

Radian Services LLC

RADIAN

1601 Market Street
Philadelphia, Pennsylvania
19103-2337
800 523.1988
215 564.6600

Contract Underwriting Invoice #68080006-04-02

Bill To Lender:

GMAC Bank
Attention: Accounts Payable
100 2nd Avenue South
#201 North
St. Petersburg, FL 33701

Remit To:

Radian Services LLC
Attention: Accounts Receivable
1601 Market Street
Philadelphia, Pennsylvania 19103-3709

Current Billing Period: 03-25-2003 to 04-26-2003 *

Last Payment Amount	\$4,725.00
Payment Received	04-15-2003
Current Invoice	\$24,588.50
Outstanding Balance	\$200.00
Due Date	05-26-2003
Payment Due	\$24,588.50

Attached, please find your invoice for underwriting services rendered. Questions concerning this invoice may be directed to your Billing Specialist, Edward Gleaner, by calling 877 723. 4261 extension 3212, or via email at edward.gleaner@radianmi.com.

* Due to an outstanding balance, services rendered before current billing period may be included in this invoice.

Please detach, and return this portion of the invoice with your payment.

RADIAN

1601 Market Street, Philadelphia, Pennsylvania 19103-2337
800 523.1988 215 564.6600

Contract Underwriting Invoice #68080006-02-02

Current Billing Period: 03-25-2003 to 04-26-2003

Bill To Lender:

GMAC Bank
Attention: Accounts Payable
100 2nd Avenue South, #201 North
St. Petersburg, FL 33701

Remit To:

Radian Services LLC
Attention: Accounts Receivable
1601 Market Street
Philadelphia, PA 19103-2337

Due Date: 05-26-2003	Payment Due: \$ 4,725.00
Enclosed: \$	
Notes:	

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Invoice Summary

Per Loan Fees

Service Type	# of Loans Underwritten	Radian Service Center	On-Site	Total
Manual Underwrite	26	2	24	\$350.00
AUS Submission Only	56	30	26	\$255.00

Underwriter Per Diem Fees

Position	Name	Days Worked	Daily Rate	Monthly Fee	Net MI Reduction	Total
Underwriter	Bing, Chandler	19	\$250.00	\$4,750.00	\$100.00	\$5,350.00
Underwriter	Geller, Monica	8	\$150.00	\$1,200.00	N/A	\$1,200.00
Underwriter	Bouffett, Phoebe	12	\$250.00	\$3,000.00	\$100.00	\$2450.00

Other Per Diem Fees

Position	Name	Days Worked	Daily Rate	Monthly Fee	Total
Loan Technician	Margera, Bam	19	\$150.00	\$5,350.00	\$5,350.00
Loan Technician	Knoxville, Johnny	8	\$150.00	\$1,200.00	\$1,200.00
Junior Underwriter	Zebrowski, Vernon	12	\$100.00	\$1,200.00	\$1,200.00

Overtime & Expense Fees

Position	Name	OT Hours	OT Rate	Monthly Fee	Expenses	Total
Underwriter	Bing, Chandler	7.25	\$45.00	\$290.50	\$3,528.00	\$4,108.00
Loan Technician	Margera, Bam	3.25	\$40.00	\$130.00	\$2,298.00	\$2,428.00
Junior Underwriter	Bouffett, Phoebe	3.25	\$30.00	\$97.50	\$0.00	\$97.50

Flat Fee

Employees	Total Loans Underwritten	Total
23	460	\$8,000.00

Current Invoice Total	\$24,588.50
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Per Loan Detail

