


ACKNOWLEDGMENT OF RECEIPT OF GFE
AND INTENT TO PROCEED

The regulations and regulatory guidelines issued pursuant to the federal Real Estate Settlement Procedures Act (12 USC 2601) requires that a loan applicant must receive a Good Faith Estimate ("GFE") and express an intent to proceed with the proposed loan covered by the GFE before a lender can collect the appropriate fees that are necessary in order to continue with the processing of the proposed mortgage loan transaction.

By signing below, you as the loan applicant(s), are acknowledging that you have received the below-referenced GFE and are expressing your intent to proceed with the mortgage loan transaction covered by the GFE dated 06/08/2010, in which the interest rate for this GFE is available through 06/08/2010 3:09 PM.

By signing below you are authorizing North American Savings Bank to charge and/or collect from you the appropriate fees required in order to proceed with the processing of the proposed loan covered by the above-referenced GFE.

 Borrower Stephen M. Harrison	_____	Borrower
_____	_____	Borrower
_____	_____	Borrower
_____	_____	Borrower

SERVICING DISCLOSURE STATEMENT

NOTICE TO FIRST LIEN MORTGAGE LOAN APPLICANTS: THE RIGHT TO COLLECT YOUR MORTGAGE LOAN PAYMENTS MAY BE TRANSFERRED

You are applying for a mortgage loan covered by the Real Estate Settlement Procedures Act (RESPA) (12 U.S.C. 2601 et seq.). RESPA gives you certain rights under Federal law. This statement describes whether the servicing for this loan may be transferred to a different loan servicer.

"Servicing" refers to collecting your principal, interest, and escrow payments, if any, as well as sending any monthly or annual statements, tracking account balances, and handling other aspects of your loan. ***You will be given advance notice before a transfer occurs.***

Servicing Transfer Information:

North American Savings Bank, FSB may assign, sell, or transfer the servicing of your loan while the loan is outstanding.

By signing below I/we hereby acknowledge receipt of this ***Servicing Disclosure Statement*** and understand that the servicing of my/our mortgage loan with North American Savings Bank, FSB **MAY** be assigned, sold or transferred during the life of my/our loan.


Applicant _____ Date 6-9-10
Stephen M Harrison

Applicant _____ Date _____

Applicant _____ Date _____

Applicant _____ Date _____

VA FORM 26-1880
JAN 2005

111780030



VERIFICATION OF VA BENEFITS

PRIVACY ACT NOTICE: The VA will not disclose information collected on this form to any source other than what has been authorized under the Privacy Act of 1974 or Title 5, Code of Federal Regulations 1.526 for routine uses (i.e., information concerning a veteran's indebtedness to the United States by virtue of a person's participation in a benefits program administered by VA may be disclosed to any third party, except consumer reporting agencies) as identified in the VA system of records, 58VAC6, Loan Guaranty Home, Condominium and Manufactured Home Loan Applicant Records, Specially Adapted Housing Applicant Records and Veterans Loan Applicant Records - VA, and published in the Federal Register. Your obligation to respond is required to obtain or retain benefits. Giving us your SSN account information is voluntary. Refusal to provide your SSN by itself will not result in the denial of benefits. The VA will not deny an individual benefits for refusing to provide his or her SSN unless the disclosure of the SSN is required by a Federal Statute of law in effect prior to January 1, 1975, and will in effect.

TO: NAME AND ADDRESS OF LENDER (Complete mailing address including ZIP Code)

North American Savings Bank, FSB
10950 El Monte
Suite 210
Overland Park, KS 66211

INSTRUCTIONS TO LENDER

- Complete this form ONLY if the veteran/applicant:
- is receiving VA disability payments; or
 - has received VA disability payments; or
 - needs to receive VA disability payments but for receipt of retired pay; or
 - is surviving spouse of a veteran who died on active duty or as a result of a service-connected disability
 - has filed a claim for VA disability benefits prior to discharge from active duty service
- Complete Items 1 through 10. Send the completed form to the appropriate VA Regional Loan Center where it will be processed and returned to the Lender. The completed form must be retained as part of the lender's loan origination package.

