

SUNTRUST MORTGAGE, INC.
ENGLEWOOD-WHOLESALE
5460 S. QUEBEC ST., SUITE 200
ENGLEWOOD, CO 80111

Date: 05/16/06

DAN HANSEN

3121 S TAMARAC DRIVE H 304
DENVER, CO 80231

Dear Borrower:

Please find enclosed an initial Good Faith Estimate, Truth in Lending Disclosure, Servicing Transfer Disclosure and Notice of Right to Copy of Appraisal Report. Federal government regulations require SUNTRUST MORTGAGE, INC.

to re-disclose this information to you within three business days of receipt of your loan, from PIONEER LENDING as a potential lender. Please execute one copy of each of these disclosures and return them to the above address. Retain the second copy for your records.

If you should have any questions regarding the enclosed information, please contact, PIONEER LENDING
Thank you in advance for your prompt response.

Sincerely,

SUNTRUST MORTGAGE, INC.
Broker Department

enclosures

cc: PIONEER LENDING

NOTICE OF RIGHT TO COPY OF APPRAISAL REPORT

Date: 05/16/06

You have the right to a copy of the appraisal report used in connection with your application for credit. If you wish a copy, please write to us at the following address:

SUNTRUST MORTGAGE, INC.
ENGLEWOOD-WHOLESALE
5460 S. QUEBEC ST., SUITE 200
ENGLEWOOD, CO 80111

We must hear from you no later than 90 days after we notify PIONEER LENDING about the action taken on your credit application or your application is withdrawn.

In your letter, give us the following information:

- Name(s) as it appears on your loan
- Address of mortgaged property
- Loan Number 0145175287
- Address to which you would like the appraisal report mailed

GOOD FAITH ESTIMATE OF BORROWER'S SETTLEMENT COSTS EGFE/0145175287

APPLICANT DAN HANSEN 2869 S ESPANA CT AURORA CO 80013	LENDER SUNTRUST MORTGAGE, INC. 901 SEMMES AVENUE RICHMOND VA 23224
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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.

800 ITEMS PAYABLE IN CONNECTION WITH LOAN	1000. RESERVES DEPOSITED WITH LENDER
801. Loan Origination Fee \$	1001. Hazard Insurance mos. @ \$ mo.\$
802. Loan Discount \$	1002. Mortgage Insurance mos. @ \$ mo.\$
803. Appraisal Fee \$	1003. City property taxes mos. @ \$ mo.\$
804. Credit Report \$	1004. County property tax mos. @ \$ mo.\$
805. Property Inspection Waiver Fee \$	1005. Ground rent taxes mos. @ \$ mo.\$
806. Processing Fee \$	1006. Flood Insurance mos. @ \$ mo.\$
807. Assumption Fee \$	1007. mos. @ \$ mo.\$
808. Doc Prep Fee \$	1008. mos. @ \$ mo.\$
809. Courier Fee \$	1009. mos. @ \$ mo.\$
810. Tax Related Service Fee \$	1010. Aggregate Accounting Adjustment \$
811. Buydown Funds \$	1100 TITLE CHARGES
812. Document Review Fee \$	1101. Settlement or closing fee \$
813. Application/Underwriting Fee \$	1102. Abstract of title search \$
814. Express Mail Fee \$	1103. Title examination \$
815. \$	1104. Title insurance binder \$
816. Reservation Fee \$	1105. Document preparation \$
817. Commitment Fee \$	1106. Notary fees \$
818. Final Inspection \$	1107. Attorney's fees \$
819. Verification Fee \$	(includes above items numbers; \$
820. \$	1108. Title insurance \$
821. \$	(includes above items numbers; \$
822. \$	1109. Lender's coverage \$
823. \$	1110. Owner's coverage \$
824. \$	1111. \$
825. \$	1200. GOVERNMENT RECORDING AND TRANSFER CHARGES*
826. Table Funding Fee \$	1201. Recording fees: Deed\$;
827. Up-front flood certification \$	Mortgage\$;Release\$ \$
828. Life of loan flood certification \$	1202. City/county tax/stamps:
831. Mortgage Broker Fee from Lender to Broker-POC 0%-3.5%** \$	Deed\$;Mortgage\$ \$
832. Administrative Fee \$ 150.00	1203. State tax/stamps:
	Deed\$;Mortgage\$ \$
900 ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE	1204. Grantor's tax \$
901. Interest for 1 day(s) @ \$ 7.78 per day \$ 7.78	1205. City/county deed transfer tax/stamps \$
902. Mortgage Insurance Premium \$	1206. \$
903. Hazard Insurance Premium for 1 yr. \$	1300 ADDITIONAL SETTLEMENT CHARGES
904. FHA Up-front MIP/VA Funding Fee \$	1301. Survey \$
905. Flood Insurance Premium for 1 yr. \$	1302. Pest Inspection \$
906. \$	1304. \$
907. \$	1305. \$
	1400. TOTAL EST. SETTLEMENT CHARGES \$ 157.78

