

COUNTRYWIDE HOME LOANS, INC.

BRANCH #339
1850 MARRON ROAD, #104
CARLSBAD, CA 92008-
(760) 720-4574
Br Fax No.: (760) 720-9661

DATE: 09/20/2001
BORROWER: MICHAEL WYN
CASE #:
LOAN #: 0442844
PROPERTY ADDRESS: 1020 LANDS END COURT CARLSBAD, CA 92008-

NOTICE OF INCOMPLETENESS

The following additional information is needed:

(Only those items checked)

- Sales contract/purchase agreement
- Credit Report and Appraisal Fee in the Amount of \$ 0.00
- Picture identification (Drivers license, etc.) *copy*
- Applicant and/or Co-Applicant's Social Security Number
- Evidence of social security numbers (social security card, check stub)
- Bank account number for () Savings () Checking () CD

BORROWER COPIES
PLEASE SIGN AND RETURN

- Bank Statements _____ months (most recent)
- Account numbers for:

- Pay stub - most recent
- Copies of () Stocks () Bonds
- Settlement agreement showing child support paid or received, i.e. final divorce decree () Applicant () Co-Applicant
- Bankruptcy papers (Schedule of assets/liabilities & discharge)
- Present address and account number for mortgage company for property now owned:

- Account Number
- Gift Letter
- Income tax returns (including all schedules) for
- W-2 forms for
- Profit and Loss Statement for
- Current balance sheet on business
- VA Certificate of Eligibility
- DD-214 Form (Statement of Military Service)
- DD-1747 Form (Status of Housing Availability) from Family Housing Office
- PROVIDE NAMES & VESTING TO ESCROW (INCLUDE SISTER & B-IN-LAW)
- MAKE CORRECTIONS TO APPLICATION.
- THAT IS IT!

Please furnish the foregoing to this office at your convenience to avoid delay in the processing of your loan application. The following statement is furnished in compliance with the Federal Equal Credit Opportunity Act and Regulation B.

We need to receive this information by ASAP! . If we do not receive it by that date, we will regrettably be unable to give further consideration to your credit request.

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided that the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The Federal agency that administers compliance with this law concerning this creditor is Federal Trade Commission, Washington, D.C.

Sincerely,

COUNTRYWIDE HOME LOANS, INC.
By *Karen Hanan*
KAREN HANAN
Title Home Loan Consultant - Internal

FHA/VA/CONV
● Notice of Incompleteness
2C0021US (09/00)



COUNTRYWIDE HOME LOANS, INC.
1850 MARRON ROAD, #104
CARLSBAD, CA. 92008
Tel: (760) 720-4574
Fax: (760) 720-9661

Date: 09/18/2001

RECEIPT TICKET

Date: September 18, 2001

Branch No. 339

Borrowers Name: WYN, MICHAEL

Property Address: 1020 LANDS END COURT
CARLSBAD, CA. 92008

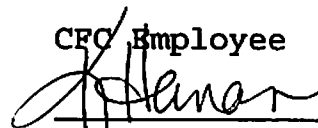
Reference No.: 0442844

Amount Received:	\$390.00
For	=====
Appraisal Fee:	\$390.00
Credit Report:	\$0.00
Upfront Fee:	\$0.00
Business Credit:	\$0.00
Application Fee:	\$0.00
Others:	\$0.00

Date Received	Check or Credit Card Number	Amount	Authorization Number
Sep-18-2001	549113008909****	\$390.00	191179

Customer's Signature

CFC Employee



LOAN #: 0442844

CASE #:

Prepared by: K. HANAN

Lender:

GOOD FAITH ESTIMATE

COUNTRYWIDE HOME LOANS, INC.

Address: 4500 PARK GRANADA, CALABASAS, CA 91302-1613

Applicant(s): MICHAEL WYN

Sales Price: 500000.00

Base Loan Amount: 400000.00

Total Loan Amount: 400000.00

Type of Loan: CONV UNINSURED

Date Prepared: 09/18/2001

Property Address: 1020 LANDS END COURT
CARLSBAD, CA 92008

The information provided below reflects estimates of the charges which you are likely to incur at the settlement of your loan. The fees listed are estimates - the actual charges may be more or less. Your transaction may not involve a fee for every item listed.

The numbers listed beside the estimates generally correspond to the numbered lines contained in the HUD-1 settlement statement which you will be receiving at settlement. The HUD-1 settlement statement will show you the actual cost for items paid at settlement.

Interest rate 7.000 %

Term of loan 30 years

800 ITEMS PAYABLE IN CONNECTION WITH LOAN

801	\$ 0.00	Loan Origination Fee	0.000 %
802	\$ 500.00	Loan Discount	0.125 %
803	\$ 390.00	Appraisal	
804	\$ 25.00	Credit Report	
805	\$ 0.00	Lender's Inspection	
806	\$ 0.00	Mortgage Insurance Application Fee	
807	\$ 0.00	Assumption Fee	
808	\$ 0.00	Warehouse Fee	
809	\$ 390.00	Processing Fee	
810	\$ 60.00	Tax Service	
811	\$ 25.00	Flood Check Fee	
813	\$ 0.00	Wire Transfer	
814	\$ 0.00	Buydown Expense	
815	\$ 150.00	Doc Prep Fee-lender	
816	\$ 250.00	Underwriting Fee	
817	\$		
818	\$		
819	\$		
820	\$		
821	\$		
822	\$		
823	\$		

900 ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE

901	\$ 1150.65	15 Days Interest @ \$ 76.71 /Day	
902	\$ 0.00	Conventional PMI/FHA Up-front MIP/VA Funding Fee	Financed \$ _____ Paid Cash \$ _____
903	\$ 360.00	Hazard Insurance Premium	
904	\$		
905	\$		

1000 RESERVES DEPOSITED WITH LENDER

1001	\$ 0.00	Hazard Insurance	3 Months @ \$ 30.00 /month
1002	\$	Mortgage Insurance	Months @ \$ /month
1003	\$ 0.00	Taxes	8 Months @ \$ 468.83 /month
1004	\$	Taxes	Months @ \$ /month
1005	\$	Taxes	Months @ \$ /month
1006	\$	Flood Insurance	Months @ \$ /month
1007	\$ 0.00	Aggregate Analysis Adjustment	

1100 TITLE CHARGES

1101	\$ 975.00	Closing or Escrow Fee	
1102	\$ 0.00	Abstract or Title Search	
1103	\$ 0.00	Title Examination	
1104	\$ 0.00	Title Insurance Binder	
1105	\$ 0.00	Document Preparation	
1106	\$ 0.00	Notary	
1107	\$ 0.00	Attorney/Settlement Agent	
1108	\$ 679.00	Title Insurance	
1109	\$ 30.00	Courier/exp Mail-clsng Agnt	
1110	\$		
1111	\$		

1200 GOVERNMENT RECORDING & TRANSFER CHARGES

1201	\$ 85.00	Recording Fees	
1202	\$ 0.00	City/County Tax/Stamps	
1203	\$ 0.00	State Tax/Stamps	
1204	\$		

1300 ADDITIONAL SETTLEMENT CHARGES

1301	\$ 0.00	Survey	
1302	\$ 0.00	Pest Inspection	
1303	\$ 0.00	Well & Septic Tank Inspection Fee	
1304	\$		

\$ 5069.65 TOTAL ESTIMATED BORROWER SETTLEMENT CHARGES

"S" next to an item designates a cost to be paid by Seller (Not included in the total).

"POC-L" next to an item designates a cost paid by the Lender (Not included in the total).

"POC-B" next to an item designates a cost paid by the Borrower (Included in the total).

**Lender requires the use of a particular provider for this settlement service. See attached for additional information.

FHA/VA/CONV

● Good Faith Estimate

2C4101US (02/01)

Initials: _____



0442844

TOTAL ESTIMATED FUNDS NEEDED TO CLOSE:

\$ 100000.00	Downpayment
\$ 3559.00	Estimated Closing Costs
\$ 1510.65	Estimated Prepaid Items/Reserves
\$	Other
\$	Financed PMI/MIP/VA Funding Fee
\$ 105069.65	TOTAL

TOTAL ESTIMATED MONTHLY PAYMENT

\$ 2661.21	Principal & Interest
\$ 468.83	Taxes
\$ 30.00	Hazard & Flood Insurance
\$ 0.00	Mortgage Insurance
\$ 3160.04	TOTAL MONTHLY PAYMENT*

The undersigned acknowledges as applicable, receipt of the following booklet(s):
Settlement Costs

These estimates of closing costs are provided pursuant to the Real Estate Settlement Procedures Act (RESPA). If your loan application is for a first lien residential mortgage and is made in a transaction to purchase a home, additional important information can be found in the HUD Special Information Booklet provided to you by your lender or mortgage broker.

DISCLOSURES CONCERNING REQUIRED USE OF SETTLEMENT SERVICE PROVIDERS

If an estimated charge shown on page 1 is identified with a double asterisk (**), the lender requires the use of a particular provider of that settlement service. The estimated charge shown is based on the charges of the designated provider. The relationship between the lender and the settlement service provider is that the lender has repeatedly used the provider's services in the past. The lender may decide to choose a different provider, the HUD-1 or HUD- 1A statement given to you at settlement will disclose the provider used. SEE ACCOMPANYING CONTROLLED BUSINESS ARRANGEMENT DISCLOSURE REGARDING THE RELATIONSHIP BETWEEN THE LENDER AND LANDSAFE APPRAISAL SERVICES, INC.

** APPRAISER **

Reserves deposited with lender may not include a proration of taxes due seller or a credit due from seller at closing. For proration calculations please consult your closing agent.

* Does not include Optional Insurance.

Applicant MICHAEL WYN Date Applicant Date

Applicant Date Applicant Date

Prepared by: K. HANAN

COUNTRYWIDE HOME LOANS, INC.

