "Exception Request".
 - They will at time provided the exception as a PDF but there will be times they will just attach the email. If they were to just attach the email, you will open the email up and print to DV.

From: Jason James

Sent: Tuesday, December 1, 2020 8:00 AM

To: Michael Kirk; Kyle Gunderlock; Rodney Hixon; Keith Lind

Subject: RE: 3 month bank statement collateral.

We will not know 100% until VS has a chance to review appraisal. I'd say bring it in but it will be subject to VS validation, just like all the others.

Jason James VP Credit Management



Wholesale Non-Prime Lending

Citadel Servicing Corporation 25531 Commercentre Drive, Suite 160 Lake Forest, CA 92630

(949) 900-6630 x208 (949) 900-6631 fax

MORTGAGE STATEMENTS

*Similar to the Tax Bills, they will provide Mortgage Statements. For any Mortgage Statements for the Subject Property, it will go under "Mortgage Statement and address on the comment sections". For any mortgage statements for a non-subject property, it will go under "Mortgage / Payment Statement on Non-Subject Property" and add the address on the comment section.



	Page 1 of 3	
umber	0022442610	

Mortgage Statement

Statement Date: 11/13/2020

0022442610
6749 OLD MAIN ST
NEW PORT RICHEY FL 34653
12/01/2020
12/01/2020
\$460.79

Explanation of Amount	Due	
Principal		\$85 37
Interest		\$193.88
Escrow (Taxes and Insurance)		\$181.54
Regular Monthly Payment Charges / Fees this Period	\$0.00	\$460.79
Past Due Payment(s)	70-017-1	\$0.00
Unapplied Payment(s)		\$0.00
Total Amount Due		\$460.79

HAZARD INSURANCE POLICY

*For any Insurance Declarations for the subject property will go under "Hazard Insurance Policy" and add the subject property on the comment section.





Dwelling Fire DP-3 Special Form Policy - Declarations

POLICY NUMBER: 02138602 - 5 POLICY PERIOD: FROM 10/12/2020 10/12/2021 at 12:01 a.m. Eastern Time at the Location of the Residence Premises Transaction: RENEWAL Named Insured and Mailing Address: Location Of Residence Premises: Agent: Fl. Agent Lic. #: A150596 First Named Insured: 6749 OLD MAIN ST 4TH STREET INSURANCE NEW PORT RICHEY FL 34653-3448 Sebastian Dauda PROFESSIONALS INC 1926 Saginaw Ct County:PASCO Rebecca Launchi OLDSMAR, FL 34677 5800 4TH STREET N Phone Number: 727-488-5305 ST PETERSBURG, FL 33703 Phone Number: 727-522-6610 Primary Email Address: No Email Address Citizens Agency ID#: 182 On File Additional Named Insured: Please refer to "ADDITIONAL NAMED INSURED(S)" section for details Coverage is only provided where a premium and a limit of liability is shown All Other Perils Deductible: \$2,500 Hurricane Deductible: \$6,630 (5%) LIMIT OF LIABILITY PROPERTY COVERAGES A. Dwelling: \$132,600

ASSIGNMENT OF MORTGAGE

*This is similar as the Quitclaim Deed but it will just say "MORTGAGE" on it. it will go under "Assignment of Mortgage"

When recorded, return to: Family First Funding, LLC ATTN: Final Document Department 215 Main Street, #2A Toms River, NJ 08753

This document was prepared by: Family First Funding, LLC 215 Main Street, #2A Toms River, NJ 08753 732-505-4600

Signature of Preparer

LOAN #: 81037117719

- [Space Above This Lire For Recording Data] --

MORTGAGE

MIN: 1010759-0000016689-9 MERS PHONE #: 1-888-679-6377

DEFINITIONS

Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 11, 13, 18, 20 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 16.

(A) "Security Instrument" means this document, which is dated **June 19, 2017,** together with all Riders to this document.

(B) "Borrower" Is ANTHONY J. ROTONDELLA JR., UNMARRIED MAN.

BORROWER CERTIFICATION & AUTHORIZATION

*This will ALWAYS be provided at submission. If for any reason this is not provided the 1003 needs to be signed by the borrower.

• There will be times they will attach the borrower cert & auth to the E-consent. Be sure to always go through all the pages at indexing.

Borrower Certification and Authorization

Borrower's Certification & Authorization

Certification

The undersigned certify the following:

I / We have applied for a mortgage loan from Citadel Servicing Corporation.

In applying for the loan, I / We completed a loan application containing various information on the

BANK STATEMENTS

*For bank statements, be sure to always look at the bottom of the page of the statement to determine how many pages we are required to have. At times they will attach multiple bank statements together, so its important we are separating them.