1. NAME OF VETERAN (first, middle, last)

Stephen M Harrison
26435 N 42nd Pl
Phoenix, AZ 85050

3. DATE OF BIRTH

MAY 17 1960

4. VA CLAIM FOLDER NUMBER (C-FHE No., if known)

049-62-3400

6. SERVICE NUMBER (if different from Social Security Number)

7. I HEREBY CERTIFY THAT I ☐ DO ☒ DO NOT have a VA benefit-related indebtedness to my knowledge. I authorize VA to furnish the information listed below.8. I HEREBY CERTIFY THAT I ☐ HAVE ☒ HAVE NOT filed a claim for VA disability benefits prior to discharge from active duty service (I am presently still on active duty.)

9. SIGNATURE OF VETERAN

10. DATE SIGNED

6-9-2010

FOR VA USE ONLY

☐ The above named veteran does not have a VA benefit-related indebtedness☐ The veteran has the following VA benefit-related indebtedness

VA BENEFIT - RELATED INDEBTEDNESS (If any)

TYPE OF DEBT(S)

AMOUNT OF DEBT(S)

TERM OF REPAYMENT PLAN (if any)

☐ Veteran is exempt from funding fee due to receipt of service-connected disability compensation of \$ funding fee receipt must be remitted to VA with VA Form 26-1 (20), Report and Certification of Loan Disbursement)☐ Veteran is exempt from funding fee due to entitlement to VA compensation benefits upon discharge from service.☐ Veteran is not exempt from funding fee due to receipt of non-service-connected pension of \$ WILL REQUIRE PRIOR APPROVAL PROCESSING BY VA.☐ Veteran has been rated incompetent by VA. LOAN APPLICATION WILL REQUIRE PRIOR APPROVAL PROCESSING BY VA.☐ Insufficient information. VA cannot identify the veteran with the information given. Please furnish more complete information, or a copy of a DD Form 214 or discharge papers. If on active duty, furnish a statement of service written on official government letterhead, signed by the adjutant, personnel officer, or commanding officer. The statement should include name, birth date, service number, entry date and time lost.

monthly. (Unless checked, the

monthly. LOAN APPLICATION

SIGNATURE OF AUTHORIZED AGENT

DATE SIGNED

Respondent Burden: We need this information to determine, establish, or verify your eligibility for VA Loan Guaranty benefits and to determine if you are exempt from paying the VA Funding Fee. Title 38, United States Code, allows us to ask for this information. We estimate that you will need an average of 5 minutes to review the instructions, find the information, and complete this form. VA cannot conduct or sponsor a collection of information unless a valid OMB control number is displayed. You are not required to respond to a collection of information if the number is not displayed. Valid OMB control numbers can be located on the OMB Internet Page at www.whitehouse.gov/omb/everyday/omb/OMBINVC.html. If desired, you can call 1-800-827-1000 to get information on where to send comments or suggestions about this form.

VA FORM
NOV 2005
26-8937

SUPERSEDES VA FORM 26-8937, AUG 2004,

WHICH WILL NOT BE USED.

111780030

Walters Kluwer Financial Services - VMP @ 408 (0701)

111780030

CHILD CARE AFFIDAVIT/EXPENSE CERTIFICATION

THE UNDERSIGNED BORROWER(S) CERTIFY THAT:

I/WE HAVE 3 CHILD/CHILDRENAGES 12, 15, 14

MY/OUR CHILDREN IS/ARE CARED FOR BY:

NAME: _____

ADDRESS: _____

TELEPHONE # _____

MONTHLY AMOUNT PAID FOR CHILD CARE: \$ 11/14

I/WE CERTIFY THAT THE ABOVE CHILD CARE EXPENSES ARE ACCURATE, CORRECT AND REFLECT THE FULL AMOUNT OF THE TOTAL MONTHLY EXPENSE TO MS/US TO PROVIDE THE REQUIRED CHILD CARE FOR MY/OUR CHILD/CHILDREN. THE CHILD CARE EXPENSES CERTIFIED TO ABOVE, COVER MY/OUR CHILD/CHILDREN WHO IS/ARE NOT IN SCHOOL AND/OR MY/OUR CHILD/CHILDREN THAT IS/ARE IN SCHOOL THAT REQUIRE(S) CARE.

