# LENDER/PURCHASER DISCLOSURE STATEMENT Multi-Property (Cross Collateralization) Addendum

RE 851D (Rev. 7/18)

## **GENERAL INFORMATION**

This statement is an addendum to either: Lender/Purchaser Disclosure Statement (Loan Origination), RE 851A, or Lender/Purchaser Disclosure Statement (Sale of Existing Note), RE 851B.

- > There is more than one property securing this loan.
- > You have a right to receive a copy of an independent appraisal by a qualified appraiser or, upon your written waiver of an independent appraisal on a case-by-case basis, a copy of the broker's estimate of value for each property based on objective data.

PART 1			LOAN	TO VA	ALUE R	ATIO		
Property No.	Remaining Senior Encumbrances	Expected Senior Encumbrances	Total Senior Encumbrances	Marke	et Value	Amount of Equity (Market Value minus Current Encumbrances)	Amount of Equity Securing the Loan	Loan to Value*
TOTAL EQUITY	AMOUNT SECURITY T	HE LOAN		,	TOTAL AM	OUNT OF THE LOAN TO BE SECURE	D BY MULTIPLE PROPER	TIES
\$	\$							

<sup>\*</sup> Loan to value – The loan to value for each property must not exceed the maximum loan to value, as set forth below, for each individual property being used to secure the loan. The loan to value for each individual property must be calculated using that portion of the principal loan amount being attributed to that individual property. Additional properties may be used to secure the loan over and above those required to satisfy the loan-to-value ratio requirements. All properties securing the loan are included in this disclosure.

Example: If the total principal amount of the loan exceeds the maximum allowable loan to value that can be secured by the equity in Property #1, the portion of the loan that is remaining may be secured by the equity in Property #2 to the maximum amount allowable for that property, and so on to Property #3, etc.

### Loan to Value

The aggregate principal amount of the notes or interests sold, together with the unpaid principal amount of any senior encumbrances upon the real property, shall not exceed the following percentages of the current market value of the real property, as determined by an independent appraisal or broker's evaluation. In the case of construction or rehabilitation loans, an appraisal must be performed by a qualified appraiser in accordance with the Uniform Standards of Professional Appraisal Practice (USPAP).

Single-family residence, owner-occupied.	80%
Single-family residence, not owner-occupied.	75%
Commercial and income-producing properties.	65%
Single-family residentially zoned lot or parcel which has installed off-site improvements including drainage, curbs, gutters, sidewalks, paved roads, and utilities as mandated by the political subdivision having jurisdiction over the lot or parcel	65%
Land that produces income from crops, timber, or minerals	
Land that is not income producing but has been zoned for (and if required, approved for subdivision as) commercial or residential development	
Other real property	35%