• To determine which month the bank statement is for, we always go off the second month on the statements. For example: bank statement is from 11/18/2020 through 12/15/2020, this will go under "Bank Statement 2020 12 December" and last 4 of the account on the comment section.



November 18, 2020 through December 15, 2020

Account Number: 000003656590750

CUSTOMER SERVICE INFORMATION

This how 12 Bank Statements should look like:

Bank Statement 2020 01 January	7835
Bank Statement 2020 02 February	7835
Bank Statement 2020 03 March	7835
Bank Statement 2020 04 April	7835
Bank Statement 2020 05 May	7835
Bank Statement 2020 06 June	7835
Bank Statement 2020 07 July	7835
Bank Statement 2020 08 August	7835
Bank Statement 2020 09 September	7835
Bank Statement 2020 10 October	7835
Bank Statement 2020 11 November	7835
Bank Statement 2020 12 December	7835

*when a borrower is a Foreign National, they will not provide a credit report but they will provide a Reference Letter from their bank. This will go under "Credit Reference Letter"



RENTAL AGREEMENT

*they will sometimes provide Lease Agreements. You will put them under "Rental Agreement" and put the address on the comment sections.

LEASE AGREEMENT BY AND BETWEEN GLADIATOR PROPERTIES, LLC (LANDLORD) AND SIZZLING CAESARS, LLC (TENANT)

THIS LEASE AGREEMENT ("Lease") is dated as of the day of And 2014 by and between Gladiator Properties, LLC, a New Mexico limited liability company or its successors or assigns ("Landlord") and Sizzling Caesars, LLC, a Nevada limited liability company ("Tenant").

ASSETS

*if they provided any statements for J.P. Morgan or any Investment Statement it will go under "Assets"



Statement Period Ending October 30, 2020

88486 BDS 979 921 30520 - YNNNNNNNNNNNN MICHAEL LAM ROTH IRA JPMS LLC CUST. 3063 APPERSON RIDGE DR SAN JOSE CA 95148-3682

Consolidated Inves	stment Statemen
Portfolio Value with Accruals	
Account Description	Last Month
Retirement Brokerage(2)	62,487.37
PORTFOLIO VALUE 3	\$62,487.37

FLOOD CERTIFICATION

*When they provide any Flood Certs at submission, they will go under "Flood Certification" and on the comment section you will add Broker Provided.



PLAT MAP/SURVEY

*The Prelim will at times have a plat map in the middle. We will want to separate and put under "PLAT MAP/SURVEY". The Plat Map can only be removed from the Prelim, you will not remove it from any other documents.



TRID APPRAISAL JUSTIFICATION

*They will provide Loan Estimate documents which will be 4 pages long. This will go under "TRID Appraisal Justification" on the comment section you will add LE and the Date Issued.

*They will also provided an Intent To Proceed with Application (LE) it will usually be 1 page. I will go under "TRID Appraisal Justification" and on the comment section you will add ITP.

☐ TRID Ap	opraisal Justification	LI	E 1/13/2021	
TRID Appraisa	l Justification	ITP		
			Save tills Lu	an Estimate to compare with your Gosing Disclosure.
LOAN E	O1/13/2021 Joshua Raymond Farmer Erika Shawn Mlachak 1158 26th St 471 Santa Monica, CA 90403		LOAN TERM PURPOSE PRODUCT LOAN TYPE LOAN ID # RATE LOCK	30 years Purchase Fixed Rate ☑ Conventional ☐ FHA ☐ VA ☐ ☐ ☑ NO ☐ YES, until Before closing, your interest rate, points, and lender credits can
PROPERTY SALE PRICE	349 Marie Avenue, Los Angeles, CA 90042 \$1,475,000			change unless you lock the interest rate. All other estimated closing costs expire on

LUAII ID.

INTENT TO PROCEED WITH APPLICATION (LE)

Originator: California Capital Mortgage Bank

9744 Wilshire Blvd. Beverly Hills, CA 90212

310-888-0040

CONTRACT PROCESSOR INVOICE

*They will at times provide a 3rd party Contract Processor Invoice and it will go under "Contract Processor Invoice"

C&C PROCESSING LLC

NMLS# 1711443 1610 GRAEFIELD RD #88, BIRMINGHAM, MI 48009 **Phone** (248) 930-4661 **Fax** (248) 282 -5071

INVOICE 170		12/29/2020
SHIP TO	INSTRUCTIONS	
C&C PROCESSING LLC	Please make checks payable: C&C PR	OCESSING LLC
1610 GRAEFIELD RD	DO NOT INCLUDE PROCESSING FEE IN BROKE	
BIRMINGHAM, MI 48009		
DESCRIPTION	UNIT PRICE	TOTAL
MILEY PROCESSING FEE, LOAN# NA	\$1495.00	\$1495.00

*They will at times separate the Demographic Information Addendum. This will at the end of the 1003.