IF YOU HAVE NO CHILD CARE EXPENSES, PLEASE COMMENT ON CIRCUMSTANCES BELOW

Not enough to care for themselves

[Signature] 6-9-2010
Borrower Date

Co-Borrower _____ Date _____

I CERTIFY THAT THE ABOVE STATED INFORMATION IS TRUE AND ACCURATE.

Provider's Signature _____ Date _____

TANGIBLE NET BENEFIT DISCLOSURE
AND ACKNOWLEDGEMENT

This worksheet is for the purpose of determining a reasonable, tangible net benefit to the borrower(s) as such benefit relates directly to the new loan extended.

Loan Originator/Processor: Gary Foster

Borrower Name(s): Stephen M Harrison

Property Address: 26435 N 42nd Pl, Phoenix, AZ 85050

LOAN INFORMATION			
	New Loan	Previous Loan	
Loan Date	07/10/2010	10/01/2010	
Loan Amount/Principal Balance	\$295,042	\$288,000.00	
Loan Term in Years	30 years	30 years	
Loan Type	VA Fixed	Other	
Interest Rate	4.750%	6.000%	
Total Monthly Payment	\$1,739.08	\$1,926.00	
Payment Difference \$/%	\$186.92 or 9.71%		
Prepayment Penalty Provision	N/A		
Loan to Value Ratio	97.000%		
Debt to Income Level			
Loan Purpose (Must be specific and relate to distribution of loan proceeds)			

LOAN ORIGINATOR/PROCESSOR TO COMPLETE

The borrower(s) received the following described tangible net benefit through a refinancing of this loan.

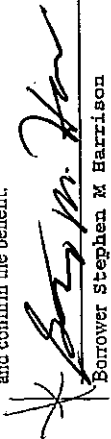
Lower payment / Lower rate

Loan Originator Gary Foster Date 6/8/2010 3:53:43

Approved by: _____
Loan Underwriter

BORROWERS' ACKNOWLEDGEMENT

I/We understand that the lender has shown that I/we have received a reasonable, tangible net benefit by refinancing this loan. I/we affirm that the tangible net benefit of the new loan has been explained to me/us. I/we understand and confirm the benefit.

 _____
Borrower Stephen M Harrison Date 6-9-2010

Borrower Date _____

Borrower Date _____

Borrower Date _____

06/08/2010

VA ADDENDUM TO CREDIT APPLICATION

111780030

Name of Veteran (Borrower) Stephen M Harrison

not
to be
used

Name, address and phone number of NEAREST LIVING RELATIVE of the Veteran (Borrower):

Name of Nearest Living Relative: Gary Harrison
Address of Nearest Living Relative: 77 Kent Ave
Suffield, CT 06078
Phone Number of Nearest Living Relative: 860-668-2637
Relationship: Brother

* SMH 6-9-2010
Borrower Stephen M Harrison Date

BORROWER'S CERTIFICATION AND AUTHORIZATION**CERTIFICATION****THE UNDERSIGNED CERTIFY THE FOLLOWING**

1. I/We have applied for a Mortgage Loan from **North American Savings Bank, FSB**, it's successors or assigns, hereafter referred to as "Lender". In applying for the loan, I/We completed a loan application containing various information including 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. For loan applications submitted under the "Alternate Documentation Program", I/we understand and agree that the investor underwriting this loan reserves the right to change the mortgage loan review process (underwriting requirements) 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.

BORROWER AUTHORIZATION

1. I/We have applied for a mortgage loan from the above named company. As part of the application process, the Lender may verify information contained in my/our loan application and in other documents required or collected in connection with my loan application, either before the loan is closed or as part of its quality control program after closing.

2. I/We authorize you to provide to any investor to whom this loan may be sold or any company which performs quality control reviews, 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. I/We authorize you to provide to any investor to whom my loan may be sold or referred to for origination, or any company which performs quality control audits on behalf of Lender, any and all information and documentation requested for the purpose of processing my loan application. Such information includes, but is not limited to: income documentation, employment history, outstanding credit information, credit history, asset accounts and bank statements.