P	ART 2		SECURING PROPERTIES							
1.	PROPERTY		<u></u>							
	☐ SINGLE-FAMILY RESIDENCE (owner occupied) ☐ COMMERCIAL & INCOME-PRODUCING									
	☐ SINGLE-FAMILY RESIDENCE (not owner occupied) ☐ LAND (zoned commercial/residential)									
_		GLE-FAMILY RESIDENCE (zoned res	idential lot/parcel) LAND (income-producing)	□OTHER:						
	PROPERTY	/ OWNER								
	PROPERTY	ADDRESS								
	REMAINING	S SENIOR ENCUMBRANCE	EXPECTED SENIOR ENCUMBRANCE	TOTAL SENIOR ENCUMBRANCES						
	\$		\$	\$						
_		tal senior encumbrances + loan amount)	CURRENT MARKET VALUE	LOAN TO VALUE RATIO*						
	\$		\$	%						
2.	PROPERT	/ TYPE:	•	70						
		GLE-FAMILY RESIDENCE (owner occ	cupied)   COMMERCIAL & INCOME	-PRODUCING						
		GLE-FAMILY RESIDENCE (not owner		esidential)						
	SIN	GLE-FAMILY RESIDENCE (zoned res	idential lot/parcel) LAND (income-producing)	□OTHER:						
	PROPERTY	OWNER								
	PROPERT	ADDRESS								
_	REMAINING	S SENIOR ENCUMBRANCE	EXPECTED SENIOR ENCUMBRANCE	TOTAL SENIOR ENCUMBRANCES						
	\$		\$	\$						
		tal senior encumbrances + loan amount)	CURRENT MARKET VALUE	LOAN TO VALUE RATIO*						
	,	an content cheambraness i roan amounty		20/4/10 1/12/21/4/110						
3.	\$ PROPERT	/ TVDF.	\$							
э.		GLE-FAMILY RESIDENCE (owner occ	cupied)   COMMERCIAL & INCOME	-PRODUCING						
		GLE-FAMILY RESIDENCE (not owner	• , —							
		GLE-FAMILY RESIDENCE (zoned res	, ,	□OTHER:						
	PROPERT	,	( 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1							
_	PROPERT	/ ADDRESS								
_	REMAINING	S SENIOR ENCUMBRANCE	EXPECTED SENIOR ENCUMBRANCE	TOTAL SENIOR ENCUMBRANCES						
	\$		\$	\$						
		tal senior encumbrances + loan amount)	Ψ CURRENT MARKET VALUE	LOAN TO VALUE RATIO*						
	,	all serior encumbrances + roan amount)		EGAIN TO VALUE NATIO						
4.	\$ PROPERT	/ TVDF.	\$							
4.		GLE-FAMILY RESIDENCE (owner occ	cupied) \( \sum \text{COMMERCIAL & INCOME} \)	-PRODUCING						
		GLE-FAMILY RESIDENCE (not owner								
			idential lot/parcel) LAND (income-producing)	□OTHER:						
	PROPERT									
	PROPERT	ADDRESS								
	REMAINING	S SENIOR ENCUMBRANCE	EXPECTED SENIOR ENCUMBRANCE	TOTAL SENIOR ENCUMBRANCES						
	\$		\$	\$						
_	<u> </u>	tal senior encumbrances + loan amount)	Φ CURRENT MARKET VALUE	LOAN TO VALUE RATIO*						
	`	tal sellor elicumbrances + loan amount)		LOAN TO VALUE NATIO						
_	\$	(T)(P)	\$							
5.	PROPERTY	RIYPE:  GLE-FAMILY RESIDENCE (owner occ	cupied)   COMMERCIAL & INCOME	-PRODUCING						
	_	GLE-FAMILY RESIDENCE (not owner	· / —							
			idential lot/parcel) LAND (income-producing)	□OTHER:						
_	PROPERT		inderinda fot parecely							
_	PROPERTY	/ ADDRESS								
	ROFLINI									
	DEMANN	C CENTOD ENGLINED ANGE	EVECTED CENTOD ENGLISHED ANDS	TOTAL CENIOD ENGLISHED ANGEO						
		G SENIOR ENCUMBRANCE	EXPECTED SENIOR ENCUMBRANCE	TOTAL SENIOR ENCUMBRANCES						
	\$		\$	\$						
	IOTAL (To	tal senior encumbrances + loan amount)	CURRENT MARKET VALUE	LOAN TO VALUE RATIO*						
	Cr Cr	I	· ·							

RE 851D Page 3 of 13

## NOTICE

The broker has a responsibility to make reasonable efforts to determine that the loan/investment is suitable and appropriate for the lender/purchaser based on information provided by the lender/purchaser regarding the lender/purchaser's financial situation and investment objectives.

## **ADDITIONAL DISCLOSURES**

- Investments in notes secured by trust deeds and real property sales contracts are subject to risk of loss of principal and monthly
  income. If the borrower stops making payments on any investments you make, you will not receive income; therefore, you cannot
  rely on this income.
- If your investment is secured by a junior lien and the borrower defaults on a senior lien, it may be necessary for you to meet the obligations of the senior lien in order to protect your security interests, which may include making the senior loan current or paying the senior loan balance in full.
- If your investment is in a multi-lender note and the borrower defaults, foreclosure proceedings will require consensus of a majority of the beneficiaries on the note.
- The trust deed investments that you will make will either name you and your percentage interest in the investment or will be assigned to you. Your trust deed investments are not secured by the real estate collateral unless your interests in those investments are recorded.
- Since trust deed and real property sales contract investments have a maturity date, borrowers are under no obligation to pay off the loan prior to the maturity date. Further, in the case of a balloon payment, there is potential risk that the borrower may not be able to make the balloon payment.

usie to make the sumson payment.						
BROKE	R VERIFICATION					
The information in this statement and in the attachments	s hereto is true and correct to th	ne best of my knowledge and belief.				
SIGNATURE OF BROKER OR DESIGNATED REPRESENTATIVE BROKER/CORPORATION ID # DATE						
»						
ACKNOWLED	OGEMENT OF RECEIPT					
I, the prospective lender/purchaser, acknowledge receip	t of a copy of this statement sig	ned by or on behalf of the broker.				
NAME OF PROSPECTIVE LENDER/PURCHASER						
SIGNATURE OF PROSPECTIVE LENDER/PURCHASER		DATE				
<b>»</b>						

The California Department of real estate does not endorse or offer any opinions regarding the suitability of any proposed or existing real estate investments.

Department of Real Estate license information telephone number: 877-373-4542, or check license status at www.dre.ca.gov.

A guide to trust deed investments entitled "Trust Deed Investments – What You Should Know!!" (RE 35) is available on the Department's Web site at www.dre.ca.gov under the Publications menu.