Submitted By Lender: GMAC Bank, New York, NY								Client Lender: GMAC Bank, New York, NY			
Service Type	Borrower	Date UW	RL #	CL #	MI App #	Program	AU Sys	AU Fee	CR Fee	UW Fee	Total Fee
Manual Underwrite	Barker, Bob	01/31/03	4457962	54687945	0	Leaseback	N/A	N/A	N/A	\$20.00	\$20.00
	Gilmore, Happy	01/18/03	3215486	16354894	0	Niehemiah	N/A	N/A	N/A	\$30.00	\$30.00
	Hammerstein, Roger	01/16/03	6483155	13245687	0	Niehemiah	N/A	N/A	N/A	\$30.00	\$30.00
	Madison, Billy	01/17/03	3543156	34588012	31564891	Niehemiah	N/A	N/A	N/A	\$10.00	\$10.00
	Wonka, Willy	01/02/03	8946156	24896135	31567894	Piggy Back	N/A	N/A	N/A	\$15.00	\$15.00
Subtotal											\$105.00
AUS Submission Only	Back, Wolfgang	01/31/03	4457962	54687945	0	Leaseback	DU	\$10.00	\$20.00	\$30.00	\$60.00
	Gershwin, George	01/18/03	3215486	16354894	0	Niehemiah	LP	\$10.00	\$20.00	\$30.00	\$60.00
	Ford, Harrison	01/16/03	6483155	13245687	0	Piggy Back	LP	\$10.00	\$20.00	\$40.00	\$70.00
	Gershwin, Ira	01/17/03	3543156	34588012	31564891	Piggy Back	LP	\$10.00	\$20.00	\$25.00	\$55.00
Subtotal											\$245.00
Total for GMAC Bank, New York, NY											\$350.00

Submitted By Lender: GMAC Bank, St. Petersburg, FL											
Service Type	Borrower	Date UW	RL #	CL #	MI App #	Program	AU Sys	AU Fee	CR Fee	UW Fee	Total Fee
Manual Underwrite	Williams, Dar	01/31/03	54687945	4457962	0	Niehemiah	N/A	N/A	N/A	\$30.00	\$30.00
	Angeli, Eve	01/18/03	16354894	3215486	0	Niehemiah	N/A	N/A	N/A	\$30.00	\$30.00
	Kaplansky, Lucy	01/16/03	13245687	6483155	31567895	Piggy Back	N/A	N/A	N/A	\$15.00	\$15.00
Subtotal											\$75.00
AUS Submission Only	Nields, Katrina	01/31/03	54687945	4457962	0	CLUES	LP	\$10.00	\$20.00	\$30.00	\$60.00
	Gomeshi, Jian	01/18/03	16354894	3215486	0	Piggy Back	LP	\$10.00	\$20.00	\$40.00	\$70.00
	Gorka, John	01/16/03	13245687	6483155	12264896	Piggy Back	DU	\$10.00	\$20.00	\$20.00	\$50.00
Subtotal											\$180.00
Total for GMAC Bank, St. Petersburg, FL											\$255.00

Total for Client Lender	\$605.00
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Per Loan Detail

Submitted By Lender: Fleet, New York, NY										Client Lender: Chase, Philadelphia, PA	
Service Type	Borrower	Date UW	RL #	CL #	MI App #	Program	AU Sys	AU Fee	CR Fee	UW Fee	Total Fee
Manual Underwrite	Barker, Bob	01/31/03	4457962	54687945	0	Leaseback	N/A	N/A	N/A	\$20.00	\$20.00
	Gilmore, Happy	01/18/03	3215486	16354894	0	Niehemiah	N/A	N/A	N/A	\$30.00	\$30.00
	Hammerstein, Roger	01/16/03	6483155	13245687	0	Niehemiah	N/A	N/A	N/A	\$30.00	\$30.00
	Madison, Billy	01/17/03	3543156	34588012	31564891	Niehemiah	N/A	N/A	N/A	\$10.00	\$10.00
	Wonka, Willy	01/02/03	8946156	24896135	31567894	Piggy Back	N/A	N/A	N/A	\$15.00	\$15.00
Subtotal											\$105.00
AUS Submission Only	Back, Wolfgang	01/31/03	4457962	54687945	0	Leaseback	DU	\$10.00	\$20.00	\$30.00	\$60.00
	Gershwin, George	01/18/03	3215486	16354894	0	Niehemiah	LP	\$10.00	\$20.00	\$30.00	\$60.00
	Ford, Harrison	01/16/03	6483155	13245687	0	Piggy Back	LP	\$10.00	\$20.00	\$40.00	\$70.00
	Gershwin, Ira	01/17/03	3543156	34588012	31564891	Piggy Back	LP	\$10.00	\$20.00	\$25.00	\$55.00
Subtotal											\$245.00
Total for GMAC Bank, New York, NY											\$350.00