4. I/We authorize Lender to provide to the title company vendor providing us with title insurance, a Consumer Copy of our credit report, if needed to expedite the issuance of a title commitment.

5. I/We **Stephen M Harrison**, Borrower(s), by Telephone, authorized Lender to pull a credit report on **06/08/2010**

6. Lender or any company performing quality control reviews on behalf of Lender may address this authorization to any party named in the loan application.

7. I/we understand pre-paid charges for Application Fee, Subordination Agreement and Lock-in Fees are **NON-REFUNDABLE** charges. Charges for Appraisal Fees will be refunded **IF THE APPRAISAL HAS NOT BEEN COMPLETED**. Partial Appraisal Fees *may* be refunded if the appraiser did not complete the appraisal, but did make a trip to the property. Any pre-paid fees will be applied as a credit toward closing costs at the time

of closing

Borrower: **Stephen M Harrison****06/08/2010**
DATE

Borrower:

06/08/2010
DATE

Social Security Administration
Authorization for the Social Security Administration (SSA)

To Release
Social Security Number (SSN) Verification

Printed Name: Stephen M Harrison Date of Birth: 05/17/69 SSN: 049-62-3400

I am conducting the following business transaction

Mortgage Loan Transaction

[Identify a specific purpose. Example-seeking a mortgage from the Company- "Identity verification" or "Identity proof or confirmation" is not acceptable.]

with the following company ("the Company"):

Company Name North American Savings Bank, FSB Address 10950 El Monte Suite 210
Overland Park, KS 66211

I authorize the Social Security Administration to verify my name and SSN to the Company and/or the Company's Agent, if applicable, for the purpose I identified.

The name and address of the Company's Agent is: Rapid Reporting Verification Company, 6628 Bryant Irvin Rd.
Fort Worth, Texas 76132

I am the individual to whom the Social Security number was issued or that person's legal guardian. I declare and affirm under the penalty of perjury that the information contained herein is true and correct. I acknowledge that if I make any representation that I know is false to obtain information from Social Security records, I could be found guilty of a misdemeanor and fined up to \$5,000.

This consent is valid only for 90 days from the date signed, unless indicated otherwise by the individual named above. If you wish to change this timeframe, fill in the following:

This consent is valid for 90 days from the date signed, SMH (Please Initial.)
Date Signed 6-9-10

Signature Stephen M Harrison

Contact information of individual signing authorization:

Address 26435 N 42nd Pl

City/State/Zip Phoenix, AZ 85050

Phone Number (602) 568-4195

Form SSA-89 (8/15/2008)

Paperwork Reduction Act Statement - This information collection meets the requirements of 44 U.S.C. § 3507, as amended by section 2 of the Paperwork Reduction Act of 1995. You do not need to answer these questions unless we display a valid Office of Management and Budget control number. We estimate that it will take about 3 minutes to complete the form. You may send comments on our time estimate above to: SSA, 6401 Security Blvd., Baltimore, MD 21235-6401. Send to this address only comments relating to our time estimate, not the completed form.

TEAR OFF

NOTICE TO NUMBER HOLDER

The Company and/or its Agent have entered into an agreement with SSA that, among other things, includes restrictions on the further use and disclosure of SSA's verification of your SSN. To view a copy of the entire model agreement, visit <http://www.ssa.gov/bso/cbsvPDF/agreement.pdf>


ARIZONA
Driver License

Number: D11225444
Expires: 05/17/2005
Date of Birth: 05/11/1960
Issued: 12/02/2000

STEPHEN MARK HARRISON
2635 W. WILLOW PL.
PHOENIX, AZ 85018

Class: D - Operator
Sex: M
DOB: 05/11/60
Hgt: 5'10"
Wgt: 175
Eyes: BRN
Hair: BRN
Skin: Fair

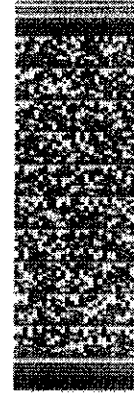
[Signature]