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ADDENDUM TO GOOD FAITH ESTIMATE

You have the right to freely select the person or organization rendering insurance services (as an agent, broker or underwriter), except insurance or a guarantee provided by a government agency or private mortgage insurance.

Countrywide Home Loans, Inc. does not require that any particular provider or affiliated group of providers be used to provide legal service, title examination services, title insurance policies, or settlement services. However, we do insist that the provider you select be approved by us. Our desire is to ensure that any providers of these services are reputable, knowledgeable and possess the financial strength to support any claim against the title to property you are offering as security for this loan.

Countrywide Home Loans, Inc. is affiliated with LandSafe Title, a provider of title insurance and closing services. Under federal law, Countrywide Home Loans, Inc. may not require you to use the services of its affiliated companies. You are free to select the service provider that best suits your needs.

It is important that title insurance and settlement services be completed in a timely manner. Accordingly, as soon as you have signed a purchase agreement or have completed a mortgage loan application, you should choose a title insurer and closer. Please use the attached form to designate your title insurer and closer, so that we may verify approval.

Applicant Date
MICHAEL WYN

Applicant Date

Applicant Date

Applicant Date

FHA/VA/CONV
● Good Faith Estimate LandSafe Addendum
2C6071XX (04/99)



COUNTRYWIDE HOME LOANS, INC.

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NOTICE REGARDING TITLE AND CLOSING SERVICES

As soon as you have signed a purchase agreement or have completed a mortgage loan application, you should choose a title insurer and closer.

If you so desire, COUNTRYWIDE HOME LOANS, INC. can arrange to provide title insurance and/or closing services incidental to the purchase or refinancing of your property through LandSafe Title, an affiliate of COUNTRYWIDE HOME LOANS, INC. All documents related to the closing will be available for review by your attorney, accountant, or financial advisor at the closing or prior to the closing upon your request.

You are not required to use LandSafe Title to provide title insurance and/or closing services, and you may arrange for another qualified company or person, including your attorney, to conduct the closing.

Please indicate your choice for closing services:

- I wish to have LandSafe Title provide: title insurance closing services.
I wish to have AS per contract provide title insurance.
I wish to have AS per contract provide settlement services.

If you do not indicate your selection by checking one of the boxes, we will select a company on your behalf.

Applicant MICHAEL WYN Date Applicant Date
Applicant Date Applicant Date



COUNTRYWIDE HOME LOANS, INC.

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SERVICING TRANSFER DISCLOSURE

NOTICE TO FIRST LIEN MORTGAGE LOAN APPLICANTS: THE RIGHT TO COLLECT YOUR MORTGAGE LOAN PAYMENTS MAY BE TRANSFERRED. FEDERAL LAW GIVES YOU CERTAIN RELATED RIGHTS. IF YOUR LOAN IS MADE, SAVE THIS STATEMENT WITH YOUR LOAN DOCUMENTS. SIGN THE ACKNOWLEDGMENT AT THE END OF THIS STATEMENT ONLY IF YOU UNDERSTAND ITS CONTENTS.

Because you are applying for a mortgage loan covered by the Real Estate Settlement Procedures Act (RESPA) (12 U. S. C. Section 2601 et seq.), you have certain rights under that Federal law. This statement tells you about those rights. It also tells you what the chances are that the servicing for this loan may be transferred to a different loan servicer. "Servicing" refers to collecting your principal, interest and escrow account payments, if any. If your loan servicer changes, there are certain procedures that must be followed. This statement generally explains those procedures.

TRANSFER PRACTICES AND REQUIREMENTS

If the servicing of your Loan is assigned, sold, or transferred to a new servicer, you must be given written notice of that transfer. The present loan servicer must send you notice in writing of the assignment, sale or transfer of the servicing not less than 15 days before the effective date of the transfer. The new loan servicer must also send you notice within 15 days after the effective date of the transfer. The present servicer and the new servicer may combine this information in one notice, so long as the notice is sent to you 15 days before the effective date of the transfer. The 15 day period is not applicable if a notice of prospective transfer is provided to you at settlement. The law allows a delay in the time (not more than 30 days after a transfer) for servicers to notify you upon the occurrence of certain business emergencies.

Notices must contain certain information. They must contain the effective date of the transfer of the servicing of your loan to the new servicer, the name, address, and toll-free or collect call telephone number of the new servicer, and toll-free or collect call telephone numbers of a person or department for both your present servicer and your new servicer to answer your questions. During the 60-day period following the effective date of the transfer of the loan servicing, a loan payment received by your old servicer before its due date may not be treated by the new loan servicer as late, and a late fee may not be imposed on you.

COMPLAINT RESOLUTION

Section 6 of RESPA (12 U.S.C. Section 2605) gives you certain consumer rights, whether or not your loan servicing is transferred. If you send a "qualified written request" to your servicer, you servicer must provide you with a written acknowledgment with in 20 business days of receipt of your request. A "qualified written request" is a written correspondence, other than notice on a payment coupon or other payment medium supplied by the servicer, which includes your name and account number, and the information regarding your request. Not later than 60 business days after receiving your request, your servicer must make any appropriate corrections to your account, or must provide you with a written clarification regarding any dispute. During this 60-business day period, your servicer may not provide information to a consumer reporting agency concerning any overdue payment related to such period or qualified written request.

A Business Day is any day in which the offices of the business entity are open to the public for carrying on substantially all of its business functions.

DAMAGES AND COSTS

Section 6 of RESPA also provides for damages and costs for individuals or classes of individuals in circumstances where servicers are shown to have violated the requirements of that Section.



SERVICING TRANSFER ESTIMATES BY ORIGINAL LENDER

- 1. We may assign, sell, or transfer the servicing of your loan while the loan is outstanding.

- 2. For all the first lien mortgage loans that we make in the 12-month period after your mortgage loan is funded, we estimate that the percentage of such loans for which we will transfer servicing is between:
 - 0% to 25%
 - 25% to 50%
 - 51% to 75%
 - 76% to 100%

This is only our best estimate and it is not binding. Business conditions or other circumstances may affect our future transferring decisions.

- 3. This is our record of transferring the servicing of the first lien mortgage loans we have made in the past:

<u>Year</u>	<u>Percentage of Loans Transferred</u> (rounded to nearest quartile - 0%, 25%, 50%, 75%, or 100%)
1998	Nominal
1999	Nominal
2000	Nominal

ACKNOWLEDGEMENT OF MORTGAGE LOAN APPLICANT

I/We have read this disclosure form, and understand its contents, as evidenced by my/our signature(s) below. I/we understand that this acknowledgment is a required part of the mortgage loan application.

Borrower MICHAEL WYN Date

Borrower Date

Borrower Date

Borrower Date

Prepared by: K. HANAN

DATE: 09/18/2001
BORROWER: MICHAEL WYN
CASE #:
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COUNTRYWIDE HOME LOANS, INC.
BRANCH #339
1850 MARRON ROAD, #104
CARLSBAD, CA 92008-
(760)720-4574
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Notice Of Release of Loan Status Information To Your Real Estate Agent

At Countrywide Home Loans, we understand our affirmative and continuing obligation to respect the privacy of our customers and to protect the security and confidentiality of our customers' records and information against misuse. We also strive to make the home loan process as simple and easy as possible for you.

Countrywide will continue to work closely with your real estate agent. To make certain your home-purchase transaction goes smoothly, your real estate agent will typically need certain information regarding the status of any loan application that you may file with Countrywide. This will help to smooth and expedite your agent's coordination of your real estate transaction. Unless you tell us otherwise, Countrywide will provide your real estate agent with updates on the status of any such loan application. This may include, without limitation, information such as:

- whether or not you have applied for a mortgage loan
- the application date
- whether or not you qualify for a loan
- the date on which your loan is conditionally approved
- any conditions that must be satisfied to close your home purchase
- the date on which loan documents are or will be available for your signature
- the date on which your loan is funded / closed

Sensitive or confidential information will not be communicated to your real estate agent unless we believe that your agent has a need to know the information to perform his or her duties as your agent.

If you would prefer that we not share information with your real estate agent, please inform the branch employee working with you on your loan inquiry or application. **Please be aware that if you ask that no information be shared, it may delay the closing of your home loan, and it voids any special offers for fast closings, such as the Countrywide Ten-day Close Guarantee.**

Revised 1/6/00

FHA VA CONV
● Loan Information Disclosure
1D5621US (01/00)

COUNTRYWIDE HOME LOANS, INC.

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BORROWER: MICHAEL WYN
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AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE STATEMENT

This is to give you notice that COUNTRYWIDE HOME LOANS, INC. ("the Lender") has a business relationship with the service providers listed below. The Lender and the providers listed below are under common control of the same corporate parent. Because of this relationship, this referral may provide the Lender a financial or other benefit.

Set forth below is the estimated charge or range of charges for the settlement services listed. The Lender may require you to use the services of an affiliated credit reporting agency or real estate appraiser, as a condition of your loan on this property, to represent the Lender's interests in the transaction. However, you are NOT required to use the other listed providers as a condition for settlement of your loan on the subject property. THERE ARE FREQUENTLY OTHER SETTLEMENT SERVICE PROVIDERS AVAILABLE WITH SIMILAR SERVICES. YOU ARE FREE TO SHOP AROUND TO DETERMINE THAT YOU ARE RECEIVING THE BEST SERVICES AND THE BEST RATE FOR THESE SERVICES.

Table with 3 columns: Provider, Service, and Estimated Charge or Range of Charges. Lists various insurance, appraisal, and title services with their respective costs.



Full Spectrum Lending, Inc.
Effinity Bank, N.A.
Treasury Bank, N.A.
Countrywide Bank, a division of Effinity Bank, N.A.