Submitted By Lender: Chase, Boston, MA											
Service Type	Borrower	Date UW	RL #	CL #	MI App #	Program	AU Sys	AU Fee	CR Fee	UW Fee	Total Fee
Manual Underwrite	Williams, Dar	01/31/03	54687945	4457962	0	Niehemiah	N/A	N/A	N/A	\$30.00	\$30.00
	Angeli, Eve	01/18/03	16354894	3215486	0	Niehemiah	N/A	N/A	N/A	\$30.00	\$30.00
	Kaplansky, Lucy	01/16/03	13245687	6483155	31567895	Piggy Back	N/A	N/A	N/A	\$15.00	\$15.00
Subtotal											\$75.00
AUS Submission Only	Nields, Katrina	01/31/03	54687945	4457962	0	CLUES	LP	\$10.00	\$20.00	\$30.00	\$60.00
	Gomeshi, Jian	01/18/03	16354894	3215486	0	Piggy Back	LP	\$10.00	\$20.00	\$40.00	\$70.00
	Gorka, John	01/16/03	13245687	6483155	12264896	Piggy Back	DU	\$10.00	\$20.00	\$20.00	\$50.00
Subtotal											\$180.00
Total for GMAC Bank, St. Petersburg, FL											\$255.00

Total for Client Lender	\$605.00
Total for Per Loan Detail	\$1,210.00

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Per Diem Detail (per Underwriter)

Underwriter (Daily): Bing, Chandler					\$250 Per Diem Rate / \$50 MI Reduction / \$25 Floor		
Date	Borrower	RL #	CL #	MI App #	Per Diem Rate	Net MI Reduction	Total Fee
03/31/2003	Burns, C. Montgomery	4457962	54687945	654894			
	--	--	--	--	\$250.00	\$0.00	\$200.00
04/01/2003	Krabapple, Edna	4457962	54687945	654894			
	Skinner, Seymour	3215486	16354894	--	\$250.00	\$100.00	\$150.00
04/02/2003	Gumble, Barney	4457962	54687945	--			
	Van Houten, Milhouse	3215486	16354894	--	\$250.00	\$0.00	\$250.00
04/03/2003	Flanders, Maude	4457962	54687945	654894			
	Syzlak, Moe	3215486	16354894	--	\$250.00	\$100.00	\$150.00
04/04/2003	--	--	--	--			
	McClure, Troy	3215486	16354894	--			
	Terwilliger, Bob	3215486	16354894	--	\$250.00	\$0.00	\$250.00
04/07/2003	Nahasapeemapetelon, Apu	4457962	54687945	654894			
	Simpson, Maggie	3215486	16354894	--	\$250.00	\$100.00	\$150.00
04/08/2003	Krustofski, Hershel	4457962	54687945	--			
	Wiggum, Clancy	3215486	16354894	--	\$250.00	\$0.00	\$250.00
04/09/2003	Bouvier, Patty	4457962	54687945	654894			
	--	--	--	--	\$250.00	\$100.00	\$150.00
04/14/2003	Flanders, Todd	4457962	54687945	--			
	Smithers, Waylen	3215486	16354894	--	\$250.00	\$00.00	\$250.00
04/15/2003	Hibbert, Julius	4457962	54687945	654894			
	Jones, Jimbo	3215486	16354894	--	\$250.00	\$100.00	\$150.00
04/16/2003	Muntz, Nelson	4457962	54687945	--			
	Ziff, Arty	3215486	16354894	--	\$250.00	\$00.00	\$250.00 >>

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Per Diem Detail (per Underwriter)

Underwriter (Daily): Bing, Chandler (continued)

Date	Borrower	RL #	CL #	MI App #	Per Diem Rate	Net MI Reduction	Total Fee
04/24/2003	Naiyeer, Reza	4457962	54687945	654894			
	Warner, Marie	3215486	16354894	--			
					\$250.00	\$100.00	\$150.00
04/25/2003	Burns, C. Montgomery	4457962	54687945	--			
	Sherman, Jay	3215486	16354894	--			
					\$250.00	\$0.00	\$250.00
04/28/2003	Diggs, Taye	4457962	54687945	654894			
	Smith, Will	3215486	16354894	--			
					\$250.00	\$50.00	\$200.00
Subtotal							\$5,350.00