You Must Report a Change of Address Within 10 Days




Number D61229444
Expires 05/17/2025
Issued 12/10/2008



Class: D Operator
Endorsements: M Motorcycle
Restrictions: NONE

Insurance

 Liberty Mutual

Steve Cannatella
Sales Representative
6909 W Ray Road
Suite 29
Chandler, AZ 85226
480-229-5753

stephen.cannatella@libertymutual.com

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DD FORM 214

1 JUL 79

PREVIOUS EDITIONS OF THIS FORM ARE OBSOLETE.

CERTIFICATE OF RELEASE OR DISCHARGE FROM ACTIVE DUTY

1. NAME (Last, first, middle) HARTSON, STEPHEN MARK		2. DEPARTMENT, COMPONENT AND BRANCH ARMY/2A		3. SOCIAL SECURITY NO. 049 52 3400	
4a. GRADE, RATE OR RANK SP4	4b. PAY GRADE E4	5. DATE OF BIRTH 600517	6. PLACE OF ENTRY INTO ACTIVE DUTY AFBSS, Springfield, MA		
7. LAST DUTY ASSIGNMENT AND MAJOR COMMAND 3d Operations Battalion, APO NY 09178 (AS)			8. STATION WHERE SEPARATED Augsburg, Germany		
9. COMMAND TO WHICH TRANSFERRED USAR Control Group (STANBY) 9700 Page			10. SGU COVERAGE AMOUNT \$ 15,000 <input type="checkbox"/> NONE <input type="checkbox"/>		
11. PRIMARY SPECIALTY NUMBER, TITLE AND YEARS AND MONTHS IN SPECIALTY (Additional specialty numbers and titles involving periods of one or more years) 95R10 Military Police 04 Yrs, 08 Mts					
12. RECORD OF SERVICE					
a. Date Entered AD This Period		YEAR (s)	MON (s)	DAY (s)	
		78	06	22	
b. Separation Date This Period		83	06	21	
c. Net Active Service This Period		05	00	00	
d. Total Prior Active Service		00	00	00	
e. Total Prior Inactive Service		00	05	23	
f. Foreign Service		04	05	15	
g. Sea Service		00	00	00	
h. Effective Date of Pay Grade		80	03	10	
i. Reserve Oblig. Term, Date		84	06	21	
13. DECORATIONS, MEDALS, BADGES, CITATIONS AND CAMPAIGN RIBBONS AWARDED OR AUTHORIZED (All periods of service) M16-A1 Rifle-Marksman, Handgrenade-Sharpshooter, Pistol 45-Cal - Marksman, Good Conduct Medal, Army Service Ribbon, Overseas Service Ribbon.					
14. MILITARY EDUCATION (Course Title, number weeks, and month and year completed) U. S. Army M. P. School-Law Enforcement 8 Wks 78, USAREUR Headstart 2 Wks 79, 7th Army Installation Security Course 2 Wks 79.					
15. MEMBER CONTRIBUTED TO POST-VIETNAM ERA "VETERANS" EDUCATIONAL ASSISTANCE PROGRAM <input type="checkbox"/> YES <input type="checkbox"/> NO		16. HIGH SCHOOL GRADUATE OR EQUIVALENT <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO		17. DAYS ACCRUED LEAVE PAID 000	
18. REMARKS NOTHING FOLLOWS					
19. MAILING ADDRESS AFTER SEPARATION Friedrich Str 30, 2380 Schleswig, FRG					
21. SIGNATURE OF MEMBER BEING SEPARATED <i>[Signature]</i>		22. TYPED NAME, GRADE/TITLE AND SIGNATURE OF OFFICIAL AUTHORIZED TO SIGN T. J. FINLEY, MAJ, USA, ASST Pers Off		20. MEMBER REQUESTS COPY 3 BE SENT TO <input checked="" type="checkbox"/> DT <input type="checkbox"/> DIR OF VEI <input type="checkbox"/> YES <input type="checkbox"/> NO	
23. TYPE OF SEPARATION Relief From Active Duty					
24. CHARACTER OF SERVICE (Includes upgrades) HONORABLE					
25. SEPARATION AUTHORITY Ch 4, AR 635-200		26. SEPARATION CODE YBK		27. REENLISTMENT CODE FB-1	
28. NARRATIVE REASON FOR SEPARATION Expiration term of service (EIS)					
29. DATES OF TIME LOST DURING THIS PERIOD NONE					
30. MEMBER REQUESTS COPY 4 <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO INITIALS [Signature]					

A.