*** THIS PERCENTAGE RANGE IS CALCULATED BASED ON THE LOAN AMOUNT.

* In Maryland, these fees represent only your portion of transfer charges if charges are shared by you and the seller.

TOTAL ESTIMATED FUNDS NEEDED TO CLOSE:	TOTAL ESTIMATED MONTHLY PAYMENT:
Downpayment \$	Principal & Interest (Int. Rate <u>8.500</u> %) \$ 256.98
Est. Closing Costs \$ 150.00	Hazard Insurance \$
Est. Prepaid Items/Reserves (900 and 1000) \$ 7.78	Flood Insurance \$
Less Financed FHA MIP/VA Funding Fee/MIS \$	Real Estate Taxes \$
Less Deposit on Contract \$	Mortgage Insurance \$
Less Lender/Seller/credit \$	Ground Rent \$
Less POC Items \$	Other (GFE 1007-1009) \$
TOTAL EST. FUNDS NEEDED TO CLOSE \$ 157.78	TOTAL MONTHLY PAYMENT \$ 256.98

These estimates are provided pursuant to the Real Estate Settlement Procedures Act of 1974, as amended (RESPA). Additional information can be found in the HUD Special Information Booklet, which is to be provided to you by your mortgage broker or lender, if your application is to purchase residential real property and the Lender will take a first lien on the property.

TO BE COMPLETED BY LENDER, IF LENDER REQUIRES APPLICANT TO USE AND PAY THE COSTS OF A PARTICULAR PROVIDER OF SERVICE. Lender will require a particular provider from a lender controlled/approved list for item #'s 803 and 804. Lender will also require a particular provider for item #'s 827, 828 and 902. The name, address, and telephone number for each of these possible required providers is listed on the attached addendum. The estimate of charges indicated on the Good Faith Estimate is based upon the charges of these providers.

Lender has repeatedly required the use of these providers within the last twelve months.

By signing below, I acknowledge that I understand that the issuance of the above information does not constitute a commitment to make a loan. In addition, if I am applying for a loan to purchase residential real property on which the Lender will take a first lien, by my signature below I acknowledge receipt of the HUD Special Information Booklet.

Loan Applicant _____ Date _____ Loan Applicant _____ Date _____
 Date provided/mailed: 05/16/06 by: _____

PROVIDER OF SERVICE ADDENDUM

Date: 05/16/06	Loan Number: 0145175287
Lender Name: SUNTRUST MORTGAGE, INC.	
Lender Address: 5460 S. QUEBEC ST., SUITE 200 ENGLEWOOD, CO 80111	
Borrower(s) Name: DAN HANSEN	
Property Address: 2869 S ESPANA CT AURORA, CO 80013	

ITEM NUMBER	NAME & ADDRESS OF PROVIDER	TELEPHONE NUMBER	NATURE OF RELATIONSHIP
827 828	LSI FLOOD SERVICES 1521 N. COOPER STREET, 4TH FL ARLINGTON, TX 76011	(800)436-8722	*
827 828	FLOOD DATA SERVICES, INC. 9020 N. CAPITAL OF TEXAS HWY BUILDING 2, SUITE 650 AUSTIN, TX 78759	(800)447-1772	*
902	GE CAPITAL MORTGAGE INSURANCE CORPORATION (GE) 6601 SIX FORKS ROAD RALEIGH, NC 27615	(800)334-9270	*
902	PMI MORTGAGE INSURANCE CO. (PMI) 601 MONTGOMERY STREET SAN FRANCISCO, CA 94111	(800)288-1970	*
902	UNITED GUARANTY RESIDENTIAL INSURANCE CO. (UGIC) P.O. BOX 21367 GREENSBORO, NC 27420	(800)334-8966	*
902	RESIDENTIAL MORTGAGE INSURANCE CORPORATION (RMIC) 190 OAK PLAZA BOULEVARD WINSTON-SALEM, NC 27105	(800)999-7642	*
*SUNTRUST HAS REPEATEDLY REQUIRED THE USE OF THESE PROVIDERS WITHIN THE LAST 12 MONTHS.			