Demographic Information Addendum. This section asks about your ethnicity, sex, and race.

Demographic Information of Borrower

The purpose of collecting this information is to help ensure that all applicants are treated fairly and that the housing needs of communities and neighborhoods are being fulfilled. For residential mortgage lending, Federal law requires that we ask applicants for their demographic information (ethnicity, sex, and race) in order to monitor our compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to provide this information, but are encouraged to do so. You may select one or more designations for "Ethnicity" and one or more designations for "Race." The law provides that we may not discriminate on the basis of this information, or on whether you choose to provide it. However, if you choose not to provide the information and you have made this application in person.

PURCHASE CONTRACT

*When a submission is Purchase, they will provide a Purchase Contact which will go under "Purchase Contract"

At times, in the purchase contract they will provide Counter Offers/ Addendums. We want to be sure to separate them from the Purchase Contract. The Counter Offers will go under "Counteroffers and the # of the counter offer". For Addendums, They will go under "Purchase" Contract Addendum and the # of the Addendum" RESIDENTIAL RESALE REAL ESTATE Page 1 of 10 PURCHASE CONTRACT February 2020 The pre-printed portion of this form has beer drafted by the Arizona Association of REALTORS®. Any change in the pre-printed language of this form must be made in a prominent manner. No representations are made as to the legal validity, adequacy and/or effects of any provision, including tax consequences thereof. If you desire legal, tax or other professional advice, please consult your attorney, tax advisor or professional consultant. ARIZONA REALTORS 1. PROPERTY 1a. 1 BUYER: Curtiss Beilke, Amy Beilke 2. SELLER: SELLER'S NAME(S) or x as identified in section 9c. 3. Buyer agrees to buy and Seller agrees to sell the real property with all improvements, fixtures, and appurtenances thereon or incidental thereto, plus the personal property described herein (collectively the "Premises"). 1b. 5. Premises Address: <u>5544 E HELENA Drive</u> Assessor's #: 215-11-576 6. City: Scottsdale County: Maricopa AZ, Zip Code: 85254 7. Legal Description: LOT 28 DAVE BROWN ARABIAN ESTATES MCR 038408 COUNTER OFFER June 2020 The pre-printed portion of this form has been drafted by the Arizona Association of REALTORSS. Any change in the pre-printed language of this form must be made in a pron ARIZONA No representations are made as to the legal validity, adequacy and/or effects of any provision, including tax consequences thereof. If you desire legal, tax or other professional advice, please REALTORS' consult your attorney, tax advisor or professional consultant. This is a Counter Offer originated by: ☐ Seller 🗵 Buyer ☐ Landlord ☐ Tenant This is a Counter Offer to the Offer (X) Counter Offer dated 12/16/2020 Seller/Landlord Desert Schools Federal Credit Buyer/Tenant Curtiss Beilke, Amy Beilke ne Addrese: ESAA W UPT. PMS Delan CALIFORNIA ADDENDUM ASSOCIATION No. 1 OF REALTORS® (C.A.R. Form ADM, Revised 12/15) The following terms and conditions are hereby incorporated in and made a part of the: 🔀 Purchase Agreement, 🗌 Residential Lease or Month-to-Month Rental Agreement, Transfer Disclosure Statement (Note: An amendment to the TDS may give the Buyer a right to rescind), Other dated November 9, 2020 , on property known as 12 Clocktower Irvine, CA 92620 in which Wenzan Zhang, Dexin Li is referred to as ("Buyer/Tenant") is referred to as ("Seller/Landlord") and 1. Escrow is to be 90 days. 2. Sellers can start accepting other offers after Jan. 25th, 2020 if buyers' property is still not in escrow. Sellers' lease back monthly rent and length shall be decided three days before COE.