U.S. DEPARTMENT OF HOUSING & URBAN DEVELOPMENT

ESTIMATED SETTLEMENT STATEMENT

B. TYPE OF LOAN:

1.☐ FHA

2.☐ FmHA

3.☒ CONV. UNINS.

4.☐ VA

5.☐ CONV. INS.

6. FILE NUMBER:
ST09011944

7. LOAN NUMBER:
0298403155-19879-2

8. MORTGAGE INS CASE NUMBER:
45-45-6-2751768

C. NOTE: This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. Items marked "[POC]" were paid outside the closing; they are shown here for informational purposes and are not included in the totals.

D. NAME AND ADDRESS OF BORROWER:

Stephen Harrison
26435 N. 42nd Pl.
Phoenix, AZ 85050

E. NAME AND ADDRESS OF SELLER:

Express One Mortgage
3489 E. Baseline Road
Gilbert, AZ 85234

G. PROPERTY LOCATION:

26435 N. 42nd Place
Phoenix, AZ 85050
Maricopa County, Arizona
Lot 6, TATUM HIGHLANDS PARCEL 2
Bk 394, Pg 17
212-09-622

H. SETTLEMENT AGENT:

Security Title Agency

PLACE OF SETTLEMENT
3920 S. Rural Road Suite 104
Tempe, AZ 85282

I. SETTLEMENT DATE:

August 6, 2009

DISBURSEMENT DATE:

August 14, 2009

J. SUMMARY OF BORROWER'S TRANSACTION		K. SUMMARY OF SELLER'S TRANSACTION	
100. GROSS AMOUNT DUE FROM BORROWER:		400. GROSS AMOUNT DUE TO SELLER:	
101. Contract Sales Price		401. Contract Sales Price	
102. Personal Property		402. Personal Property	
103. Settlement Charges to Borrower (Line 1400)	5,457.40	403.	
104. Payoff first mortgage to Sun Trust/0239693971	285,168.64	404.	
105.		405.	
Adjustments For Items Paid By Seller in advance		Adjustments For Items Paid By Seller in advance	
106. City/Town Taxes	to	406. City/Town Taxes	to
107. County Taxes	to	407. County Taxes	to
108. Assessments	to	408. Assessments	to
109.		409.	
110.		410.	
111.		411.	
112.		412.	
120. GROSS AMOUNT DUE FROM BORROWER	290,626.04	420. GROSS AMOUNT DUE TO SELLER	
200. AMOUNTS PAID BY OR IN BEHALF OF BORROWER:		500. REDUCTIONS IN AMOUNT DUE TO SELLER:	
201. Deposit or earnest money		501. Excess Deposit (See Instructions)	
202. Principal Amount of New Loan(s)	289,821.00	502. Settlement Charges to Seller (Line 1400)	
203. Existing loan(s) taken subject to		503. Existing loan(s) taken subject to	
204. Lender credit for escrow fee	250.00	504. Payoff First Mortgage	
205.		505. Payoff Second Mortgage	
206.		506.	
207.		507.	
208.		508.	
209.		509.	
Adjustments For Items Unpaid By Seller		Adjustments For Items Unpaid By Seller	
210. City/Town Taxes	to	510. City/Town Taxes	to
211. County Taxes	to	511. County Taxes	to
212. Assessments	to	512. Assessments	to
213.		513.	
214.		514.	
215.		515.	
216.		516.	
217.		517.	
218.		518.	
219.		519.	
220. TOTAL PAID BY/FOR BORROWER	290,071.00	520. TOTAL REDUCTION AMOUNT DUE SELLER	
300. CASH AT SETTLEMENT FROM/TO BORROWER:		600. CASH AT SETTLEMENT TO/FROM SELLER:	
301. Gross Amount Due From Borrower (Line 120)	290,626.04	601. Gross Amount Due To Seller (Line 420)	
302. Less Amount Paid By/For Borrower (Line 220)	(290,071.00)	602. Less Reductions Due Seller (Line 520)	
303. CASH (X FROM) (TO) BORROWER	555.04	603. CASH (TO) (FROM) SELLER	0.00

