

■ SMCE Mortgage Corporation, Inc.

■ 6363 Greenwich Drive, Ste. 150  
■ San Diego, CA 92122

■ PHONE: (858) 558-3397

FAX: (858) 550-7395

DOCUMENT DATE: MARCH 12, 2004

FUNDING DATE: To Follow

TO:  
FIRST AMERICAN TITLE  
COMPANY  
411 IVY STREET  
SAN DIEGO, CA 92101

■ FIRST AMERICAN TITLE  
■ 323 COURT STREET  
■ BERNARDINO, CA 92401

ATTN: MISTY MILLER  
(619) 231-4686

ATTN: CHRISTE MCMULLEN  
(909) 889-0311

CASE NO.:  
LOAN NO: 11026939  
ESCROW NO: 3588  
ORDER NO:  
LOAN NAME: SIMPSON

**MONTHLY PAYMENT:**

P&I }  
TAX } Impounds  
INS. To Follow } Sub-Total  
PMI/MMI }  
TOTAL To Follow

We enclosed the following documents necessary to complete the above-captioned loan. Return all documents completed as shown at the time funds are requested. Deliver to Borrower one copy of each document signed by Borrower. Each Borrower must receive 2 copies of Notice of Right to Cancel.

\*\*\* 2 CERTIFIED COPIES OF DEED OR MORTGAGE TO BE RETURNED.

(XX) DEED OF TRUST OR MORTGAGE \*\*\*  
(XX) Note *Original and 3 certified copies*

SIGNATURE AFFIDVT AND AKA STMT  
HAZARD INSURANCE AUTHORIZATION  
SECOND HOME RIDER  
ECOA/FAIR LENDING NOTICE  
GOOD FAITH ESTIMATE - RESPA  
BORROWER'S CERT. & AUTHORIZATION NOTICE TO APPLICANT-APPRAISAL

PAYMENT LETTER TO BORROWER  
PAYMENT COUPON BOOK  
FAIR LENDING / ECOA NOTICE  
INITIAL ESCROW ACCOUNT DISC.  
OCCUPANCY AFFIDAVIT AND FINANCIAL

FEDERAL T.I.L. DISC STMT  
W-9(s)  
RESPA SERVICING DISCLOSURE  
INITIAL ESCROW ACCOUNT DISCL  
CALIFORNIA PER DIEM INTEREST DISC.  
YOUR RIGHT TO PRIVACY  
??? CREDIT OPPORTUNITY ACT  
???

DOCUMENTATION CORRECTION & FEES DUE  
Form 4506 REQ FOR COPY OF TAX  
IMPOUND ACCOUNT DISC AGREEMENT  
NOTICE OF RIGHT TO CANCEL  
BORROWER'S ACK. OF DISCLOSURES  
CREDIT SCORE DISCLOSURE  
CALIFORNIA INSURANCE DISCLOSURE

(XX) ESCROW TO FURNISH CERTIFIED COPIES (3) OF FULLY EXECUTED ESCROW INSTRUCTIONS AND AMENDMENTS WHEN EXECUTED LOAN DOCUMENTS ARE RETURNED.

( ) FHA 2900 or VA 1876/1820-Borrower to execute and return all copies.

IN ADDITION TO THE ABOVE, FURNISH US THE FOLLOWING WHEN REQUESTING FUNDS:

( ) Terminate Report and Clearance: In duplicate. Required FHANA statement must be typed on the report/clearance and signed by borrowers.

(XX) HAZARD INSURANCE POLICY WITH LOSS PAYEE. MUST SHOW NAME/ADDRESS OF INSURANCE COMPANY.  
(XX) \*\*\* SEE ATTACHED ADDENDUM TO ESCROW INSTRUCTIONS \*\*\*

THIS LOAN MUST RECORD PRIOR TO: MARCH 31, 2004

ALL DOCUMENTS MUST BE  
IN OUR OFFICE  
**48 HOURS**  
PRIOR TO DISBURSEMENT  
OF LOAN FUNDS

PRIOR TO FUNDING WE WILL OBTAIN:

( ) Final Compliance Inspection Report. Notify this office when work has been completed.

ALTA POLICY must contain Endorsements 100, 8.1, 116

with liability in the amount of our loan on property described herein.

LIABILITY SUBJECT ONLY TO: (Gen. & Spec. taxes) Fiscal Year 2003-04 **ALL PAID**

Funds may be used for account of the vestees, and you will record all instruments when you comply with the following:

- 1. Issue said form of Policy showing title vested as shown below.
- 2. Issue said form of Policy free from encumbrances except items **1, PAY 2 CURRENT, 3-6**  
Title Report dated 02/11/2004 . Secondary financing in the amount of \$ N/A

of preliminary  
has been approved.

Vesting: SANDRA SIMPSON, a married woman as her  
sole and separate property

Parcel No.: 0395-148-19-0000

Address: 123 Maple Street  
Diego, CA 92101

County: SAN BERNARDINO

First Payment Date: 05/01/2004  
Last Payment Date: 04/01/2034  
Term: 360 mos.  
Initial Interest Rate: 5.500 % San

THE TOTAL CONSIDERATION IN THIS TRANSACTION EXCEPT FOR OUR LOAN AND APPROVED SECONDARY FINANCING IF ANY, MUST PASS IN THE FORM OF CASH, THROUGH YOUR ESCROW. DO NOT RECORD OUR DEED OF TRUST IF YOU HAVE KNOWLEDGE OF A CONCURRENT OR SUBSEQUENT ESCROW TO BE OPENED OR CLOSED UPON COMPLETION OF THIS ESCROW, WHICH WILL TRANSFER SUBJECT PROPERTY.

	Buyer	Paid	Seller
DISCOUNT FEE 0.250 %	1,125.00		
PROCESSING FEE	250.00		
ADMINISTRATION FEE	450.00		
ORIGINATION FEE	300.00		
CREDIT REPORT FEE	50.00		
APPRAISAL FEE	350.00		

Loan Rep:  
MARTIN MASON

Branch:  
SAN DIEGO

\$ 67.81  
FROM  
IMPOUNDS:  
2 MOS. PROP. TAX

SALES PRICE

LOAN AMOUNT  
450,000.00

% DISCOUNT (Buyer) =  
% DISCOUNT (Seller) =  
PER DIEM INTEREST TO 04/01/2004 = To Follow

@ 291.67 = \$ 583.34  
@ = \$

DEDUCTION SUBTOTAL

\$

\$  
\$  
\$  
\$

IF YOU HAVE QUESTIONS ON THE ABOVE  
CHARGES PLEASE NOTIFY THIS OFFICE  
PRIOR TO FUNDING

FHA or VA: Buyer cannot be charged for any indorsements to ALTA policies. VA Buyer cannot be charged an Escrow fee. FHA Borrower may be charged one-half Escrow fee not to exceed FHA maximum. No fees or charges may be paid b Borrower(s) except as accepted by FHA or VA. Two certified copies of Borrower's and Seller's Settlement Statement must be forwarded within 24 hours after recordation. Forward water or stock certificate showing lender as shown above as first Pledgee where applicable. Lender is to be at no expense in this transaction.

If for any reason this loan does not close, please, return all documents.

ACKNOWLEDGED AND ACCEPTED BY:

By   
ESCROW OFFICER'S SIGNATURE

DATE

DATE