3. To update escrow with C.A.R. Form COP in 17 days after acceptance.
4. To update escrow with C.A.R. Form RLAS in 17 days after acceptance

*They will at times add a Uniform Underwriting and Transmittal Summary as the first page of the 1003. It will need to be separated and put under "1008"

Uniform Underwriting and Transmittal Summary I. Borrower and Property Information Borrower Name Marcus A Moreno SSN 555-13-5195 Co-Borrower Name SSN Property Address 8361 Enramada Ave, Whittier, CA 90605 Property Type Project Classification Additional Property Information Occupancy Status 1 unit ▼ Primary Residence Number of Units Freddie Mac Fannie Mae ☐ Streamlined Review ☐ P Limited Review New Detached ☐ Second Home 2- to 4-units Sales Price ☐ Established Project ☐ Q Limited Review Established ☐ Investment Property 1,500,000 ☐ Condominium Appraised Value \$ New Project R Expedited Review New ☐PUD ☐Co-op ☐ Manufactured Housing ☐ Detached Project ☐ S Expedited Review Established Property Rights □ 2- to 4-unit Project □ T Fannie Mae Review □ E PUD □ 1 Co-op □ Reciprocal Review □ U FHA-approved □ F PUD □ 2 Co-op □ V Refi Plus ™ □ T PUD □ T Co-op Fee Simple Single Wide ■ Multiwide Leasehold Project Name CMP Project ID# (if any)

ESCROW INSTRUCTIONS

*They will at times provide Escrow Instruction and it will state that on the first page. It will go under "Escrow Instructions"



First American Title Insurance Company 3 First American Way Santa Ana, CA 92707 (714)250-5183 Fax - (714)929-5167

BORROWER'S ESCROW INSTRUCTIONS

To: First American Title Insurance Company Lenders Advantage

Escrow Officer: Susan Cho
Property: 8361 ENRAMADA AVE

WHITTIER, CA 90605

December 08, 2020 File No: 11060-436950 (SSC)

The undersigned is obtaining a loan on the property hereinafter described for the total amount of **\$1,050,000.00**, and will execute a Note and Deed of Trust on the property hereinafter described, to be used in accordance with these instructions, the consideration therefor being as follows:

Lender to deposit **\$1,050,000.00**, less fees, costs and charges made by the Lender which is hereby approved by Borrower, provided upon recordation of any instruments called for in this escrow you can issue or cause to be issued a Policy of Title Insurance in the form required by the Lender with liability of not less than the amount of said loan on the

MORTGAGE PAYOFF DEMAND

*They will at time provide forms for a Mortgage Payoff. You will put them under "Mortgage Payoff Demand"

December 08, 2020

Jess Baucam 9164040483

The Wells Fargo Home Mortgage payoff statement is enclosed.

Mortgagor:

Property address: 8062 Tyrone Avenue
Panorama City CA 91402

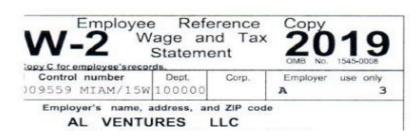
936 Loan number: 0384973285

The enclosed amount is needed to pay off the loan and is only good through 12-31-20. After that time, you'll need to request a new payoff statement because the amount will change.

This is because the loan accrues interest daily.

*If the borrower is qualifying with Full Docs, they will provide W2's. Those will be separated by year. It will go under IRS W2 and the year on the comment section.





1040 & 1120s

- *Similar as the W2s, if they are qualifying with Full Docs, but they don't have W2s they will provide either 1040s or 1120s. You will separate them by the year as well. They will at time provide multiple years in one PDF. So, it's important to go through every page.
- *At times DV will split the PDF into multiple sections. When that happens, it will put it in order and you will just need to drag and put together. Please avoid naming each document different, since when it gets uploaded it makes it difficult to rearrange.



*When they provide Certificate of Liability Insurance, and the Insured is Title, it will go under "Title E&O Insurance"

TRUST02 OP ID: LR ACORD DATE (MM/DD/YYYY) CERTIFICATE OF LIABILITY INSURANCE 06/10/2020 THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER. IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s CONTACT Robert L. Miller 305-270-2100 PHONE (A/C, No, Ext): 305-270-2100 FILER INSURANCE, INC. FAX (A/C, No): 305-270-2195 9440 S.W. 77 Avenue Miami,, FL 33156 E-MAIL ADDRESS: Elizabeth Henao INSURER(S) AFFORDING COVERAGE NAIC #

> INSURER B: INSURER C: INSURER D :

INSURER A: Greenwich Insurance Co.