Real Estate Loans

LOAN #: 0442844

lender origination fees vary depending on loan amount and loan program

LandSafe Home Inspection Services, Inc.

Home Inspections

\$200-\$2,500 (varies by property location, size and age) Home inspection is an optional service and not a lending requirement.

HomeSafe Termite Inspection, Inc.

Termite and pest inspection

\$50-\$250 (varies by property location and size and does not include the cost of treating any infestation found) Pest inspection normally offered only in conjunction with home inspection.

I/we have read this disclosure form, as acknowledged by my/our signature below, and understand that the Lender is referring me/us to purchase the above-described settlement services and may receive a financial or other benefit as a result of this referral.

MICHAEL WYN (Seal)
- Borrower

(Seal)
- Borrower

(Seal)
- Borrower

(Seal)
- Borrower

(Prepared by: K. HANAN)

TRUTH IN LENDING DISCLOSURE STATEMENT
(THIS IS NEITHER A CONTRACT NOR A COMMITMENT TO LEND)

LENDER: COUNTRYWIDE HOME LOANS, INC.
 4500 PARK GRANADA, CALABASAS, CA 91302-1613
 BORROWERS: MICHAEL WYN

Preliminary Final
 DATE 09/18/2001
 LOAN NO. 0442844
 CASE NO.
 Type of Loan CONV UNINSURED
 FIXED

ADDRESS 400 CHRISTMAS TREE DRIVE
 CITY STATE / ZIP BOULDER, CO 80302-
 PROPERTY 1020 LANDS END COURT
 CARLSBAD, CA 92008-

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments
The cost of your credit as a yearly rate.	The dollar amount the credit will cost you.	The amount of credit provided to you or on your behalf.	The amount you will have paid after you have made all payments as scheduled.
e 7.084 %	\$ e 561,416.56	\$e 396,619.35	\$e 958,035.91

PAYMENT SCHEDULE:

NUMBER OF PAYMENTS	AMOUNT OF PAYMENTS	WHEN PAYMENTS ARE DUE
e 359	e 2661.21	MONTHLY BEGINNING 12/01/2001
e 1	e 2661.52	LAST PAYMENT DUE 11/01/2031

DEMAND FEATURE: This loan does not have a Demand Feature. This loan has a Demand Feature as follows:

VARIABLE RATE FEATURE:
 This loan has a Variable Rate Feature. Variable Rate Disclosures have been provided to you earlier.

SECURITY: You are giving a security interest in the property located at:
 1020 LANDS END COURT, CARLSBAD, CA 92008-

ASSUMPTION: Someone buying this property cannot assume the remaining balance due under original mortgage terms
 may assume, subject to lender's conditions, the remaining balance due under original mortgage terms.

PROPERTY INSURANCE: Hazard insurance, including flood insurance if the property is in a Special Flood Hazard Area, is required as a condition of this loan. You may obtain the insurance coverage from any insurance company acceptable to the lender. Complete details concerning insurance requirements will be provided prior to loan closing.

LATE CHARGES: If your payment is more than 15 days late, you will be charged a late charge of 5.000 % of the overdue payment

PREPAYMENT: If you pay off your loan early, you
 may will not have to pay a penalty.
 may will not be entitled to a refund of part of the finance charge.

See your contract documents for any additional information regarding non-payment, default, required repayment in full before scheduled date, and prepayment refunds and penalties.
 e means estimate

I/We hereby acknowledge reading and receiving a complete copy of this disclosure.

 MICHAEL WYN BORROWER/DATE _____ BORROWER/DATE

 BORROWER/DATE _____ BORROWER/DATE



DEFINITION OF TRUTH-IN-LENDING TERMS**ANNUAL PERCENTAGE RATE**

This is not the Note rate for which the borrower applied. The Annual Percentage Rate (APR) is the cost of the loan in percentage terms taking into account various loan charges of which interest is only one such charge. Other charges which are used in calculation of the Annual Percentage Rate are Private Mortgage Insurance or FHA Mortgage Insurance Premium (when applicable) and Prepaid Finance Charges (loan discount, origination fees, prepaid interest and other credit costs). The APR is calculated by spreading these charges over the life of the loan which results in a rate higher than the interest rate shown on your Mortgage/Deed of Trust Note. If interest was the only Finance Charge, then the interest rate and the Annual Percentage Rate would be the same.

PREPAID FINANCE CHARGES

Prepaid Finance Charges are certain charges made in connection with the loan and which must be paid upon the close of the loan. These charges are defined by the Federal Reserve Board in Regulation Z and the charges must be paid by the borrower. Non-Inclusive examples of such charges are: Loan origination fee, "Points" or Discount, Private Mortgage Insurance or FHA Mortgage Insurance, Tax Service Fee. Some loan charges are specifically excluded from the Prepaid Finance Charge such as appraisal fees and credit report fees.

Prepaid Finance Charges are totaled and then subtracted from the Loan Amount (the face amount of the Deed of Trust/Mortgage Note). The net figure is the Amount Financed as explained below.

FINANCE CHARGE

The amount of interest, prepaid finance charge and certain insurance premiums (if any) which the borrower will be expected to pay over the life of the loan.

AMOUNT FINANCED

The Amount Financed is the loan amount applied for less the prepaid finance charges. Prepaid finance charges can be found on the Good Faith Estimate. For example if the borrower's note is for \$100,000 and the Prepaid Finance Charges total \$5,000, the Amount Financed would be \$95,000. The Amount Financed is the figure on which the Annual Percentage Rate is based.

TOTAL OF PAYMENTS

This figure represents the total of all payments made toward principal, interest and mortgage insurance (if applicable).

PAYMENT SCHEDULE

The dollar figures in the Payment Schedule represent principal, interest, plus Private Mortgage Insurance (if applicable). These figures will not reflect taxes and insurance escrows or any temporary buydown payments contributed by the seller.

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ITEMIZATION OF AMOUNT FINANCED

Table with 2 columns: Description and Amount. Row 1: Loan Amount 400000.00. Row 2: Prepaid Finance Charges including Origination Fee (0.00), Discount Points (500.00), Tax Service Fee (60.00), Processing (390.00), Prepaid Interest (1150.65), Mortgage Insurance Premium (0.00), Mortgage Insurance Impounds (0.00), Warehouse Fee (0.00), VA Funding Fee (0.00), FHA One-Time MIP Buydown (0.00), FLOOD CHECK FEE (25.00), CLOSING/ESCROW FEE (975.00), *Underwriting Fee (250.00), Courier/exp Mail-clsnng Agnt (30.00). Row 3: TOTAL 3380.65. Row 4: Amount Financed (1 minus 2) 396619.35.

I/We hereby acknowledge reading and receiving a completed copy of this disclosure.

Borrower MICHAEL WYN Date

Borrower Date

Borrower Date

Borrower Date



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FAIR LENDING NOTICE

To: All applicants for a loan for the purchase, construction, rehabilitation, improvement or refinancing of one-to-four family residence.

Under the Housing Financial Discrimination Act of 1977, it is unlawful for a financial institution to refuse to make a loan or to offer less favorable terms than normal (such as a higher interest rate, larger down payment or shorter maturity) based on any of the following considerations:

1. Neighborhood characteristics (such as the average age of the homes or the income level in the neighborhood) except to a limited extent necessary to avoid an unsafe and unsound business practice.
2. Race, sex, color, religion, marital status, national original origin or ancestry.

It is also unlawful to consider, in appraising a residence, the racial, ethnic, or religious composition of a particular neighborhood, whether or not such composition is undergoing change or is expected to undergo change.

If you wish to file a complaint, or if you have questions about your rights, contact the Department of Corporations at:

320 West 4th Street, Suite 750
Los Angeles, CA 90013-1105
(213) 576-7500

OR

1390 Market Street, Suite 810
San Francisco, CA 94102
(415) 557-3787

980 9th St., Suite 500
Sacramento, CA 95814-2725
(916) 445-7206

1350 Front St., Room 2034
San Diego, CA 92101-3697
(616) 525-4233

If you file a complaint, the law requires that you receive a decision within thirty (30) days.

My signature is acknowledgment that I understand the above and have received a copy of this document for my records on _____

(Date)

MICHAEL WYN

Applicant

Applicant

Applicant

Applicant



Prepared by: K. HANAN

DATE: 09/18/2001
BORROWER: MICHAEL WYN
CASE #:
LOAN #: 0442844
PROPERTY ADDRESS: 1020 LANDS END COURT
CARLSBAD, CA. 92008-

COUNTRYWIDE HOME LOANS, INC.

BRANCH #339
1850 MARRON ROAD, #104
CARLSBAD, CA 92008-
(760) 720-4574
Br Fax No.: (760) 720-9661

EQUAL CREDIT OPPORTUNITY ACT NOTICE

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applications on the basis of race, color, religion, national origin, sex, marital status, age (providing that the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The Federal Agency that administers compliance with this law concerning this mortgage banker is:

FEDERAL TRADE COMMISSION, CONSUMER PROTECTION ACT
DIVISION OF CONSUMER PRACTICES
6th and Pennsylvania, S.W. Washington, D.C. 20580

BORROWER CERTIFICATIONS:

REQUEST FOR NOTICE OF CHANGE OF EMPLOYMENT:

If my employment changes during the processing of this loan application, I will advise you immediately. I understand that my employment will be re-verified at the time of closing. If I am no longer with the same company, it will delay this transaction and may cause serious problems regarding this loan.

SOURCE OF FUNDS / FUNDS NOT BORROWED:

The funds for completion of this transaction will come from the following source:

& &

I certify that the funds used for downpayment and closing of this transaction have not been borrowed except as approved by the Department of Housing and Urban Development, or other applicable investor.