Borrower _____	Borrower _____
Date _____	Date _____
Borrower _____	Borrower _____
Date _____	Date _____

DATE PROVIDED/MAILED: 05/16/06



GOOD FAITH ESTIMATE OF BORROWER'S SETTLEMENT COSTS EGFE/0145175287

APPLICANT DAN HANSEN 2869 S ESPANA CT AURORA CO 80013	LENDER SUNTRUST MORTGAGE, INC. 901 SEMMES AVENUE RICHMOND VA 23224
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Lender has repeatedly required the use of these providers within the last twelve months.

By signing below, I acknowledge that I understand that the issuance of the above information does not constitute a commitment to make a loan. In addition, if I am applying for a loan to purchase residential real property on which the Lender will take a first lien, by my signature below I acknowledge receipt of the HUD Special Information Booklet.

Loan Applicant _____ Date _____ Loan Applicant _____ Date _____
 Date provided/mailed: 05/16/06 by: _____

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Borrower _____	Borrower _____
Date _____	Date _____
Borrower _____	Borrower _____
Date _____	Date _____

DATE PROVIDED/MAILED: 05/16/06



SUNTRUST MORTGAGE, INC.
SERVICING DISCLOSURE STATEMENT

MSTD/0145175287
05/16/06

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 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 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, and 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, your servicer must provide you with a written acknowledgment within 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

The following is the best estimate of what will happen to the servicing of your mortgage loan.

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:

<u>XX</u>	0 to 25%	_____	26 to 50%	_____	51 to 75%	_____	76 to 100%
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This estimate does not include assignments, sales, or transfers to affiliates or subsidiaries. If the servicing of your loan is transferred to an affiliate or subsidiary in the future, you will be notified in accordance with RESPA. This is only our best estimate and it is not binding. Business conditions or other circumstances may affect our future transferring decisions.

3. We have previously assigned, sold, or transferred the servicing of first lien mortgage loans.
** ALL DATA UPDATED 2/2005 **

ACKNOWLEDGMENT 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.

Applicant Signature Date

Applicant Signature Date

Applicant Signature Date
AST0449L1 (03/01) ST0449L1 (11/95)

Applicant Signature Date

SUNTRUST MORTGAGE, INC.

**Affiliated Business Arrangement Disclosure
Tax Service**

Date: 05/16/06

Borrower(s): DAN HANSEN

Property: 2869 S ESPANA CT

AURORA CO 80013

Loan #: 0145175287

This is to give you notice that SUNTRUST MORTGAGE, INC. has a business relationship with ValuTree Real Estate Services, LLC ("ValuTree"). ValuTree is a wholly owned subsidiary of SUNTRUST MORTGAGE, INC. and because of this relationship, this referral may provide SUNTRUST MORTGAGE, INC. a financial or other benefit.

Set forth below is the estimated charge or range of charges for the service ValuTree provides. You are NOT required to use ValuTree 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.

TAX SERVICE: Fee for tracking and maintaining real estate taxes - \$78.00

ACKNOWLEDGMENT(S) BY BORROWER(S)

I/We have read this disclosure form and understand that SUNTRUST MORTGAGE, INC. is referring me/us to purchase this service and may receive a financial or other benefit as the result of this referral.

Signature of Applicant Date
DAN HANSEN

Signature of Applicant Date

Signature of Applicant Date

Signature of Applicant Date

SUNTRUST MORTGAGE, INC.

**Affiliated Business Arrangement Disclosure
Tax Service**

Date: 05/16/06

Borrower(s): DAN HANSEN

Property: 2869 S ESPANA CT

AURORA CO 80013

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Set forth below is the estimated charge or range of charges for the service ValuTree provides. You are NOT required to use ValuTree 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.

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ACKNOWLEDGMENT(S) BY BORROWER(S)

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Signature of Applicant Date
DAN HANSEN

Signature of Applicant Date

Signature of Applicant Date

Signature of Applicant Date

SUNTRUST MORTGAGE, INC.
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MSTD/0145175287
 05/16/06

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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 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 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, and 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, your servicer must provide you with a written acknowledgment within 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.