RE 851D Page 4 of 13

FROFERIT#1		PROPERTY	NFORMATI	ON				
STREET ADDRESS						OWNER OCCUPI	ED	
						□NO	☐ YE	ES
ANNUAL PROPERTY TAXES			ARE TAXES DE	LINQUENT?	IF YES	, AMOUNT REQUIRI	ED TO BRING (	CURRENT
\$  \text{ACTUAL}	☐ ESTIMATE	D	□NO	☐ YES	\$			
SOURCE OF TAX INFORMATION								
		APPRAISAL I	NFORMATIO	ON				
Estimate of fair market value is t					hich mus	st be provided	to you pri	ior to you
obligating funds to make the loar								
basis, in which case the broker m								
the objective data upon which the								
must be completed by an ind	lependent, qua	lified appraise	r in accorda	ance with	the Uni	form Standa	rds of Pr	ofessiona
Appraisal Practice (USPAP). FAIR MARKET VALUE (ACCORDING TO APPRAI	SER)		DATE OF APPE	RAISAI				
\$	oliv)		<i>D</i> /((2.0) /((1)	(7 IIO/IL				
NAME OF APPRAISER (IF KNOWN TO BROKER)	1							
ADDRESS OF APPRAISER								
DESCRIPTION OF PROPERTY/IMPROVEMENT					IS THER	E ADDITIONAL SECU	JRING PROPEI	RTY?
					☐ YES	S □ NO		
AGE	SQUARE FEET		TYPE OF CON	STRUCTION				
IF THE PROPERTY IS CURRENTLY GENERATIN ESTIMATED GROSS ANNUAL INCOME:	IG INCOME FOR THE B	ORROWER/OBLIGOR:	ESTIMATED N	ET ANNUAL INCO	OME			
\$			\$					
	E	NCUMBRANC	E INFORM	ATION				
Information is being provided of customary sources [excluding the Note: You have the option to pur your interest. You are entitled the encumbrances which constitute creditworthiness of the borrower.	note described of chase a policy of a	on Page 1, Part 3 of title insurance written loan ap	3 of the Lende e or an endors plication and	er/Purchaser sement to and a credit re	Disclosin existing eport to	are Statement of policy of title obtain inform	(RE 851A e insurance ation condition)	or 851B)] e to insur- cerning al
NOTE: In order to protect you	r security inte	est, von will b	e required to	cure any	defaults	that may occ	ur on a s	enior lien
You should be aware that defau								
properties securing your loan. A	Also, additional	foreclosure fee	s and expens	es may be 1	required	•		
Section 10238(g) of the Busines	s and Professio	ns Code provid	les, in part, t	hat "the no	otes or in	nterests of the	purchasei	s shall b
identical in their underlying terms								
of being a lender." Your proports			determine any	amounts to	o be con	tributed by yo	u to cure	defaults o
amounts received by you as a resuspense of information	ılt of foreclosure	e(s).						
	RROWER	□ OTHER	(EXPLAIN):					
			· /					
Are there any encumbrances of	of record agains	st the securing	property at	this time? .			☐ YES	□NO
							_	_
A. Over the last 12 months, w	ere any payme	ents more than	60 days late	e?			☐ YES	☐ NO
B. If YES, how many?								
C. Do any of these payments	remain unpaid	?					YES	□NO
D. If YES, will the proceeds o	f the subject lo	an be used to	cure the deli	nquency?.			YES	□NO
F If NO source of funds to b	ring the loan c	ırrent						

RE 851D Page 5 of 13

Encumbrances remaining and/or expected to be placed against the property by the borrower/obligor after the close of escrow (excluding the note described on page 1) **ENCUMBRANCE(S) REMAINING** (AS REPRESENTED BY THE BORROWER) PRIORITY (1<sup>ST</sup>, 2<sup>ND</sup>, ETC.) INTEREST RATE PRIORITY (1<sup>ST</sup>, 2<sup>ND</sup>, ETC.) INTEREST RATE % % BENEFICIARY BENEFICIARY ORIGINAL AMOUNT APPROXIMATE PRINCIPAL BALANCE ORIGINAL AMOUNT APPROXIMATE PRINCIPAL BALANCE