CHILD CARE: () Applicable (X) Not Applicable

() During the time I work, child care will be provided by:

Name: _____ at a cost of \$ 0.00 per _____
Address: _____

Is Attendant Related to Buyer? (X) No () Yes _____
(relationship)

I certify that the above child care expenses are accurate, correct and complete and cover both child(ren) not in school and school child(ren) who require care in the mornings before school, evenings after school, legal holidays and vacation.

REFINANCE ONLY:

We the undersigned, fully understand and agree that payments on my/our present loan must continue to be made until the new loan for which I/we have applied closes.

I/We further certify that:

- I was personally interviewed by an employee of the lender.
- I was provided sufficient time to answer questions posed by the interviewer.
- I understood all questions related to the loan application.
- The Lender's employee satisfactorily and adequately answered all questions posed by me.
- I was never requested to sign any documents in blank.

Section 1010 of Title 18, U.S.C., Federal Housing Administration transactions provides: "Whoever, for the purpose of influencing in any way the action of such administration... makes, passes, utters, or publishes any statement, knowing the same to be false... shall be fined not more than \$5,000 or imprisoned not more than two years, or both."

My signature is acknowledgment that I understand the above and have received a copy of this document for my records on _____

(Date)

MICHAEL WYN

Borrower

Borrower

Borrower

Borrower

FHA/VA/CONV

- . Equal Credit Opportunity Act Notice
- . Change of Employment
- . Source of Funds / Funds Not Borrowed
- . Child Care
- . Refi / Keeping Payment Current

2C0011US (11/97)



Prepared by: K. HANAN

COUNTRYWIDE HOME LOANS, INC.

BRANCH #339
1850 MARRON ROAD, #104
CARLSBAD, CA 92008-
(760)720-4574
Br Fax No.: (760)720-9661

DATE: 09/18/2001
BORROWER: MICHAEL WYN
CASE #:
LOAN #: 0442844
PROPERTY ADDRESS: 1020 LANDS END COURT
CARLSBAD, CA. 92008-

OPTIONAL

AUTHORIZATION FOR IMPOUND ACCOUNT

I/We, the undersigned, authorize, our Lender, or its assigns, to collect monthly, in addition to principal and interest as prescribed by the terms of the Note, a monthly amount sufficient to pay taxes, insurance and bond assessments, and other charges that come due during the year.

I/We fully understand this is not a condition of the Lender making this loan, and that interest is to be paid on these impound funds if required by state law.

Borrower MICHAEL WYN Date

Borrower Date

Borrower Date

Borrower Date

CONV
● Authorization For Impound Account
2C0331XX (05/01)



Form 4506 (Rev. May 1997)

Department of the Treasury Internal Revenue Service

Request for Copy or Transcript of Tax Form

Read instructions before completing this form.

OMB No. 1545-0429

Type or print clearly. Request may be rejected if the form is incomplete or illegible.

Note: Do not use this form to get tax account information. Instead, see instructions below.

1a Name shown on tax form. If a joint return, enter the name shown first. MICHAEL WYN
1b First social security number on tax form or employer identification number (see instructions) 547-02-2377
2a If a joint return, spouse's name shown on tax form
2b Second social security number on tax form

3 Current name, address (including apt., room, or suite no.), city, state, and ZIP code
MICHAEL WYN
400 CHRISTMAS TREE DRIVE BOULDER, CO 80302-

4 Address, (including apt., room, or suite no.), city, state, and ZIP code shown on the last return filed if different from line 3

5 If copy of form or a tax return transcript is to be mailed to someone else, enter the third party's name and address
COUNTRYWIDE HOME LOANS, INC.
4500 PARK GRANADA, CALABASAS, CA 91302-1613

6 If we cannot find a record of your tax form and you want the payment refunded to the third party, check here

7 If name in third party's records differs from line 1a above, enter that name here (see instructions)

8 Check only one box to show what you want. There is no charge for items 8a, b, and c:
a Tax return transcript of Form 1040 series filed during the current calendar year and the 3 prior calendar years (see instructions)
b Verification of nonfiling.
c Form(s) W-2 information (see instructions).
d Copy of tax form and all attachments (including Form(s) W-2, schedules, or other forms). The charge is \$23 for each period requested. Note: If these copies must be certified for court or administrative proceedings, see instructions and check here

9 If this request is to meet a requirement of one of the following, check all boxes that apply.
Small Business Administration Department of Education Department of Veterans Affairs Financial institution

10 Tax form number (Form 1040, 1040A, 941, etc.)
11 Tax period(s) (year or period ended date). If more than four, see instructions. 2000 1999
12 Complete only if line 8d is checked. Amount due: a Cost for each period \$ 23.00 b Number of tax periods requested on line 11 c Total cost. Multiply line 12a by line 12b \$ Full payment must accompany your request. Make check or money order payable to "Internal Revenue Service."

Caution: Before signing, make sure all items are complete and the form is dated.

I declare that I am either the taxpayer whose name is shown on line 1a or 2a, or a person authorized to obtain the tax information requested. I am aware that based upon this form, the IRS will release the tax information requested to any party shown on line 5. The IRS has no control over what that party does with the information.

Signature. See instructions. If other than taxpayer, attach authorization document. Date Telephone number of requester
Title (if line 1a above is a corporation, partnership, estate, or trust) Best time to call
Spouse's Signature Date TRY A TAX RETURN TRANSCRIPT (see line 8a instructions)

Instructions
Section references are to the Internal Revenue Code.
TIP: If you had your tax form filled in by a paid preparer, check first to see if you can get a copy from the preparer. This may save you both time and money.
Purpose of Form. - Use Form 4506 to get a tax return transcript, verification that you did not file a Federal tax return, Form W-2 information, or a copy of a tax form. Allow 6 weeks after you file a tax form before you request a copy of it or a transcript. For W-2 information, wait 13 months after the end of the year in which the wages were earned. For example, wait until Feb. 1999 to request W-2 information for wages earned in 1997.
Do not use this form to request Forms 1099 or tax account information. See this page for details on how to get these items.
Note: Form 4506 must be received by the IRS within 60 calendar days after the date you signed and dated the request.
How Long Will It Take? - You can get a tax return transcript or verification of nonfiling within 7 to 10 workdays after the IRS receives your request. It can take up to 60 calendar days to get a copy of a tax form or W-2 information. To avoid any delay, be sure to furnish all the information asked for on Form 4506.
Forms 1099.- If you need a copy of a Form 1099, contact the payer. If the payer cannot help you, call or visit the IRS to get Form 1099 information.
Tax Account Information. - If you need a statement of your tax account showing any later changes that you or the IRS made to the original return, request tax account (Continued on page 2)

For Privacy Act and Paperwork Reduction Act Notice, see page 2. Form 4506 (Rev. 5-97)



information. Tax account information lists certain items from your return, including any later changes.

To request tax account information, write or visit an IRS office or call the IRS at the number listed in your telephone directory.

If you want your tax account information sent to a third party, complete Form 8821, Tax Information Authorization. You may get this form by phone (call 1-800-829-3676) or on the Internet (at <http://www.irs.ustreas.gov>).

Line 1b. - Enter your employer identification number (EIN) only if you are requesting a copy of a business tax form. Otherwise, enter the first social security number (SSN) shown on the tax form.

Line 2b. - If requesting a copy or transcript of a joint tax form, enter the second SSN shown on the tax form.

Note: If you do not complete line 1b and, if applicable, line 2b, there may be a delay in processing your request.

Line 5. - If you want someone else to receive the tax form or tax return transcript (such as a CPA, an enrolled agent, a scholarship board, or a mortgage lender), enter the name and address of the individual. If we cannot find a record of your tax form, we will notify the third party directly that we cannot fill the request.

Line 7. - Enter the name of the client, student, or applicant if it is different from the name shown on line 1a. For example, the name on line 1a may be the parent of a student applying for financial aid. In this case, you would enter the student's name on line 7 so the scholarship board can associate the tax form or tax return transcript with their file.

Line 8a. - If you want a tax return transcript, check this box. Also, on line 10 enter the tax form number and on line 11 enter the tax period for which you want the transcript.

A tax return transcript is available only for returns in the 1040 series (Form 1040, Form 1040A, 1040EZ, etc.). It shows most line items from the original return, including accompanying forms and schedules. In many cases, a transcript will meet the requirement of any lending institution such as a financial institution, the Department of Education, or the Small Business Administration. It may also be used to verify that you did not claim any itemized deductions for a residence.

Note: A tax return transcript does not reflect any changes you or the IRS made to the original return. If you want a statement of your tax account with the changes, see Tax Account Information on page 1.

Line 8b. - Check this box only if you want proof from the IRS that you did not file a return for the year. Also, on line 11 enter the tax period for which you want verification of nonfiling.

Line 8c. - If you want only Form(s) W-2 information, check this box. Also, on line 10 enter "Form(s) W-2 only" and on line 11 enter the tax period for which you want the information.

You may receive a copy of your actual Form W-2 or a transcript of the information, depending on how your employer filed the form. However, state withholding information is not shown on a transcript. If you have filed your tax return for the year the wages were earned, you can get a copy of the actual Form W-2 by requesting a complete copy of your return and paying the required fee.

Contact your employer if you have lost your current year's Form W-2 or have not received it by the time you are ready to prepare your tax return.

Note: If you are requesting information about your spouse's Form W-2, your spouse must sign Form 4506.

Line 8d. - If you want a certified copy of a tax form for court or administrative proceedings, check the box to the right of line 8d. It will take at least 60 days to process your request.

Line 11. - Enter the year(s) of the tax form or tax return transcript you want. For fiscal-year filers or requests for quarterly tax forms, enter the date the period ended; for example, 3/31/96, 6/30/96, etc. If you need more than four different tax periods, use additional Forms 4506. Tax forms filed 6 or more years ago may not be available for making copies. However, tax account information is generally still available for these periods.