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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% 26 to 50% 51 to 75% 76 to 100%

This estimate does not include assignments, sales, or transfers to affiliates or subsidiaries. If the servicing of your loan is transferred to an affiliate or subsidiary in the future, you will be notified in accordance with RESPA. This is only our best estimate and it is not binding. Business conditions or other circumstances may affect our future transferring decisions.

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Applicant Signature	Date	Applicant Signature	Date
Applicant Signature AST0449L1 (03/01) ST0449L1 (11/95)	Date COPY 02 OF 02	Applicant Signature	Date

DISCLOSURE STATEMENT

MITL/0145175287

Creditor:

Originating Office: ENGLEWOOD-WHOLESALE

Date: 05/16/06 4:49 PM

Borrowers: DAN HANSEN

Loan Type: CONV. 30 YR COMBO 100-2ND

ANNUAL PERCENTAGE RATE The cost of your credit at a yearly rate.	FINANCE CHARGE The dollar amount the credit will cost you.	AMOUNT FINANCED The amount of credit provided to you or on your behalf.	TOTAL OF PAYMENTS The amount you will have paid after you have made all payments as scheduled.
8.5492 %	\$ 59,250.58	\$ 33,262.22	\$ 92,512.80

Your payment schedule will be:

Number of Payments	Varying From	To	Payments are due monthly beginning
360	256.98		JULY 01 2006

Security: You are giving a security interest in the property located at:
2869 S ESPANA CT AURORA CO

Insurance: You may obtain property insurance from anyone you want that is acceptable to the creditor.

Late Charge: If a payment is late, you will be charged 5.00 % of the payment.

Assumption: SOMEONE BUYING YOUR HOME CANNOT ASSUME THE REMAINDER OF THE MORTGAGE ON THE ORIGINAL TERMS.

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

FHA ONLY: If you prepay your loan on other than the regular installment date, you may be assessed interest charges until the end of the month.

Demand Feature: If checked, this obligation has a demand feature.

Variable Rate:

N/A

ALL NUMERICAL DISCLOSURES EXCEPT THE LATE PAYMENT DISCLOSURE ARE ESTIMATES.

See your loan documents for any additional information about nonpayment, default, prepayment penalties and refunds, and required repayment in full before the scheduled date, and other matters pertaining to this credit transaction.

The undersigned acknowledge receipt of a copy of this disclosure:

X
 Borrower _____ Date _____
 DAN HANSEN

X
 Borrower _____ Date _____

X
 Borrower _____ Date _____

X
 Borrower _____ Date _____

DISCLOSURE STATEMENT

MITL/0145175287

Creditor:

Originating Office: ENGLEWOOD-WHOLESALE

Date: 05/16/06 4:49 PM

Borrowers: DAN HANSEN

Loan Type: CONV. 30 YR COMBO 100-2ND

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	AMOUNT FINANCED	TOTAL OF PAYMENTS
The cost of your credit at 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.
8.5492 %	\$ 59,250.58	\$ 33,262.22	\$ 92,512.80

Your payment schedule will be:

Number of Payments	Varying From	To	Payments are due monthly beginning
360	256.98		JULY 01 2006

Security: You are giving a security interest in the property located at:
2869 S ESPANA CT AURORA CO

Insurance: You may obtain property insurance from anyone you want that is acceptable to the creditor.

Late Charge: If a payment is late, you will be charged 5.00 % of the payment.

Assumption: SOMEONE BUYING YOUR HOME CANNOT ASSUME THE REMAINDER OF THE MORTGAGE ON THE ORIGINAL TERMS.

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

FHA ONLY: If you prepay your loan on other than the regular installment date, you may be assessed interest charges until the end of the month.

Demand Feature: If checked, this obligation has a demand feature.

Variable Rate:
N/A

ALL NUMERICAL DISCLOSURES EXCEPT THE LATE PAYMENT DISCLOSURE ARE ESTIMATES.

See your loan documents for any additional information about nonpayment, default, prepayment penalties and refunds, and required repayment in full before the scheduled date, and other matters pertaining to this credit transaction.

The undersigned acknowledge receipt of a copy of this disclosure:

X _____
Borrower DAN HANSEN Date

X _____
Borrower Date

X _____
Borrower Date

X _____
Borrower Date