

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

so, there was a loan on May 13, 2006? Closing was on May 30th, 2006. But, there are multiple loans...and SUNTRUST Mortgage INC isn't even the REAL LENDER, they are the PRETENDER LENDER.

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

STLABNCD (6/99)  
ASTLABNCD (03/01)

**GOOD FAITH ESTIMATE OF BORROWER'S SETTLEMENT COSTS EGFE/0145175279**

|   |   |
|---|---|
| APPLICANT<br><b>DAN L HANSEN</b><br><br>2869 S ESPANA CT<br>AURORA CO 80013 | LENDER<br>SUNTRUST MORTGAGE, INC.<br>901 SEMMES AVENUE<br><br>RICHMOND VA 23224 |
|---|---|

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 3 mos. @ \$ 35mo.\$ 105.00      |
| 802. Loan Discount \$ 1,337.68                                  | 1002. Mortgage Insurance mos. @ \$ mo.\$               |
| 803. Appraisal Fee \$ 300.00                                    | 1003. City property taxes mos. @ \$ mo.\$              |
| 804. Credit Report \$ 22.00                                     | 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 \$ 70.00-        |
| 811. Buydown Funds \$   | <b>1100 TITLE CHARGES</b>                              |
| 812. Document Review Fee \$                                     | 1101. Settlement or closing fee \$ 325.00              |
| 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 \$ 542.00                        |
| 821. \$   | (includes above items numbers; \$                      |
| 822. \$   | 1109. Lender's coverage \$                             |
| 823. \$   | 1110. Owner's coverage \$                              |
| 824. \$   | 1111. MISC \$ 265.00*                                  |
| 825. \$   | <b>1200. GOVERNMENT RECORDING AND TRANSFER CHARGES</b> |
| 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 \$ 625.00                               | 1203. State tax/stamps:                                |
|   | Deed\$ ;Mortgage\$ \$                                  |
| <b>900 ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE</b>       | 1204. Grantor's tax \$                                 |
| 901. Interest for 1 day(s) @ \$ 25.20 per day \$ 25.20          | 1205. City/county deed transfer tax/stamps \$          |
| 902. Mortgage Insurance Premium \$                              | 1206. \$   |
| 903. Hazard Insurance Premium for 1 yr. \$ 420.00               | <b>1300 ADDITIONAL SETTLEMENT CHARGES</b>              |
| 904. FHA Up-front MIP/VA Funding Fee \$                         | 1301. Survey \$  |
| 905. Flood Insurance Premium for 1 yr. \$                       | 1302. Pest Inspection \$                               |
| 906. \$   | 1304. \$   |
| 907. \$   | 1305. \$   |
|   | <b>1400. TOTAL EST. SETTLEMENT CHARGES</b> \$ 3,896.88 |

\*\*\* 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 6.875%) \$ 878.77 |
| Est. Closing Costs \$ 3,416.68                       | Hazard Insurance \$ 35.00                         |
| Est. Prepaid Items/Reserves (900 and 1000) \$ 480.20 | 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) \$                          |
| <b>TOTAL EST. FUNDS NEEDED TO CLOSE \$ 3,896.88</b>  | <b>TOTAL MONTHLY PAYMENT \$ 913.77</b>            |

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: \_\_\_\_\_

CSTLC467L1 (6/04)  
 BSTLC467L1 (7/02)



**PROVIDER OF SERVICE ADDENDUM**

Date: 05/16/06      Loan Number: XXXXXXXXXX

Lender Name: SUNTRUST MORTGAGE, INC.

Lender Address: 5460 S. QUEBEC ST., SUITE 200  
ENGLEWOOD, CO 80111

Borrower(s) Name: DAN L HANSEN

Property Address: 2869 S ESPANA CT  
AURORA, CO 80013

| ITEM NUMBER | NAME & ADDRESS OF PROVIDER  | TELEPHONE NUMBER | NATURE OF RELATIONSHIP |
|-------------|---|------------------|------------------------|
| 827<br>828  | LSI FLOOD SERVICES<br>1521 N. COOPER STREET, 4TH FL<br>ARLINGTON, TX 76011                              | (800)436-8722    | *                      |
| 827<br>828  | FLOOD DATA SERVICES, INC.<br>9020 N. CAPITAL OF TEXAS HWY<br>BUILDING 2, SUITE 650<br>AUSTIN, TX 78759  | (800)447-1772    | *                      |
| 902         | GE CAPITAL MORTGAGE INSURANCE CORPORATION (GE)<br>6601 SIX FORKS ROAD<br>RALEIGH, NC 27615              | (800)334-9270    | *                      |
| 902         | PMI MORTGAGE INSURANCE CO. (PMI)<br>601 MONTGOMERY STREET<br>SAN FRANCISCO, CA 94111                    | (800)288-1970    | <i>no PMI?</i><br>*    |
| 902         | UNITED GUARANTY RESIDENTIAL INSURANCE CO. (UGIC)<br>P.O. BOX 21367<br>GREENSBORO, NC 27420              | (800)334-8966    | *                      |
| 902         | RESIDENTIAL MORTGAGE INSURANCE CORPORATION (RMIC)<br>190 OAK PLAZA BOULEVARD<br>WINSTON-SALEM, NC 27105 | (800)999-7642    | *                      |
|             |   |                  |                        |
|             |   |                  |                        |
|             |   |                  |                        |
|             |   |                  |                        |

\*SUNTRUST HAS REPEATEDLY REQUIRED THE USE OF THESE PROVIDERS WITHIN THE LAST 12 MONTHS.