Line 12c. - Write your SSN or EIN and "Form 4506 Request" on your check or money order. If we cannot fill your request, we will refund your payment.

Signature. - Requests for copies of tax forms or tax return transcripts to be sent to a third party must be signed by the person whose name is shown on line 1a or by a person authorized to receive the requested information.

Copies of tax forms or tax return transcripts for a jointly filed return may be furnished to either the husband or the wife. Only one signature is required. However, see the line 8c instructions. Sign Form 4506 exactly as your name appeared on the original tax form. If you changed your name, also sign your current name.

For a corporation, the signature of the president of the corporation, or any principal officer and the secretary, or the principal officer and another officer are generally required. For more details on who may obtain tax information on corporations, partnerships, estates, and trusts, see section 6103.

If you are not the taxpayer shown on line 1a, you must attach your authorization to receive a copy of the requested tax form or tax return transcript. You may attach a copy of the authorization document if the original has already been filed with the IRS. This will generally be a power of attorney (Form 2848), or other authorization, such as Form 8821, or evidence of entitlement (for Title 11 Bankruptcy or Receivership Proceedings). If the taxpayer is deceased, you must send Letters Testamentary or other evidence to establish that you are authorized to act for the taxpayer's estate.

Where To File. - Mail Form 4506 with the correct total payment attached, if required, to the Internal Revenue Service Center for the place where you lived when the requested tax form was filed.

Note: You must use a separate form for each service center from which you are requesting a copy of your tax form or tax return transcript.

If you lived in:	Use this address:
New Jersey, New York (New York City and counties of Nassau, Rockland, Suffolk, and Westchester)	1040 Waverly Ave. Photocopy Unit Stop 532 Holtsville, NY 11742
New York (all other counties), Connecticut, Maine, Massachusetts, New Hampshire, Rhode Island, Vermont	310 Lowell St. Photocopy Unit Stop 679 Andover, MA 01810
Florida, Georgia, South Carolina	4800 Buford Hwy. Photocopy Unit Stop 91 Doraville, GA 30362

Indiana, Kentucky, Michigan, Ohio, West Virginia	P.O. Box 145500 Photocopy Unit Stop 521 Cincinnati, OH 45250
Kansas, New Mexico, Oklahoma, Texas	3651 South Interregional Hwy. Photocopy Unit Stop 6716 Austin, TX 73301
Alaska, Arizona, California (counties of Alpine, Amador, Butte, Calaveras, Colusa, Contra Costa, Del Norte, El Dorado, Glenn, Humboldt, Lake, Lassen, Marin, Mendocino, Modoc, Napa, Nevada, Placer, Plumas, Sacramento, San Joaquin, Shasta, Sierra, Siskiyou, Solano, Sonoma, Sutter, Tehama, Trinity, Yolo, and Yuba), Colorado, Idaho, Montana, Nebraska, Nevada, North Dakota, Oregon, South Dakota, Utah, Washington, Wyoming	P.O. Box 9941 Photocopy Unit Stop 6734 Ogden, UT 84409
California (all other counties), Hawaii	5045 E. Butler Avenue Photocopy Unit Stop 52180 Fresno, CA 93888
Illinois, Iowa, Minnesota, Missouri, Wisconsin	2306 E. Bannister Road Photocopy Unit Stop 6700, Annex 1 Kansas City, MO 64999
Alabama, Arkansas, Louisiana, Mississippi, North Carolina, Tennessee	P.O. Box 30309 Photocopy Unit Stop 46 Memphis, TN 38130
Delaware, District of Columbia, Maryland, Pennsylvania, Virginia, a foreign country, or A.P.O. or F.P.O. address	11601 Roosevelt Blvd. Photocopy Unit DP 536 Philadelphia, PA 19255

Privacy Act and Paperwork Reduction Act Notice. - We ask for the information on this form to establish your right to gain access to your tax form or transcript under the Internal Revenue Code, including sections 6103 and 6109. We need it to gain access to your tax form or transcript in our files and properly respond to your request. If you do not furnish the information, we will not be able to fill your request. We may give the information to the Department of Justice or other appropriate law enforcement official, as provided by law.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by section 6103.

The time needed to complete and file this form will vary depending on individual circumstances. The estimated average time is: **Recordkeeping**, 13 min.; **Learning about the law or the form**, 7 min.; **Preparing the form**, 26 min.; and **Copying, assembling, and sending the form to the IRS**, 17 min.

If you have comments concerning the accuracy of these time estimates or suggestions for making this form simpler, we would be happy to hear from you. You can write to the Tax Forms Committee, Western Area Distribution Center, Rancho Cordova, CA 95743-0001. **DO NOT** send the form to this address. Instead, see **Where To File** on this page.

LOCK-IN AGREEMENT

AGENT: PATRICIA STILLWELL
PRUDENTIAL
7030 AVENIDA ENCINAS STE.# 100
CARLSBAD CA 92009-

ORIGINATION DATE: 09/18/2001
AGREEMENT DATE: 09/19/2001 8:56am
APPLICANT: MICHAEL WYN
CO-APPLICANT:
PROPERTY ADDRESS: 1020 LANDS END COURT
CARLSBAD CA 92008-

BRANCH # 339 1850 MARRON ROAD, #104
CARLSBAD CA 92008-
LOAN NUMBER: 0442844
LOAN AMOUNT: 400,000.00
LOAN DESCRIPTION: NonConf Fixed 30 Fast & Easy Loan
INITIAL P&I 2,661.21
INDEX TYPE:
MARGIN INDEX ADJ. CAP FLOOR CEILING MAX CAP
N/A N/A N/A N/A N/A N/A

COMMITMENT NO.: 5224
INTEREST RATE: 7.000
DISCOUNT POINTS: 0.125
COMMITMENT FEE: 0.000
LOCK-IN TERM: 30 Days
EXPIRATION DATE: 10/19/2001

This Agreement covers only the above described Applicant, property, and loan program and is subject to the following terms and conditions. **YOU MUST SIGN THIS AGREEMENT AND RETURN IT TO THE LENDER WITHIN 10 DAYS OF THE DATE HEREOF. THIS CONTRACT IS SUBJECT TO BINDING ARBITRATION.**

If this Agreement specifies a floating interest rate and discount points (a "market price commitment"), the interest rate and discount points will be established at a time of the mortgagor's choice prior to loan closing at our then-current market price for a like loan.

1. If this Agreement specifies a floating interest rate and discount points, the Applicant must contact the Lender to lock in the interest rate and discount points, and an Agreement covering the locked-in interest rate and discount points must be executed by all parties prior to loan closing. It is the responsibility of the Applicant to notify the Lender of his or her desire to lock in the interest rate and discount points.
2. If this box is checked, the loan is an Adjustable Rate Mortgage ("ARM") loan, and the interest rate is subject to periodic adjustment after closing. The periodic adjusted interest rate will be based on the then-current value of the Index Type plus the Margin shown above. Refer to the ARM program disclosure for complete information.
3. The loan must close, and funds must be disbursed, on or before the expiration date set forth above. If this Agreement covers a refinance transaction subject to rescission, the three-day rescission period must expire prior to disbursement of funds.
4. Upon loan closing, the Lender must receive a valid first or second lien on the property, as specified in the loan application, with title insurance in an amount and form acceptable to the Lender. Title must be clear, without defects unacceptable to the Lender.
5. The Applicant must submit to the Lender a complete loan application, including any additional supporting documentation which the Lender may request in order to make an underwriting decision.
6. If this Agreement covers a "reduced documentation" loan application, the Lender reserves the right, in its discretion, to require the Applicant to submit a complete loan application with any additional supporting documentation which the Lender may request. This may result in delays due to the time the Lender will need to verify the information contained in the complete loan application and/or supporting documentation.
7. This is not a loan approval or loan commitment. Any program described above may not be available for Applicant. The Lender will not close the loan unless, among other things, it approves the Applicant's loan application, including employment, income, assets, credit and property, and all conditions of such approval are satisfied prior to loan closing.