By signing page 2 of this statement, the signatories acknowledge receipt of a completed copy of page 1 of this two page statement.

L. SETTLEMENT CHARGES

700. TOTAL COMMISSION Based on Price					\$	@	%	PAID FROM BORROWERS FUNDS AT SETTLEMENT	PAID FROM SELLER'S FUNDS AT SETTLEMENT
Division of Commission (line 700) as Follows:									
701. \$	to								
702. \$	to								
703. Commission Paid at Settlement									
704.									
800. ITEMS PAYABLE IN CONNECTION WITH LOAN									
801. Loan Origination Fee	%	to							
802. Loan Discount	%	to							
803. Appraisal Fee		to							
804. Credit Report		to							
805. Lender's Inspection Fee		to							
806. Mortgage Ins. App. Fee		to							
807. Assumption Fee		to							
808. Tax Service		to Express One Mortgage	POC:L77.00						
809. Underwriting Fee		to Express One Mortgage	POC:L350.00						
810. Flood Certification		to Express One Mortgage	POC:L13.00						
811.									
812. Warehouse fee		to Express One Mortgage	POC:L275.00						
813. Mers		to Express One Mortgage					6.95		
814. Application fee		to Express One Mortgage	POC:L85.00						
815. Courier fee		to Express One Mortgage	POC:L30.00						
816. Document prep		to Express One Mortgage					195.00		
817. Va Funding fee		to Express One Mortgage					1,441.00		
818. Processing fee		to Express One Mortgage	POC:L295.00						
819. VA Funding Fee-Cash		to Express One Mortgage					0.90		
820.									
900. ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE									
901. Interest From 08/14/09 to 09/01/09	@	\$	43.671700/day (18 days	%			786.09		
902. Mortgage Insurance Premium for	months to								
903. Hazard Insurance Premium for	years to								
904.									
905.									
1000. RESERVES DEPOSITED WITH LENDER									
1001. Hazard Insurance	9,000 months @	\$	38.50	per month			346.50		
1002. Mortgage Insurance	months @	\$		per month					
1003. City/Town Taxes	months @	\$		per month					
1004. County Taxes	7,000 months @	\$	195.72	per month			1,370.04		
1005. Assessments	months @	\$		per month					
1006.	months @	\$		per month					
1007. Flood Cert	9,000 months @	\$	46.42	per month			417.78		
1008. Aggregate Adjustment							-169.86		
1100. TITLE CHARGES									
1101. Settlement or Closing Fee	to Security Title Agency		POC-L \$250.00				250.00		
1102. Abstract or Title Search	to								
1103. Title Examination	to								
1104. Title Insurance Binder	to								
1105. Document Preparation	to								
1106. Notary Fees	to								
1107. Attorney's Fees	to								
(includes above item numbers:)									
1108. Title Insurance	to Titor Title Insurance Company						763.00		
(includes above item numbers:)									
1109. Lender's Coverage	\$	289,821.00					763.00		
1110. Owner's Coverage	\$								
1111. Endorsements 8.1, 100, 116									
1112. Recording Service Fee									
1113. Accommodation Signing Fee									
1114. Receipt & Printing of E-Docs									
1200. GOVERNMENT RECORDING AND TRANSFER CHARGES									
1201. Recording Fees: Deed \$; Mortgage \$	50.00;		Releases \$			50.00		
1202. City/County Tax/Stamp: Deed				; Mortgage					
1203. State Tax/Stamp: Deed				; Mortgage					
1204.									
1205.									
1300. ADDITIONAL SETTLEMENT CHARGES									
1301. Survey	to								
1302. Pest Inspection	to								
1303. County Taxes- paid 2008	to		POC:B1174.33						
1304. Home Warranty									
1305.									
1400. TOTAL SETTLEMENT CHARGES (Enter on Lines 103, Section J and 502, Section K)							5,457.40		