\$	\$	\$	\$
MONTHLY PAYMENT	MATURITY DATE	MONTHLY PAYMENT	MATURITY DATE
\$		\$	
BALLOON PAYMENT?	IF YES, AMOUNT	BALLOON PAYMENT?	IF YES, AMOUNT
☐ YES ☐ NO ☐ UNKNOWN	\$	☐ YES ☐ NO ☐ UNKNOWN	\$
<b>ENCUMBRANCE(S) EXPECTED OR</b>	ANTICIPATED (AS REPRESENTED	BY THE BORROWER)	
PRIORITY (1 <sup>ST</sup> , 2 <sup>ND</sup> , ETC.)	INTEREST RATE	PRIORITY (1 <sup>ST</sup> , 2 <sup>ND</sup> , ETC.)	INTEREST RATE
	%		%
BENEFICIARY		BENEFICIARY	
ORIGINAL AMOUNT	MATURITY DATE	ORIGINAL AMOUNT	MATURITY DATE
\$		\$	
MONTHLY PAYMENT		MONTHLY PAYMENT	
\$		\$	
BALLOON PAYMENT?	IF YES, AMOUNT	BALLOON PAYMENT?	IF YES, AMOUNT
☐ YES ☐ NO ☐ UNKNOWN	\$	☐ YES ☐ NO ☐ UNKNOWN	\$
Additional remaining, expected	d, or anticipated encumbrances	are set forth in an attachment	to
this statement			YES NO
		BROKER INITIALS	LENDER/PURCHASER INITIALS

RE 851D Page 6 of 13

FROFERIT#2		PROPERTY	NFORMATION	ON				
STREET ADDRESS						OWNER OCCUPI	ED	
						□NO	☐ YE	ES
ANNUAL PROPERTY TAXES			ARE TAXES DEL	INQUENT?	IF YES	, AMOUNT REQUIR	ED TO BRING (	CURRENT
\$ \( \preceq\$ ACTUAL	☐ ESTIMAT	ED	□ NO	☐ YES	\$			
SOURCE OF TAX INFORMATION								
		APPRAISAL I	NFORMATIO	ON				
Estimate of fair market value is	to be determine				hich mus	st be provided	to you pri	ior to you
obligating funds to make the lo								
basis, in which case the broker								
the objective data upon which								
must be completed by an ir	idependent, qua	alified appraise	r in accorda	nce with	the Uni	form Standa	rds of Pr	ofessiona
Appraisal Practice (USPAP). FAIR MARKET VALUE (ACCORDING TO APPR	AICED)		DATE OF APPR	MCAL				
	(AISER)		DATE OF APPR	AISAL				
NAME OF APPRAISER (IF KNOWN TO BROKE	ER)							
,	,							
ADDRESS OF APPRAISER								
DESCRIPTION OF PROPERTY/IMPROVEMEN	т				IQ THED	E ADDITIONAL SEC	IRING PPOPE	PTV2
DESCRIPTION OF PROFERT THINFROVENIEN					☐ YES		DINING FROFEI	XII:
AGE	SQUARE FEET		TYPE OF CONS	STRUCTION				
IF THE PROPERTY IS CURRENTLY GENERAL	ING INCOME FOR THE	BORROWER/OBLIGOR:	ECTIMATED NE	T ANNULAL INCO	DME.			
ESTIMATED GROSS ANNUAL INCOME: \$			estimated ne	T ANNUAL INCO	DIVIE			
φ	1	ENCUMBRANC	 CE INFORMA	ATION				
Information is being provided customary sources [excluding th Note: You have the option to p your interest. You are entitled encumbrances which constituted creditworthiness of the borrower.	ne note described urchase a policy to a copy of a te liens against	on Page 1, Part 3 of title insurance written loan ap	3 of the Lende e or an endors plication and	r/Purchaser ement to an a credit re	Disclosin existing port to	are Statement g policy of titl obtain inform	(RE 851A e insurance tation cond	or 851B)] e to insur- cerning al
NOTE: In order to protect yo	our security into	roct von will b	a required to	cura any	dofoulte	that may acc	our on a co	aniar lian
You should be aware that def	-		_	-		•		
properties securing your loan.								
Section 10238(g) of the Busin	ess and Professi	one Code provid	les in nart t	hat "the no	tes or in	staracte of the	nurchacer	re chall b
identical in their underlying terr								
of being a lender." Your propo-								
amounts received by you as a re	sult of foreclosur	re(s).						
SOURCE OF INFORMATION  BROKER INQUIRY  E	BORROWER		(EVDLAINI):					
	ORROWER		(EXPLAIN):					
Are there any encumbrances	of record agair	nst the securing	property at t	his time? .			☐ YES	□NO
•	· ·	J	,					
F. Over the last 12 months,	were any paym	ents more than	60 days late	?			☐ YES	☐ NO
G. If YES, how many?								
							_	
<ul><li>H. Do any of these payment</li></ul>	s remain unpai	d?					☐ YES	☐ NO
			_	-				
I. If YES, will the proceeds	of the subject lo	oan be used to	cure the deli	nquency?.			∐ YES	∐ NO
.I If NO source of funds to	bring the loan o	current						