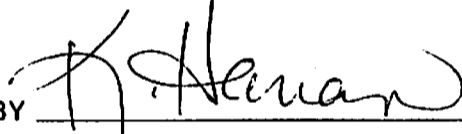
8. As of the date of loan closing, the Applicant must obtain hazard insurance on the property covering the replacement cost of the dwelling with an insurance carrier acceptable to the Lender. If the property is located in a special flood hazard area, flood insurance will be required. If the property includes commonly owned area, a master policy insurance certificate will be required. Insurance against additional perils, including but not limited to earthquake, may also be required.
9. The Applicant must complete or cause to be completed all required construction, tests or repairs prior to loan closing, and the property must be suitable for occupancy. The Applicant must obtain all required inspections or certifications by applicable and appropriate authorities prior to loan closing. These include, but are not limited to, wood-destroying insect inspection, repair and abatement; radon test; well water or septic system acceptance; local occupancy or use permits; and repairs required by the appraiser as a valuation condition.
10. If this Agreement covers a purchase transaction, the sale must close with each party paying costs and expenses as specified in the copy of the purchase agreement supplied to the Lender. Any changes in such purchase agreement must be approved by the Lender prior to closing.
11. The Lender will require an impound/escrow account for the payment of property taxes and insurance, unless prohibited by applicable law.
12. If this box is checked, mortgage insurance will be required for this loan.
13. The discount points specified above do do not include the 0.00 % origination fee and do do not include the 0.000 % lock-in fee. If a lock-in fee is collected in connection with this Agreement, the lock-in fee will be applied as follows: (1) credited toward closing costs if the loan closes within the term of the Agreement; (2) refunded if the loan application is denied; or (3) retained by the Lender if the application is withdrawn or if the loan does not close within the term of the Agreement. **IF INCOMPLETE OR INCORRECT CREDIT INFORMATION IS PROVIDED BY THE APPLICANT, THE LENDER MAY, IN ITS DISCRETION, IMMEDIATELY DECLINE THE APPLICATION AND RETAIN SOME OR ALL OF THE LOCK-IN FEE.**
14. The discount points specified above do do not include all other loan costs and expenses.
15. The Lender estimates that it will take approximately 30 days to process, approve, close and fund the loan. The Lender agrees to use commercially reasonable efforts to fund the loan prior to the expiration date of this Agreement. However, this Agreement is not a commitment to close and fund the loan prior to the expiration date. Delays may happen, and this Agreement may expire prior to loan closing due to a variety of circumstances. Such circumstances include, but are not limited to, unforeseeable or extraordinary events, delays in receipt or failure to receive various required information, documents or fees from either the Applicant or third parties, government action or inaction and acts of God. The Lender agrees to exercise reasonable efforts to obtain third-party documentation. Nevertheless, the expiration date of this Agreement shall not be extended as a result of any such circumstances or events.
16. Among the items considered when evaluating the Applicant's request for a loan may be a credit score, based upon a credit report. The Lender has no liability to the Applicant if the credit score contains errors or is inaccurate and the Applicant is unable to resolve such errors or delete inaccurate information prior to the expiration of this Agreement. Resolution of errors or deletion of inaccurate information in the Applicant's credit report is solely the responsibility of the Applicant.
17. Regardless of whether or not loan documents have been signed, if the Lender discovers a material change in the information provided with respect to the loan, including but not limited to, the borrowers' income, employment, credit or the property, the Lender shall not be obligated to fund the loan, and the expiration date of this Agreement shall not be extended as a result of any such circumstances or events.
18. If the loan is an FHA or VA loan, the Applicant understands that the Lender will attempt to obtain mortgage insurance from the Department of Housing and Urban Development ("HUD") or a loan guaranty from the Department of Veterans Affairs ("VA"), as applicable. The Applicant also understands that the ability of HUD or VA to issue the insurance or guaranty may be suspended or curtailed as a result of Congressional or Presidential action or inaction. Such action or inaction may include, for example, the failure to enact a Federal budget by a particular date or to enact legislation which provides the necessary agency funding. Notwithstanding anything contained herein to the contrary, the Lender may elect to cease processing and/or funding FHA and VA loans in the event the ability of HUD or VA to issue the insurance or guaranty is suspended or curtailed.
19. The Applicant and the Lender agree to close the loan at the above specified interest rate and discount points upon loan approval within the term of this Agreement, regardless of any change in market rates.

- 20. If the loan does not close and funds are not disbursed prior to the expiration date of this Agreement, including as a result of the Lender having elected to cease processing and/or funding FHA and VA loans as provided in Paragraph 17 above, the Lender and the Applicant may enter into a new Agreement. The interest rate and discount points specified in such new Agreement may be higher than either the interest rate and discount points specified above or the Lender's then-current market rate and discount points.
- 21. If the Applicant is an existing customer of the Lender, and if the application is for a refinance loan in which the Lender is paying some or all of the Applicant's closing costs, then the new loan will be funded between the 20th and the last day of the month. If the expiration date of this Agreement occurs prior to funding, the expiration date will not be extended as a result of this requirement.
- 22. Any controversy or claim arising out of or relating to this Agreement, or the breach thereof, shall be settled by binding arbitration in accordance with the Commercial Arbitration Rules of the American Arbitration Association, and judgment upon the award rendered by the arbitrator may be entered in any court having jurisdiction thereof.
- 23. IF THIS AGREEMENT IS FOR A REFINANCE LOAN AND YOU DO NOT RETURN TO LENDER THE COMPLETED AND SIGNED LOAN APPLICATION PACKAGE WITHIN 12 DAYS FROM THE DATE YOU RECEIVE IT, THEN THIS AGREEMENT, INCLUDING THE LOCK-IN OF THE RATE AND TERMS INDICATED HEREIN, SHALL TERMINATE AND BE RENDERED NULL AND VOID.

Any questions concerning the terms and conditions of this Agreement may be directed to
KAREN HANAN (760) 720-4574

BY SIGNING BELOW, LENDER AND APPLICANT AGREE TO THE TERMS AND CONDITIONS OF THIS LOCK-IN AGREEMENT.

COUNTRYWIDE HOME LOANS, INC.

BY  TITLE Home Loan Consultant -Internal
KAREN HANAN

Your loan has been locked in pursuant to your request with the terms/conditions stated above. Please sign and date below; return the original and keep a copy for your records.

I (We) have read this Lock-In Agreement and agree to all the terms and conditions set forth herein.

Signature	Date	Signature	Date
MICHAEL WYN			
Signature	Date	Signature	Date

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 will not be used as a basis for loan qualification, but his or her liabilities must be considered because the 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.

I. TYPE OF MORTGAGE AND TERMS OF LOAN

Mortgage Applied for:	<input type="checkbox"/> V.A. <input checked="" type="checkbox"/> Conventional <input type="checkbox"/> Other:	Agency Case Number	Lender Case Number
Amount	Interest Rate	No. of Months	Amortization Type:
\$400,000.00	7.000 %	360	<input checked="" type="checkbox"/> Fixed Rate <input type="checkbox"/> Other (explain): <input type="checkbox"/> GPM <input type="checkbox"/> ARM (type):
<input type="checkbox"/> FHA <input type="checkbox"/> FmHA		0442844	

II. PROPERTY INFORMATION AND PURPOSE OF LOAN

Subject Property Address (street, city, state, ZIP)	No. of Units
1020 LANDS END COURT, CARLSBAD, CA 92008-	1
Legal Description of Subject Property (attach description if necessary)	Year Built
	0

Purpose of Loan	Property will be:
<input checked="" type="checkbox"/> Purchase <input type="checkbox"/> Construction <input type="checkbox"/> Other (explain):	<input checked="" type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input type="checkbox"/> Investment
<input 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 <input type="checkbox"/> made <input type="checkbox"/> to be made
	\$	\$		Cost: \$

Title will be held in what Name(s)	Manner in which Title will be held	Estate will be held in
		<input type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold (show expiration date)
Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain)		

III. BORROWER INFORMATION

Borrower				Co-Borrower			
Borrower's Name (include Jr. or Sr. if applicable)				Co-Borrower's Name (include Jr. or Sr. if applicable)			
MICHAEL WYN							
Social Security Number	Home Phone (incl. area code)	Age	Yrs. Sch.	Social Security Number	Home Phone (incl. area code)	Age	Yrs. Sch.
547-02-2377	(303) 545-6677	40	18				
<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		
Present Address (street, city, state, ZIP) <input checked="" type="checkbox"/> Own <input type="checkbox"/> Rent		3. 0 No. Yrs.		Present Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent			
400 CHRISTMAS TREE DRIVE		BOULDER, CO 80302-					

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.
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.

IV. EMPLOYMENT INFORMATION

Borrower		Co-Borrower	
Name & Address of Employer	<input checked="" type="checkbox"/> Self Employed	Name & Address of Employer	<input type="checkbox"/> Self Employed
MICHAEL WYN	Yrs. on this job		Yrs. on this job
400 CHRISTMAS TREE DRIVE	10YRS 6MO		
BOULDER, CO 80302-	Yrs. employed in this line of work/profession		Yrs. employed in this line of work/profession
	10		
Position/Title/Type of Business	Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)
OWNER/COMPUTER SOFTWR	(303) 545-6677		

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)

Borrower's Signature:	Date	Co-Borrower's Signature:	Date
X		X	



* 2 3 9 9 1 *



* 0 0 0 4 4 2 8 4 4 * * A * * J 1 A 0 0 *

V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION

Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expense	Present	Proposed
Base Empl. Income*	\$ 16000.00	\$ 0.00	\$ 16000.00	Rent	\$ 0.00	
Overtime	0.00	0.00	0.00	First Mortgage (P&I)	0.00	\$ 2661.21
Bonuses	0.00	0.00	0.00	Other Financing (P&I)	0.00	0.00
Commissions	0.00	0.00	0.00	Hazard Insurance	0.00	30.00
Dividends/Interest	0.00	0.00	0.00	Real Estate Taxes	0.00	468.83
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
	0.00	0.00	0.00	Other:	0.00	0.00
Total	\$ 16000.00	\$ 0.00	\$ 16000.00	Total	\$ 0.00	\$ 3160.04

*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 spouse, this Statement and supporting schedules must be completed about that spouse 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.	MTHLY. PMT. & MOS. LEFT TO PAY	UNPAID BALANCE
Description		LIABILITIES		
Cash deposit toward purchase held by:	\$	Name and address of Company	\$ Pmt./Mos.	\$
LIST CHECKING AND SAVINGS ACCOUNTS BELOW		TOTAL MORTGAGE OBLIGATIONS FROM THE SCHEDULE OF REAL ESTATE OWNED	2935.00 PER MONTH	431936.00
Name and address of Bank, S&L, or Credit Union		Acct. no. TAXES/INS/MAINT/ETC.	390.00	
WATERHOUSE SECURITIES		Name and address of Company	\$ Pmt./Mos.	\$
MONEY MARKET		AMEX	20 PMTS. @ 19.00 PER MONTH	386.00
Acct. no.	\$ 600000.00	Acct. no. 16920700		
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Pmt./Mos.	\$
		UNVL BK NA	49 PMTS. @ 23.00 PER MONTH	1143.00
Acct. no.	\$	Acct. no. 549113008909		
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Pmt./Mos.	\$
Acct. no.	\$	Name and address of Company	\$ Pmt./Mos.	\$
Stocks & Bonds (Company name/number & description)	\$			
WATERHOUSE SECURITIES	400000.00	Acct. no.		
Life insurance net cash value	\$	Name and address of Company	\$ Pmt./Mos.	\$
Face amount: \$				
SUBTOTAL LIQUID ASSETS	\$ 1000000.00	Acct. no.		
Real estate owned (enter market value from schedule of real estate owned)	\$ 600000.00	Name and address of Company	\$ Pmt./Mos.	\$
Vested interest in retirement fund	\$			
Net worth of business(es) owned (attach financial statement)	\$	Acct. no.		
Automobiles owned (make and year)	\$	Name and address of Company	\$ Pmt./Mos.	\$
Other Assets (itemize)	\$			
		Alimony/Child Support/Separate Maintenance Payments Owed to:	\$	
		Job Related Expense (child care, union dues, etc.)	\$	
		TOTAL MONTHLY PAYMENTS	\$ 3367.00	
TOTAL ASSETS A.	\$ 1600000.00	NET WORTH (a minus b)	\$ 1166535.0	Total Liabilities b. \$ 433465.00