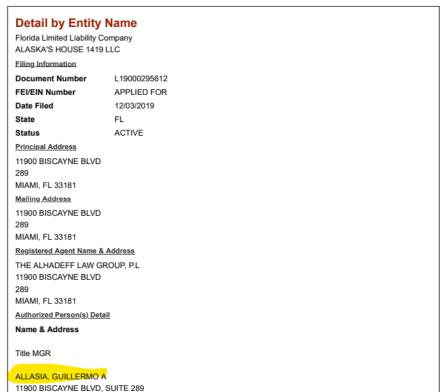
BORROWER BUSINESS LICENSED

INSURED
Trustar Title Company Inc.
10691 N Kendall Dr #307
Miami, FL 33176

*If the borrower is Self Employed, they will provide details regarding their business and proof of their license. When they provide a document from Sunbiz.Org you can determine if its for the borrower by checking their employment information on the 1003. It will go under "Borrower Business License"



Department of State / Division of Corporations / Search Records / Search by Entity Name /

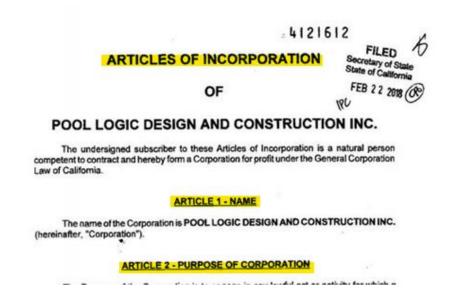


*At times the borrower will provide an explanation regarding his file, credit, mortgage, etc. when you see a letter from the borrower, it will just go under "Borrower Letter of Explanation"

Funds for Closing:
Client is marred and his wife Erika (not on the loan) is the owner of their current residence. Property is under contract to sell for 263,900. Client says wife owes around \$80k so anticipated proceeds form the sale will be around \$168k. She will be gifting whatever is needed from those proceeds to go to this purchase.
Thanks
Robert Klatt

ARTICLES OF INCORPORATION OR ORGANIZATION

*The easiest way to remember this document is that 1) it will say Articles of Incorporation on it and 2) it will "Article 1", "Article 2" etc. It will go under "Articles of Incorporation or Organization"



*This is not provided in many files but when it is provided, it will say it at the top of the page. It will go under "24 Month Chain of Title"



PERSONAL IDENTIFICATION EIN

*If the borrower has an EIN number they will provide a W-9 which will go under "Personal Identification" and put EIN on the comment section.

Form W=9 Rev. October 2018) Department of the Tressury Internal Revenue Service	Request for Taxp Identification Number and Go to www.irs.gov/FormW9 for instructions	Give Form to the requester. Do not send to the IRS.	
1 Name (as shown on	your income tax return). Name is required on this line; do not leave t	his line blank.	
2 Business name/disre BURNT STORE TO	garded entity name, if different from above		
	ox for federal tax classification of the person whose name is entered	on line 1. Check only one of the	4 Exemptions (codes apply only to certain entities, not individuals; see
		rtnership Trust/estate	Instructions on page 3): Exempt paves code iff anyl
음 ☑ Limited liability co	mpany. Enter the tax classification (G=C corporation, S=S corporati		
Single-member LI Limited liability co Note: Check the set LLC if the LLC is solver LLC that is disreparded fro Other (see instruct 5 Address (number, str	ppropriate box in the line above for the tax classification of the sing lassified as a single-member LLC that is disregarded from the owns a not disregarded from the owner for U.S. federal tax purposes. Off in the owner should chack the appropriate box for the tax classified in the owner should chack the appropriate box for the tax classified.	le-member owner. Do not check ar unless the owner of the LLC is serwise, a single-member LLC that	Exemption from FATCA reporting code (if any)
Other (see instruc			Papelies to accounts maintained outside the (J.S.)
ගි 5 Address (number, str	eet, and apt. or suite no.) See instructions. URT, SUITE 122	Requester's name ar	nd address (optional)

CREDIT REPORT INVOICE

*At times, the credit report will have an invoice at the end of the report. Will need to separate and put under "Credit Report Invoice".



SIGNED ECOA WAIVER

*If they provide an ECOA Valuation Rule Delivery Waiver, it will go under "Signed ECOA Waiver" add the date signed on the comment section.



ECOA Valuation Rule Delivery Waiver

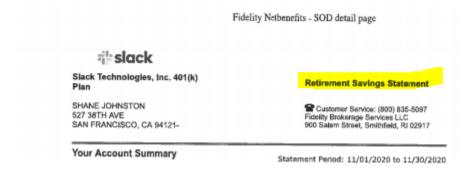
BROKER LETTER OF EXPLANATION

*Similar as the Borrower Letter of Explanation, if they provide a letter from the Broker trying to explain things to UW. It will go under "Broker Letter Of Explanation"



401 (k)/ IRA / RETIREMENT

*if they provide any statements regarding Retirement or 401 K it will go under "401 (k) / IRA / Retirement.



Educa International Group, Inc. Profit & Loss

January - December, 2020 (US\$ 0.00)

Income	
Tuition Income	701,925.48
Total Income	\$701,925.48
Gross Profit	\$701,925.48
Expenses	
Advertising	3,000.00
Bank Charges	860.75
Groceries	5,785.00
Insurance - Liability	6,000.00