Underwriter (Weekly): Geller, Monica

\$250 Per Diem Rate / \$50 MI Reduction / \$25 Floor

Date	Borrower	RL #	CL #	MI App #	Per Diem Rate	Net MI Reduction	Total Fee
04/01/2003					\$150.00	N/A	\$150..00
	Lifeson, Alex	4457962	54687945	--			
	Lee, Geddy	3215486	16354894	--			
04/02/2003					\$150.00	N/A	\$150.00
	Pearl, Neil	4457962	54687945	--			
	Wolfcastle, Reineer	3215486	16354894	--			
04/03/2003					\$150.00	N/A	\$150.00
	Flanders, Maude	4457962	54687945	--			
	Syzlak, Moe	3215486	16354894	--			
04/04/2003					\$150.00	N/A	\$150.00
	Bouvier, Selma	4457962	54687945	--			
	McClure, Troy	3215486	16354894	--			
	Terwilliger, Bob	3215486	16354894	--			
04/07/2003					\$150.00	N/A	\$150.00
	Nahasapeemapetelon, Apu	4457962	54687945	--			
	Simpson, Maggie	3215486	16354894	--			
04/08/2003					\$150.00	N/A	\$150.00
	Krustofski, Hershel	4457962	54687945	--			
	Wiggum, Clancy	3215486	16354894	--			

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Per Diem Detail (per Underwriter)

Underwriter (Daily): Bouffett, Phoebe						\$250 Per Diem Rate / \$50 MI Reduction / \$25 Floor	
Date	Borrower	RL #	CL #	MI App #	Per Diem Rate	Net MI Reduction	Total Fee
04/04/2003	Bouvier, Selma	4457962	54687945	--			
	McClure, Troy	3215486	16354894	--			
	Terwilliger, Bob	3215486	16354894	--	\$250.00	\$0.00	\$250.00
04/07/2003	Nahasapeemapetelon, Apu	4457962	54687945	654894			
	Simpson, Maggie	3215486	16354894	--	\$250.00	\$100.00	\$150.00
04/08/2003	Krustofski, Hershel	4457962	54687945	--			
	Wiggum, Clancy	3215486	16354894	--	\$250.00	\$0.00	\$250.00
04/09/2003	Bouvier, Patty	4457962	54687945	654894			
	Simpson, Bartholemew	3215486	16354894	--	\$250.00	\$100.00	\$150.00
04/14/2003	Flanders, Todd	4457962	54687945	--			
	Smithers, Waylen	3215486	16354894	--	\$250.00	\$0.00	\$250.00
04/15/2003	Hibbert, Julius	4457962	54687945	654894			
	Jones, Jimbo	3215486	16354894	--	\$250.00	\$100.00	\$150.00
04/16/2003	Muntz, Nelson	4457962	54687945	--			
	Ziff, Arty	3215486	16354894	--	\$250.00	\$0.00	\$250.00
04/17/2003	Bauer, Jack	4457962	54687945	654894			
	Mason, George	3215486	16354894	--	\$250.00	\$50.00	\$200.00
04/18/2003	Almeida, Tony	4457962	54687945	654894			
	Palmer, David	3215486	16354894	--			
	Palmer, Sherry	3215486	16354894	--	\$250.00	\$100.00	\$150.00
04/21/2003	Kresge, Lynne	4457962	54687945	--			
	Warner, Kate	3215486	16354894	--	\$250.00	\$0.00	\$250.00
04/22/2003	Chappelle, Ryan	4457962	54687945	654894			
	Myers, Nina	3215486	16354894	--	\$250.00	\$100.00	\$150.00
04/23/2003	Dessler, Michelle	4457962	54687945	--			
	Shaeffer, Paula	3215486	16354894	--	\$250.00	\$0.00	\$250.00
Subtotal							\$2,450.00
Total Per Diem Detail - Underwriting							\$9,000.00