RE 851D Page 7 of 13

Encumbrances remaining and/or expected to be placed against the property by the borrower/obligor after the close of escrow (excluding the note described on page 1) **ENCUMBRANCE(S) REMAINING** (AS REPRESENTED BY THE BORROWER) PRIORITY (1<sup>ST</sup>, 2<sup>ND</sup>, ETC.) INTEREST RATE PRIORITY (1<sup>ST</sup>, 2<sup>ND</sup>, ETC.) INTEREST RATE % BENEFICIARY BENEFICIARY ORIGINAL AMOUNT APPROXIMATE PRINCIPAL BALANCE ORIGINAL AMOUNT APPROXIMATE PRINCIPAL BALANCE MONTHLY PAYMENT MATURITY DATE MONTHLY PAYMENT MATURITY DATE BALLOON PAYMENT? IF YES, AMOUNT BALLOON PAYMENT? IF YES, AMOUNT ☐ YES ☐ NO ☐ UNKNOWN ☐ YES ☐ NO ☐ UNKNOWN \$ ENCUMBRANCE(S) EXPECTED OR ANTICIPATED (AS REPRESENTED BY THE BORROWER) PRIORITY (1ST, 2ND, ETC.) PRIORITY (1<sup>ST</sup>, 2<sup>ND</sup>, ETC.) INTEREST RATE INTEREST RATE % % BENEFICIARY BENEFICIARY ORIGINAL AMOUNT MATURITY DATE ORIGINAL AMOUNT MATURITY DATE MONTHLY PAYMENT MONTHLY PAYMENT BALLOON PAYMENT? BALLOON PAYMENT? IF YES, AMOUNT IF YES, AMOUNT ☐ YES ☐ NO ☐ UNKNOWN ☐ YES ☐ NO ☐ UNKNOWN \$ \$

BROKER INITIALS

YES

LENDER/PURCHASER INITIALS

NO

Additional remaining, expected, or anticipated encumbrances are set forth in an attachment to

RE 851D Page 8 of 13

PROPERTY #3	<u> </u>								
CTREET ADDRESS			PROPERTY	NFORMAI	ION		OWNED OCCU	DIED	
STREET ADDRESS							OWNER OCCU	PIED Y	=9
ANNUAL PROPERTY TAXES				ARE TAXES DE	ELINQUENT?	IF YES	, AMOUNT REQUI		
\$	☐ ACTUAL	☐ ESTIMA	ΓED	□NO	☐ YES	\$	,		
SOURCE OF TAX INFORMAT				_		*			
			APPRAISAL I	NFORMATI	ON				
Estimate of fair man obligating funds to basis, in which case the objective data umust be complete Appraisal Practice	make the loan the broker m spon which the d by an ind (USPAP).	n. Note: You r ust provide a e broker's est lependent, qu	may waive the rec written estimate o imate is based. <b>I</b>	quirement of fair market of the case o	an independer value. The left a construction ance with	ent appra broker m etion or	aisal, in writ ust provide y <b>rehabilitati</b> o	ing, on a ca you, the invo on loan, an	se-by-case estor, with <b>appraisal</b>
\$									
NAME OF APPRAISER (IF KN	NOWN TO BROKER			"					
ADDRESS OF APPRAISER									
DESCRIPTION OF PROPERT	TY/IMPROVEMENT					IS THERE	E ADDITIONAL SE	CURING PROPEI	RTY?
AGE		SQUARE FEET		TYPE OF COM	NSTRUCTION				
IF THE PROPERTY IS CURR ESTIMATED GROSS ANNUA		IG INCOME FOR THE	E BORROWER/OBLIGOR:		NET ANNUAL INCO	DME			
\$			ENCUMBRANC	\$	14 TION				
customary sources [Note: You have the your interest. You encumbrances which creditworthiness of the NOTE: In order to You should be away properties securing	option to pur are entitled to the constitute the borrower. Oprotect you are that defau	chase a policy o a copy of a liens agains or security int ults can occur	of title insurance a written loan ap at the property.  erest, you will be simultaneously	e or an endor plication and This inforr  e required t  on one or m	rsement to and a credit remation may  o cure any of the core senior lies.	eport to help d  defaults iens reco	g policy of ti obtain information etermine fine that may of orded again	tle insurance mation concentration start start cour on a secur on a securior and a	e to insure cerning all nding and enior lien.
Section 10238(g) o identical in their und of being a lender." amounts received by SOURCE OF INFORMATION	f the Busines derlying terms Your proport	s and Profess s, including the	ions Code provide right to direct or in the note will o	les, in part, require fore	that "the no	tes or in	terests of the	est, and othe	r incidents
BROKER INQUIRY	□вс	RROWER	☐ OTHER	(EXPLAIN):					
Are there any enc	umbrances c	of record agai							□NO
K. Over the last 1				·					□NO
L. If YES, how m	any?								
M. Do any of thes	se payments	remain unpa	id?					YES	□NO
N. If YES, will the	proceeds o	f the subject	loan be used to	cure the del	inquency?			☐ YES	□NO
O If NO source	of funds to h	ring the loop	current						