Borrower's Signature: _____ Date _____ Co-Borrower's Signature: _____ Date _____

X _____ X _____

VI. ASSETS AND LIABILITIES (cont.)

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
400 CHRISTMAS TREE DRIVE BOULDER, CO. 80302	S SFR	\$ 600000	CNV \$ 431936	\$ 0	\$ 2935	\$ 390	\$ 0
Totals		\$ 600000	\$ 431936	\$	\$ 2935	\$ 390	\$

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	\$ 500000.00	<p>If you answer "Yes" to any questions a through l, please use continuation sheet for explanation.</p> <p>a. Are there any outstanding judgments against you? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</p> <p>b. Have you been declared bankrupt within the past 7 years? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</p> <p>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</p> <p>d. Are you a party to a lawsuit? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</p> <p>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</p> <p>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</p> <p>g. Are you obligated to pay alimony, child support, or separate maintenance? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</p> <p>h. Is any part of the down payment borrowed? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</p> <p>i. Are you a co-maker or endorser on a note? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</p> <p>j. Are you a U.S. citizen? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>k. Are you a permanent resident alien? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</p> <p>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</p> <p>m. Have you had an ownership interest in a property in the last three years? (1) What type of property did you own - principal residence (PR), second home (SH), or investment property (IP)? PR (2) How did you hold title to the home - solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)? S</p>
b. Alterations, improvements, repairs	0.00	
c. Land (if acquired separately)	0.00	
d. Refinance (incl. debts to be paid off)	0.00	
e. Estimated prepaid items	1510.65	
f. Estimated closing costs	2669.00	
g. PMI, MIP, Funding Fee	0.00	
h. Discount (if Borrower will pay)	500.00	
i. Total costs (add items a through h)	504679.65	
j. Subordinate financing	0.00	
k. Borrower's closing costs paid by Seller	0.00	
l. Other Credits (explain) OTHER EQUITY	0.00 0.00	
m. Loan amount (exclude PMI, MIP, Funding Fee financed)	400000.00	
n. PMI, MIP, Funding Fee financed	0.00	
o. Loan amount (add m & n)	400000.00	
p. Cash from/ to Borrower (subtract j, k, l & o from i)	FOR FHA/VA: (Subtract j, k, l & m from i) 104679.65	

IX. ACKNOWLEDGMENT AND AGREEMENT

The undersigned specifically acknowledge(s) and agree(s) that: (1) the loan requested by this application will be secured by a first mortgage or deed of trust on the property described herein; (2) the property will not be used for any illegal or prohibited purpose or use; (3) all statements made in this application are made for the purpose of obtaining the loan indicated herein; (4) occupation of the property will be as indicated above; (5) verification or reverification of any information contained in the application may be made at any time by the Lender, its agents, successors and assigns, either directly or through a credit reporting agency, from any source named in this application, and the original copy of this application will be retained by the Lender, even if the loan is not approved; (6) the Lender, its agents, successors and assigns will rely on the information contained in the application and I/we have a continuing obligation to amend and/or supplement the information provided in this application if any of the material facts which I/we have represented herein should change prior to closing; (7) in the event my/our payments on the loan indicated in this application become delinquent, the Lender, its agents, successors and assigns, may, in addition to all their other rights and remedies, report my/our name(s) and account information to a credit reporting agency; (8) ownership of the loan may be transferred to successor or assign of the Lender without notice to me and/or the administration of the loan account may be transferred to an agent, successor or assign of the Lender with prior notice to me; (9) the Lender, its agents, successors and assigns make no representations or warranties, express or implied, to the Borrower(s) regarding the property, the condition of the property, or the value of the property. (10) To make products and services available, often at a lower cost or with greater convenience, Lender may prudently share some customer and former customer nonpublic personal financial information within our family of companies and with well respected business partners. To obtain a copy of our privacy notice with information on our policies and practices, please call us at (866)805-3467. If you do not want us to share non-public personal information with these companies, other than sharing transactions and experience within our family of companies, please call us at (866)805-3467. By signing below, you authorize us to share this information unless you call to exercise your right to opt-out. Please be aware that even if you decide to opt-out, Lender will continue to share nonpublic personal information with companies that perform services on our behalf and with third parties as otherwise permitted by law.

CERTIFICATION: I/We certify that the information provided in this application is true and correct as of the date set forth opposite my/our signature(s) on this application and acknowledge my/our understanding that any intentional or negligent misrepresentation(s) of the information contained in this application may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq. and liability for monetary damages to the Lender, its agents, successors and assigns, insurers and any other person who may suffer any loss due to reliance upon any misrepresentation which I/we have made on this application.

Borrower's Signature	Date	Co-Borrower's Signature	Date
X		X	

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 neither discriminate on the basis of this information, nor on whether you choose to furnish it. However, if you choose not to furnish it, under Federal regulations this Lender is required to note race and sex on the basis of visual observation or surname. If you do not wish to furnish the above 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.)

<p>BORROWER</p> <p>Race/National Origin: <input type="checkbox"/> I do not wish to furnish this information</p> <p><input type="checkbox"/> American Indian or Alaskan Native <input checked="" type="checkbox"/> Asian or Pacific Islander <input type="checkbox"/> White, not of Hispanic origin</p> <p><input type="checkbox"/> Black, not of Hispanic origin <input type="checkbox"/> Hispanic</p> <p>Sex: <input type="checkbox"/> Female <input checked="" type="checkbox"/> Male</p>	<p>COBORROWER</p> <p>Race/National Origin: <input type="checkbox"/> I do not wish to furnish this information</p> <p><input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> Asian or Pacific Islander <input type="checkbox"/> White, not of Hispanic origin</p> <p><input type="checkbox"/> Black, not of Hispanic origin <input type="checkbox"/> Hispanic</p> <p>Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male</p>
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<p>To be Completed by Interviewer</p> <p>This application was taken by:</p> <p><input type="checkbox"/> face-to-face interview</p> <p><input checked="" type="checkbox"/> by mail</p> <p><input type="checkbox"/> by telephone</p>	<p>Interviewer's Name (print or type) KAREN HANAN</p> <p>Interviewer's Signature <i>Karen Hanan</i></p> <p>Interviewer's Phone Number (incl. area code) (760) 720-4574</p>	<p>Name and Address of Interviewer's Employer COUNTRYWIDE HOME LOANS, INC. 1850 MARRON ROAD, #104 CARLSBAD, CA 92008- (760) 720-4574</p>
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Continuation Sheet/Residential Loan Application

Use this continuation sheet if you need more space to complete the Residential Loan Application. Mark **B** for Borrower or **C** for Co-Borrower.

Borrower:	MICHAEL WYN	Agency Case Number:
Co-Borrower:		Lender Case Number: 0442844

No Additional Information Required

Under California Civil Code 1812.30(j) "Credit applications for the obtainment of money, goods, labor, or services shall clearly specify that the applicant, if married, may apply for a separate account."

I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of Title 18, United States Code, Section 1001, et seq.

Borrower's Signature:	Date	Co-Borrower's Signature:	Date
X		X	

COUNTRYWIDE HOME LOANS, INC.

DATE: 09/18/2001
 BORROWER: MICHAEL WYN
 CASE #:
 LOAN #: 0442844

BRANCH #339
 1850 MARRON ROAD, #104
 CARLSBAD, CA 92008-
 (760) 720-4574
 Br Fax No.: (760) 720-9661

PROPERTY ADDRESS: 1020 LANDS END COURT
 CARLSBAD, CA 92008-

SCHEDULE OF REAL ESTATE OWNED

Page 1 of 1

KEY MAP #	PROPERTY	TYPE OF MORTGAGE	ACQUISITION DATE	ACQUISITION COST	% OF OWNERSHIP	MARKET VALUE	STATUS RENTAL/OO	PROPERTY TYPE	PENDING SALE
	400 CHRISTMAS TREE DRIVE BOULDER, CO 80302-	CONV	06/01/1998	0	100	600000	SH	SFR	NO
		LENDER	ACCOUNT NO.	P & I	BALANCE	% OF LIABILITY	LIABILITY		
1st MORTGAGE	FIRSTBANK XX XX XX		30547750698	2935.00	431936.00	100.00	431936.00		
2ND LIEN									
3RD LIEN									
RENTAL INCOME	* VACANCY ALLOWANCE	TAXES	MI	HAZARD	DUES	UTILITIES	P & I	% RENTAL	NET RENTAL INCOME
		350.00	0.00	40.00	0.00	0.00	2935		

KEY MAP #	PROPERTY	TYPE OF MORTGAGE	ACQUISITION DATE	ACQUISITION COST	% OF OWNERSHIP	MARKET VALUE	STATUS RENTAL/OO	PROPERTY TYPE	PENDING SALE
		LENDER	ACCOUNT NO.	P & I	BALANCE	% OF LIABILITY	LIABILITY		
1st MORTGAGE									
2ND LIEN									
3RD LIEN									
RENTAL INCOME	* VACANCY ALLOWANCE	TAXES	MI	HAZARD	DUES	UTILITIES	P & I	% RENTAL	NET RENTAL INCOME

	MARKET VALUE	BALANCE	GROSS RENTAL INCOME	P & I	TAXES, INS. MAINTENANCE AND MISC.	NET RENTAL INCOME
TOTALS	600000	431936	0	2935	390	0

Signature _____ Date _____ Signature _____ Date _____

Signature _____ Date _____ Signature _____ Date _____

FHA MORTGAGORS ONLY: "I hereby certify, under penalty of U.S. Criminal Code, Section 1010, Title 18, U.S.C., that I have included in this schedule all the properties I own and/or have under contract, and that the above figures are true and correct and are submitted for the purpose of obtaining mortgage insurance under the National Housing Act."