Borrower \_\_\_\_\_ Date \_\_\_\_\_      Borrower \_\_\_\_\_ Date \_\_\_\_\_

Borrower \_\_\_\_\_ Date \_\_\_\_\_      Borrower \_\_\_\_\_ Date \_\_\_\_\_

DATE PROVIDED/MAILED: 05/16/06



**GOOD FAITH ESTIMATE OF BORROWER'S SETTLEMENT COSTS EGFE/0145175279**

|  |   |
|--|---|
| APPLICANT<br>DAN L HANSEN<br><br>2869 S ESPANA CT<br>AURORA CO 80013 | LENDER<br>SUNTRUST MORTGAGE, INC.<br>901 SEMMES AVENUE<br><br>RICHMOND VA 23224 |
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| 800. ITEMS PAYABLE IN CONNECTION WITH LOAN |             | 1000. RESERVES DEPOSITED WITH LENDER |                            |
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| 803. Appraisal Fee                         | \$ 300.00   | 1003. City property taxes            | mos. @ \$ mo.\$            |
| 804. Credit Report                         | \$ 22.00    | 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.\$            |



**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 XXXXXXXXXX
- Address to which you would like the appraisal report mailed

**PROVIDER OF SERVICE ADDENDUM**

Date: 05/16/06      Loan Number: 

Lender Name: SUNTRUST MORTGAGE, INC.

Lender Address: 5460 S. QUEBEC ST., SUITE 200  
ENGLEWOOD, CO 80111

Borrower(s) Name: DAN L HANSEN

Property Address: 2869 S ESPANA CT  
AURORA, CO 80013

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

Borrower \_\_\_\_\_ Date \_\_\_\_\_      Borrower \_\_\_\_\_ Date \_\_\_\_\_

Borrower \_\_\_\_\_ Date \_\_\_\_\_      Borrower \_\_\_\_\_ Date \_\_\_\_\_

DATE PROVIDED/MAILED: 05/16/06



SUNTRUST MORTGAGE, INC.

**Affiliated Business Arrangement Disclosure  
Tax Service**

Date: 05/16/06

Borrower(s): DAN L HANSEN

Property: 2869 S ESPANA CT

AURORA CO 80013

Loan #: XXXXXXXXXX

*See  
↑ Taxes "2005"*

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 L 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 L HANSEN

Property: 2869 S ESPANA CT

AURORA CO 80013

Loan #: [REDACTED]

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 L HANSEN

Signature of Applicant \_\_\_\_\_ Date \_\_\_\_\_

Signature of Applicant \_\_\_\_\_ Date \_\_\_\_\_

Signature of Applicant \_\_\_\_\_ Date \_\_\_\_\_

LCABAD (6/01)  
LDABAD (10/02)

PRINT DATE: 05/16/06

SUNTRUST MORTGAGE, INC.  
**SERVICING DISCLOSURE STATEMENT**

MSTD/0145175279  
 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**

Suntrust is the Servicer, which shouldn't have happened, they have to wait at least 90 days or it is fraud. REMIC. Tax Fraud.

If the servicing of your loan is assigned, sold, or transferred, you will receive a written notice of that transfer. The present servicer must provide you with a written 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:  

|  |                                    |                                    |                                     |
|--|------------------------------------|------------------------------------|-------------------------------------|
| <input checked="" type="checkbox"/> 0 to 25% | <input type="checkbox"/> 26 to 50% | <input type="checkbox"/> 51 to 75% | <input type="checkbox"/> 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.

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





# DISCLOSURE STATEMENT

MITL/0145175279

Creditor: ?



Date: 05/16/06 4:48 PM

Originating Office: ENGLEWOOD-WHOLESALE

Borrowers: DAN L HANSEN

Loan Type: CONV. FNMA FLEX 100 W/COMB

| ANNUAL PERCENTAGE RATE                                | FINANCE CHARGE   | AMOUNT FINANCED  | TOTAL OF PAYMENTS   |
|---|--|--|---|
| The cost of your credit at a yearly rate.<br>7.0655 % | The dollar amount the credit will cost you.<br>\$ 185,167.08 | The amount of credit provided to you or on your behalf.<br>\$ 131,190.12 | The amount you will have paid after you have made all payments as scheduled.<br>\$ 316,357.20 |

Your payment schedule will be:

| Number of Payments | Varying From | To | Payments are due monthly beginning |
|--------------------|--------------|----|------------------------------------|
| 360                | 878.77       |    | 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 L HANSEN

X  
 Borrower \_\_\_\_\_ Date \_\_\_\_\_

X  
 Borrower \_\_\_\_\_ Date \_\_\_\_\_

X  
 Borrower \_\_\_\_\_ Date \_\_\_\_\_

DISCLOSURE STATEMENT

MITL/0145175279

Creditor:

Originating Office: ENGLEWOOD-WHOLESALE

Date: 05/16/06 4:48 PM
Borrowers: DAN L HANSEN

Loan Type: CONV. FNMA FLEX 100 W/COMB

Table with 4 columns: ANNUAL PERCENTAGE RATE (7.0655%), FINANCE CHARGE (\$185,167.08), AMOUNT FINANCED (\$131,190.12), TOTAL OF PAYMENTS (\$316,357.20)

Your payment schedule will be:

I have been told that loans are always a rounded-up even number?

Table with 3 columns: Number of Payments (360), Varying From (878.77), To ( ), Payments are due monthly beginning (JULY 01 2006)

instant default? Yes, then we were frauded out of thousands of dollars for years. This was the first known instance of fraud, then EVERY person after this that I hired for help to work things out amicably with the "bank" concealed and enjoined the fraud.

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.
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.

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If you pay off early you 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.
If you pay off early you 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 L HANSEN Date

X
Borrower Date

X
Borrower Date

X
Borrower Date

RETURN ONE COPY TO LENDER
COPY 02 OF 02

So, where is the first copy?
Pioneer Lending, Tim Farney, American Title, BAC, SUNTRUST....