RE 851D Page 9 of 13

Encumbrances remaining and/or expected to be placed against the property by the borrower/obligor after the close of escrow (excluding the note described on page 1) **ENCUMBRANCE(S) REMAINING** (AS REPRESENTED BY THE BORROWER) PRIORITY (1<sup>ST</sup>, 2<sup>ND</sup>, ETC.) INTEREST RATE PRIORITY (1<sup>ST</sup>, 2<sup>ND</sup>, ETC.) INTEREST RATE % BENEFICIARY BENEFICIARY ORIGINAL AMOUNT APPROXIMATE PRINCIPAL BALANCE ORIGINAL AMOUNT APPROXIMATE PRINCIPAL BALANCE MONTHLY PAYMENT MATURITY DATE MONTHLY PAYMENT MATURITY DATE BALLOON PAYMENT? IF YES, AMOUNT BALLOON PAYMENT? IF YES, AMOUNT ☐ YES ☐ NO ☐ UNKNOWN ☐ YES ☐ NO ☐ UNKNOWN \$ ENCUMBRANCE(S) EXPECTED OR ANTICIPATED (AS REPRESENTED BY THE BORROWER) PRIORITY (1ST, 2ND, ETC.) PRIORITY (1<sup>ST</sup>, 2<sup>ND</sup>, ETC.) INTEREST RATE INTEREST RATE % % BENEFICIARY BENEFICIARY ORIGINAL AMOUNT MATURITY DATE ORIGINAL AMOUNT MATURITY DATE MONTHLY PAYMENT MONTHLY PAYMENT BALLOON PAYMENT? BALLOON PAYMENT? IF YES, AMOUNT IF YES, AMOUNT ☐ YES ☐ NO ☐ UNKNOWN ☐ YES ☐ NO ☐ UNKNOWN \$ \$ Additional remaining, expected, or anticipated encumbrances are set forth in an attachment to

BROKER INITIALS

YES

LENDER/PURCHASER INITIALS

NO

RE 851D Page 10 of 13

<u> </u>	ROPERTY #4								
CTD	REET ADDRESS		PROPERTY	Y INFORMAT	ION		OWNER OCCUP	OIED.	
311	KLLI ADDIKLOG						□ NO	□ YI	EQ
ANN	NUAL PROPERTY TAXES			ARE TAXES D	ELINQUENT?	IF YES	, AMOUNT REQUIF		
\$	☐ ACTUAL	☐ ESTIM/	ATED	□ NO	☐ YES	\$			
	JRCE OF TAX INFORMATION								
			APPRAISAL	_ INFORMAT	ION				
	timate of fair market value is								
	ligating funds to make the loa								
	sis, in which case the broker i								
	e objective data upon which t								
	ust be completed by an in opraisal Practice (USPAP).	aepenaent, q	uaimed apprai	ser in accord	iance with	tne Uni	torm Standa	aras oi Pi	coressiona
	R MARKET VALUE (ACCORDING TO APPR	AISER)		DATE OF AP	PRAISAL				
\$	•	,							
_	ME OF APPRAISER (IF KNOWN TO BROKE	R)							
ADE	DRESS OF APPRAISER								
DES	SCRIPTION OF PROPERTY/IMPROVEMENT	т				IS THER	E ADDITIONAL SEC	LIBING PROPE	RTV2
	Service Property Control Extrapolation Revenue	•				☐ YES	_	JOHNING THOTE	
AGE		SQUARE FEET		TYPE OF CO	NSTRUCTION				
	HE PROPERTY IS CURRENTLY GENERAT	ING INCOME FOR TI	HE BORROWER/OBLIGO	1					
	TIMATED GROSS ANNUAL INCOME:				NET ANNUAL INCC	DME			
\$			ENCUMBRAI	\$	AATION				
Cus No you end	formation is being provided stomary sources [excluding the ote: You have the option to pur interest. You are entitled cumbrances which constituted it worthiness of the borrower	e note describe archase a police to a copy of the liens again	ed on Page 1, Par sy of title insurar a written loan	rt 3 of the Lend nce or an endo application an	ler/Purchaser rsement to ar d a credit re	Disclosin existing port to	re Statement g policy of tit obtain inform	(RE 851A le insuranc nation cond	or 851B)] e to insur- cerning al
NI.	TE. In anday to protect vo	um coounity ir	stanget von will	he required	to ours one	dofoulta	that may as	oun on o c	onion lion
	OTE: In order to protect yo ou should be aware that defa								
	operties securing your loan.							0110 01 11	
- Sa	ction 10238(g) of the Busine	ass and Drafas	sions Code prov	vides in nort	that "the no	tes or in	staracte of th	a nurahasa	ra aball b
	entical in their underlying term								
	being a lender." Your propor								
	nounts received by you as a res	sult of foreclos	ure(s).						
	JRCE OF INFORMATION			D /EVDI AIAI).					
<u> </u>	BROKER INQUIRY B	ORROWER	□ OTHE	ER (EXPLAIN): _					
Ar	e there any encumbrances	of record aga	ainst the securir	na property a	t this time?.			□YES	□NO
	•	J		01 1 7					_
Ρ.	Over the last 12 months,	were any pay	ments more that	an 60 days la	te?			☐ YES	□NO
				•					
Q.	If YES, how many?								
	•								
R.	Do any of these payments	s remain unp	aid?					☐ YES	☐ NO
		·							
S.	If YES, will the proceeds	of the subject	loan be used t	o cure the de	linquency?.			☐ YES	□NO
	•	-			-				
Т.	If NO, source of funds to	bring the loar	current						