NOTE: FHA mortgagors who are purchasing or refinancing a rental property and whose total ownership and contracts to purchase residential properties exceed six units, must submit a map showing the location of these properties if six or more are located in the same city/suburban area.

* Vacancy allowance for FHA loans must be at least 5% of rent. Check with local HUD office. / Conv loans: 25%.

FHA/VA/CONV
 Schedule of Real Estate Owned
 2C0651US (08/98)



DATE: 09/18/2001
BORROWER: MICHAEL WYN
CASE #:
LOAN #: 0442844
PROPERTY ADDRESS: 1020 LANDS END COURT
CARLSBAD, CA 92008-

COUNTRYWIDE HOME LOANS, INC.

BRANCH #339
1850 MARRON ROAD, #104
CARLSBAD, CA 92008-
(760) 720-4574
Br Fax No.: (760) 720-9661

VOLUNTARY INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The following information is requested by the Federal Government in order to monitor the lender's compliance with equal credit opportunity and fair housing laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender may neither discriminate on the basis of this information, nor on whether you choose to furnish it.

However, if you choose not to furnish it, under Federal regulations this lender is required to note race and sex on the basis of visual observation or surname. If you do not wish to furnish the above information, please initial below.

Race/National Origin _____

- American Indian, Alaskan Native
- Asian, Pacific Islander
- Black Hispanic White
- Other (specify) _____

SEX: Male Female

BORROWER: I do not wish to furnish this information _____ (initials)

Race/National Origin _____

- American Indian, Alaskan Native
- Asian, Pacific Islander
- Black Hispanic White
- Other (specify) _____

SEX: Male Female

CO-BORROWER: I do not wish to furnish this information _____ (initials)

Borrower Signature _____ Date
MICHAEL WYN

Co-Borrower Signature _____ Date

Borrower Signature _____ Date

Co-Borrower Signature _____ Date



Borrower's Certification & Authorization

Certification

The undersigned certify the following:

1. I/We have applied for a mortgage loan from
COUNTRYWIDE HOME LOANS, INC.
(lender). In applying for the loan, I/we completed a loan application containing various information on the purpose of the loan, the amount and source of the down payment, employment and income information, and assets and liabilities. I/We certify that all of the information is true and complete. I/We made no misrepresentations in the loan application or other documents, nor did I/we omit any pertinent information.
2. I/We understand and agree that
COUNTRYWIDE HOME LOANS, INC.
(lender) reserves the right to change the mortgage loan review process to a full documentation program. This may include verifying the information provided on the application with the employer and/or the financial institution.
3. I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for this mortgage, as applicable under the provisions of Title 18, United States Code, Section 1014.

Authorization to Release Information

To Whom It May Concern:

1. I/We have applied for a mortgage loan from
COUNTRYWIDE HOME LOANS, INC.
(lender). As part of the application process,
COUNTRYWIDE HOME LOANS, INC.
(lender) may verify information contained in my/our loan application and in other documents required in connection with the loan, either before the loan is closed or as part of its quality control program.
2. I/We authorize you to provide to
COUNTRYWIDE HOME LOANS, INC.
(lender), and to any investor to whom
COUNTRYWIDE HOME LOANS, INC.
(lender) may sell my/our mortgage, any and all information and documentation that they request. Such information includes, but is not limited to, employment history and income; bank, money market, and similar account balances; credit history; and copies of income tax returns.
3. COUNTRYWIDE HOME LOANS, INC.
(lender) or any investor that purchases the mortgage may address this authorization to any party named in the loan application or disclosed by any consumer credit reporting agency or similar source.
4. A copy of this authorization may be accepted as an original.
5. Your prompt reply to
COUNTRYWIDE HOME LOANS, INC.
(lender) or the investor that purchased the mortgage is appreciated.
6. To make products and services available, often at a lower cost or with greater convenience, Lender may prudently share some customer and former customer nonpublic personal financial information within our family of companies and with well respected business partners. To obtain a copy of our privacy notice with information on our policies and practices, please call us at (866)605-3467. If you do not want us to share nonpublic personal information with these companies, other than sharing transactions and experience within our family of companies, please call us at (866)605-3467. By signing below, you authorize us to share this information unless you call to exercise your right to opt-out. Please be aware that even if you decide to opt-out, Lender will continue to share nonpublic personal information with companies that perform services on our behalf and with third parties as otherwise permitted by law.

NOTICE TO BORROWERS: This is notice to you as required by the Right to Financial Privacy Act of 1978 that HUD/FHA has a right of access to financial records held by financial institutions in connection with the consideration or administration of assistance to you. Financial records involving your transaction will be available to HUD/FHA without further notice or authorization but will not be disclosed or released by this institution to another Government Agency or Department without your consent except as required or permitted by law.

_____	_____	547-02-2377
MICHAEL WYN	(Borrower's Signature)	Date (Social Security Number)
_____	(Borrower's Signature)	Date (Social Security Number)
_____	(Borrower's Signature)	Date (Social Security Number)
_____	(Borrower's Signature)	Date (Social Security Number)



COUNTRYWIDE HOME LOANS, INC.

BRANCH #339
1850 MARRON ROAD, #104
CARLSBAD, CA 92008-
(760)720-4574
Br Fax No.: (760)720-9661

DATE: 09/18/2001
BORROWER: MICHAEL WYN
CASE #:
LOAN #: 0442844
PROPERTY ADDRESS: 1020 LANDS END COURT
CARLSBAD, CA 92008-

HOMEPAy PLUS®

Date of payment each month (circle one): 1 3 5 10

Account (circle one): Checking Savings

Optional Addiional Monthly Principal Payment: \$

Bank Account Number: _____

Bank Routing Number: (9 digits) _____

OPTIONAL

Please complete the following:

HomePay Plus® Agreement

I understand and agree that: I authorize Countrywide to initiate HomePay PlusSM debits to my bank account. I will continue to make any payments until I am notified in writing when the first automatic payment begins (approximately 2-3 weeks, subject to verification of information). HomePay PlusSM may not be available to some credit unions, money market accounts or business accounts. My financial institution must be a member of the Federal Reserve System. Automatic payment will take place each month on the date I have selected on my application, until the loan is paid in full. If the date I selected falls on a holiday or weekend, payment will be debited on the next business day with no late payment charges. The monthly amount to be debited will automatically adjust to any new payment amount which may result, for example, from a change in my escrow, principal and/or interest payment. Transfer of funds will not occur if there are insufficient funds in my account. If there are insufficient funds in my account, Countrywide will attempt to debit my account twice. If the second attempt fails, I must send replacement funds via certified or personal check, with any late fees or penalties, to cover the amounts due. I will be charged a fee up to \$25 (\$40.00 in FL), unless otherwise expressly limited by law, for each debit that is reversed due to insufficient funds. If my loan is delinquent, automatic payment will not take place. It will resume when the loan has been brought current, subject to approval by Countrywide. The HomePay PlusSM service (may be canceled by Countrywide at any time and) will be within five (5) business days of Countrywide's receipt and processing of a written notice of cancellation from me, or Countrywide's receipt and processing of payment in full of my loan.

I have read and agree to the terms and conditions of the HomePay Plus® service contained on this form below:

Signature: _____

Date: _____

If you would like us to draft from your checking account, please TAPE a voided check here

Prepared by: K. HANAN

COUNTRYWIDE HOME LOANS, INC.

BRANCH #339
1850 MARRON ROAD, #104
CARLSBAD, CA 92008-
(760) 720-4574

DATE: 09/18/2001
BORROWER: MICHAEL WYN
CASE #:
LOAN #: 0442844
PROPERTY ADDRESS: 1020 LANDS END COURT
CARLSBAD, CA 92008-

APPLICATION FEE DISCLOSURE - CALIFORNIA

The following fees will be charged in connection with your mortgage loan application:

\$ 20.00 credit report fee

\$ 390.00 appraisal fee

\$ NONE application fee

The following procedures will apply to these fees:

If your loan does not close, we will retain a sufficient amount to cover the cost of actual expenses incurred and refund any excess.

If the fee charged to the lender by the provider of the credit report or appraisal service is less than the amount you have paid, the balance over that amount will be refunded to you at or prior to closing (settlement).

If the fee you have paid is insufficient to cover the fee charged to the lender by the provider of the credit report or appraisal, the difference will be collected from you at closing (settlement).

The application fee is a non-refundable fee to defray initial general expenses incurred in processing your loan application. It will be credited to you at loan closing.

Acceptance by the lender of your application for a mortgage loan does not guarantee approval of the loan application or acceptance into a particular loan program.

By signing below, you acknowledge receipt of a copy of this disclosure.

Applicant MICHAEL WYN Date

Applicant Date

Applicant Date

Applicant Date

If this disclosure has been provided to you by mail, please sign and return one copy to the lender.

FHA/VA/CONV
● Application Fee Disclosure
2C9651CA (08/98)