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Other Per Diem Detail

Loan Technician : Margera, Bam

Date	Per Diem Fee
04/04/2003	\$150.00
04/07/2003	\$150.00
04/08/2003	\$150.00
04/09/2003	\$150.00
04/14/2003	\$150.00
04/15/2003	\$150.00
04/16/2003	\$150.00
04/17/2003	\$150.00
04/18/2003	\$150.00
04/21/2003	\$150.00
04/22/2003	\$150.00
04/23/2003	\$150.00
Subtotal	\$2,450.00

Total for Per Diem Detail

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Overtime & Expenses

Underwriter (Daily): Bing, Chandler

Overtime

Date	Overtime Hours	Overtime Rate	Overtime Fee
04/07/2003	0.50	\$40.00	\$20.00
04/14/2003	2.00	\$40.00	\$80.00
04/15/2003	2.50	\$40.00	\$100.00
04/18/2003	1.00	\$40.00	\$40.00
04/22/2003	0.50	\$40.00	\$20.00
04/24/2003	0.50	\$40.00	\$20.00
04/28/2003	0.25	\$40.00	\$10.00
Subtotal			\$290.00

Expenses

Expense Detail	Expense Fee
Hotel	\$700.00
Meals	\$250.00
Air	\$1,325.00
Ground Transportation	0
Other: Sunscreen, towel, flip-flops	\$23.00
Subtotal	\$3,528.00
Total for Underwriter	\$4,108.00

Loan Technician (Weekly): Geller, Monica

Overtime

Week Ending	Overtime Hours	Overtime Rate	Overtime Fee
04/07/2003	0.50	\$40.00	\$20.00
04/14/2003	2.00	\$40.00	\$80.00
04/24/2003	0.50	\$40.00	\$20.00
04/28/2003	0.25	\$40.00	\$10.00
Subtotal			\$130.00 >>

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Overtime & Expenses

Loan Technician (Daily): Geller, Monica (continued)

Expenses

Expense Detail	Expense Fee
Hotel	\$700.00
Meals	\$250.00
Air	\$1,325.00
Ground Transportation	0
Other: Sunscreen, towel, flip-flops	\$23.00
Subtotal	\$2,298.00
Total for Underwriter	\$2,428.00

Underwriter (Daily): Bouffet, Phoebe

Overtime

Date	Overtime Hours	Overtime Rate	Overtime Fee
04/07/2003	0.50	\$30.00	\$15.00
04/14/2003	2.00	\$30.00	\$60.00
04/24/2003	0.50	\$30.00	\$15.00
04/28/2003	0.25	\$30.00	\$7.50
Total for Underwriter			\$97.50

Total Overtime & Expenses	\$6,633.50
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Flat Fee Detail

Underwriter (Daily): Stanley, Paul

Borrower	Date Underwritten	Radian Loan #	Customer Loan #
Cosby, Bill	04/29/03	132456789	1235867
Costanza, George	04/01/03	648987865	4561235
Flanders, Ned	04/23/03	948613542	3156489
Franklin, Ben	04/12/03	648932156	6489875
Garcia, Jerry	04/13/03	135898735	8456890
Geller, Ross	04/30/03	948612303	2056489
Jackson, Janet	04/06/03	468135130	3468531
Penn, William	04/25/03	826548920	8795453
Saget, Bob	04/09/03	978642583	9183758
Seinfeld, Jerry	04/18/03	645315042	1354869
Springer, Jerry	04/01/03	794681350	4796312
Williams, Robin	04/16/03	654831598	3152486

Underwriter (Daily): Simmons, Gene

Borrower	Date Underwritten	Radian Loan #	Customer Loan #
Costanza, George	04/01/03	648987865	4561235
Flanders, Ned	04/23/03	948613542	3156489
Franklin, Ben	04/12/03	648932156	6489875
Garcia, Jerry	04/13/03	135898735	8456890
Geller, Ross	04/30/03	948612303	2056489
Jackson, Janet	04/06/03	468135130	3468531
Penn, William	04/25/03	826548920	8795453
Saget, Bob	04/09/03	978642583	9183758
Seinfeld, Jerry	04/18/03	645315042	1354869
Springer, Jerry	04/01/03	794681350	4796312
Williams, Robin	04/16/03	654831598	3152486

Flat Fee	\$8000.00
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