RE 851D Page 11 of 13

Encumbrances remaining and/or expected to be placed against the property by the borrower/obligor after the close of escrow (excluding the note described on page 1)

<b>ENCUMBRANCE(S) REMAINING</b> (A	S REPRESENTED BY THE BORROV	VER)					
PRIORITY (1 <sup>ST</sup> , 2 <sup>ND</sup> , ETC.)	INTEREST RATE	PRIORITY (1 <sup>ST</sup> , 2 <sup>ND</sup> , ETC.)	INTEREST RATE				
	%		%				
BENEFICIARY		BENEFICIARY					
ORIGINAL AMOUNT	APPROXIMATE PRINCIPAL BALANCE	ORIGINAL AMOUNT	APPROXIMATE PRINCIPAL BALANCE				
\$	\$	\$	\$				
MONTHLY PAYMENT	MATURITY DATE	MONTHLY PAYMENT	MATURITY DATE				
\$		\$					
BALLOON PAYMENT?	IF YES, AMOUNT	BALLOON PAYMENT?	IF YES, AMOUNT				
☐ YES ☐ NO ☐ UNKNOWN	\$	☐ YES ☐ NO ☐ UNKNOWN	\$				
<b>ENCUMBRANCE(S) EXPECTED OF</b>	RANTICIPATED (AS REPRESENTED	BY THE BORROWER)					
PRIORITY (1 <sup>ST</sup> , 2 <sup>ND</sup> , ETC.)	INTEREST RATE	PRIORITY (1 <sup>ST</sup> , 2 <sup>ND</sup> , ETC.)	INTEREST RATE				
	%		%				
BENEFICIARY		BENEFICIARY					
ORIGINAL AMOUNT	MATURITY DATE	ORIGINAL AMOUNT	MATURITY DATE				
\$		\$					
MONTHLY PAYMENT		MONTHLY PAYMENT					
\$		\$					
BALLOON PAYMENT?	IF YES, AMOUNT	BALLOON PAYMENT?	IF YES, AMOUNT				
YES NO UNKNOWN	\$	☐ YES ☐ NO ☐ UNKNOWN	\$				
Additional remaining, expecte	d, or anticipated encumbrances	are set forth in an attachment	to				
this statement			YES NO				
		BROKER INITIALS	LENDER/PURCHASER INITIALS				

RE 851D Page 12 of 13

PROPERTY #5			DDODEDTY	INICODALATI	ON				
STREET ADDRESS			PROPERTY	INFORMATI	UN		OWNER OCCU	IPIED	
-							□NO	□ Y	ES
ANNUAL PROPERTY TAXES				ARE TAXES DE	LINQUENT?	IF YES	, AMOUNT REQU	IRED TO BRING	CURRENT
	CTUAL	☐ ESTIMA	TED	□NO	☐ YES	\$			
SOURCE OF TAX INFORMATION									
			APPRAISAL	INFORMATI	ON				
Estimate of fair market v	alue is to	he determin				hich mus	at he provide	ed to you no	ior to you
obligating funds to make basis, in which case the be the objective data upon v must be completed by	the loan roker mu which the an inde	Note: You ast provide a broker's es	may waive the rewritten estimate timate is based.	equirement of a of fair market In the case of	an independ value. The a construc	lent appra broker m ction or	aisal, in writ ust provide rehabilitati	ing, on a cay you, the inv	ase-by-caso estor, with appraisa
Appraisal Practice (USP FAIR MARKET VALUE (ACCORDING		ER)		DATE OF APPI	RAISAL				
\$									
NAME OF APPRAISER (IF KNOWN T	O BROKER)								
ADDDESS OF ADDDAUGED									
ADDRESS OF APPRAISER									
DESCRIPTION OF PROPERTY/IMPR	OVEMENT					IS THER	E ADDITIONAL SE	ECURING PROPE	RTY?
AGE		SQUARE FEET		TYPE OF CON	STRUCTION				
IF THE PROPERTY IS CURRENTLY O	SENERATING	INCOME FOR TH	IE BORROWER/OBLIGO	₹:					
ESTIMATED GROSS ANNUAL INCOM	1E:			ESTIMATED N	ET ANNUAL INCO	OME			
\$			ENCUMBRAN	\$	.=:0::				
customary sources [exclue Note: You have the option your interest. You are encumbrances which concreditworthiness of the boundary of the properties securing your should be aware the properties securing your	n to purce ntitled to onstitute rrower. tect your at defau	chase a polic o a copy of liens again r security in lts can occu	y of title insurand a written loan a st the property. terest, you will by r simultaneously	ce or an endors pplication and This inform  be required to on one or me	sement to and a credit remation may be cure any core senior l	n existing eport to help defaults liens rec	g policy of the obtain information information for that may our orded again	itle insurance mation con nancial sta	ce to insure cerning all nding and senior lien.
Section 10238(g) of the identical in their underlyi of being a lender." Your amounts received by you SOURCE OF INFORMATION	Business ng terms, proportio	and Profes including the	sions Code prove e right to direct of t in the note will	ides, in part, to or require forec	that "the no	otes or in	nterests of the	est, and othe	er incidents
BROKER INQUIRY	□ вог	RROWER	☐ OTHER	R (EXPLAIN):					
Are there any encumbra	ances of	record aga	inst the securing	g property at	this time? .			. 🗌 YES	□NO
U. Over the last 12 mo	onths, we	ere any pay	ments more tha	n 60 days late	e?			. 🗌 YES	□NO
V. If YES, how many?									
W. Do any of these pa	yments i	emain unpa	aid?					. 🗌 YES	□NO
X. If YES, will the prod	eeds of	the subject	loan be used to	cure the deli	nquency?.			. 🗌 YES	□NO
Y If NO source of fur	ids to bri	ing the loan	current						

RE 851D Page 13 of 13

Encumbrances remaining and/or expected to be placed against the property by the borrower/obligor after the close of escrow (excluding the note described on page 1)

ENCUMBRANCE(S) REMAINING (AS REPRESENTED BY THE BORROWER)

PRIORITY (1<sup>ST</sup>, 2<sup>ND</sup>, ETC.)

INTEREST RATE

PRIORITY (1<sup>ST</sup>, 2<sup>ND</sup>, ETC.)

INTEREST RATE

ENCUMBRANCE(S) REMAINING (A	S REPRESENTED BY THE BORROW	(ER)					
PRIORITY (1 <sup>ST</sup> , 2 <sup>ND</sup> , ETC.)	INTEREST RATE	PRIORITY (1 <sup>ST</sup> , 2 <sup>ND</sup> , ETC.)	INTEREST RATE				
	%		%				
BENEFICIARY		BENEFICIARY					
ORIGINAL AMOUNT	APPROXIMATE PRINCIPAL BALANCE	ORIGINAL AMOUNT	APPROXIMATE PRINCIPAL BALANCE				
\$	\$	\$	\$				
MONTHLY PAYMENT	MATURITY DATE	MONTHLY PAYMENT	MATURITY DATE				
\$		\$					
BALLOON PAYMENT?	IF YES, AMOUNT	BALLOON PAYMENT?	IF YES, AMOUNT				
☐ YES ☐ NO ☐ UNKNOWN	\$	☐ YES ☐ NO ☐ UNKNOWN	\$				
<b>ENCUMBRANCE(S) EXPECTED OR</b>	ANTICIPATED (AS REPRESENTED	BY THE BORROWER)					
PRIORITY (1 <sup>ST</sup> , 2 <sup>ND</sup> , ETC.)	INTEREST RATE	PRIORITY (1 <sup>ST</sup> , 2 <sup>ND</sup> , ETC.)	INTEREST RATE				
	%		%				
BENEFICIARY		BENEFICIARY					
ORIGINAL AMOUNT	MATURITY DATE	ORIGINAL AMOUNT	MATURITY DATE				
\$		\$					
MONTHLY PAYMENT		MONTHLY PAYMENT					
\$		\$					
BALLOON PAYMENT?	IF YES, AMOUNT	BALLOON PAYMENT?	IF YES, AMOUNT				
☐ YES ☐ NO ☐ UNKNOWN	\$	☐ YES ☐ NO ☐ UNKNOWN	\$				
Additional remaining, expected	d, or anticipated encumbrances	are set forth in an attachment	to				
this statement			YES NO				
_		BROKER INITIALS	LENDER/PURCHASER INITIALS				