MIN: 1002071-00000019879-3

Loan Number: 0298403155/19879-2
Case Number: 45-45-6-2751768

NOTE

THIS LOAN IS NOT ASSUMABLE WITHOUT THE APPROVAL OF THE DEPARTMENT OF VETERANS AFFAIRS OR ITS AUTHORIZED AGENT.

AUGUST 5, 2009
[Date]

GILBERT
[City]

ARIZONA
[State]

26435 NORTH 42ND PLACE, PHOENIX, ARIZONA 85050
[Property Address]

1. BORROWER'S PROMISE TO PAY

In return for a loan that I have received, I promise to pay U.S. \$ 289,821.00 (this amount is called "Principal"), plus interest, to the order of the Lender. The Lender is EXPRESS ONE MORTGAGE CORP., AN ARIZONA CORPORATION

I will make all payments under this Note in the form of cash, check or money order.

I understand that the Lender may transfer this Note. The Lender or anyone who takes this Note by transfer and who is entitled to receive payments under this Note is called the "Note Holder."

2. INTEREST

Interest will be charged on unpaid principal until the full amount of Principal has been paid. I will pay interest at a yearly rate of 5.500 %.

The interest rate required by this Section 2 is the rate I will pay both before and after any default described in Section 6(B) of this Note.

3. PAYMENTS

(A) Time and Place of Payments

I will pay principal and interest by making a payment every month.

I will make my monthly payment on the 1st day of each month beginning on OCTOBER 1, 2009. I will make these payments every month until I have paid all of the principal and interest and any other charges described below that I may owe under this Note. Each monthly payment will be applied as of its scheduled due date and will be applied to interest before Principal. If, on SEPTEMBER 1, 2039, I still owe amounts under this Note, I will pay those amounts in full on that date, which is called the "Maturity Date."

I will make my monthly payments at 3489 E. BASELINE RD., GILBERT, ARIZONA 85234

or at a different place if required by the Note Holder.

(B) Amount of Monthly Payments

My monthly payment will be in the amount of U.S. \$ 1,645.57

4. BORROWER'S RIGHT TO PREPAY

I have the right to make payments of Principal at any time before they are due. A payment of Principal only is known as a "Prepayment." When I make a Prepayment, I will tell the Note Holder in writing that I am doing so. I may not designate a payment as a Prepayment if I have not made all the monthly payments due under the Note.

I may make a full Prepayment or partial Prepayments without paying a Prepayment charge. The Note Holder will use my Prepayments to reduce the amount of Principal that I owe under this Note. However, the Note Holder may apply my Prepayment to the accrued and unpaid interest on the Prepayment amount, before applying my Prepayment to reduce the Principal amount of the Note. If I make a partial Prepayment, there will be no changes in the due date or in the amount of my monthly payment unless the Note Holder agrees in writing to those changes.

5. LOAN CHARGES

If a law, which applies to this loan and which sets maximum loan charges, is finally interpreted so that the interest or other loan charges collected or to be collected in connection with this loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from me which exceeded permitted limits will be refunded to me. The Note Holder may choose to make this refund by reducing the Principal I owe under this Note or by making a direct payment to me. If a refund reduces Principal, the reduction will be treated as a partial Prepayment.

6. BORROWER'S FAILURE TO PAY AS REQUIRED

(A) Late Charge for Overdue Payments

If the Note Holder has not received the full amount of any monthly payment by the end of 15 calendar days after the date it is due, I will pay a late charge to the Note Holder. The amount of the charge will be 4.000 % of my overdue payment of principal, interest, and escrow for taxes and insurance. I will pay this late charge promptly but only once on each late payment.

(B) Default

If I do not pay the full amount of each monthly payment on the date it is due, I will be in default.

(C) Notice of Default

If I am in default, the Note Holder may send me a written notice telling me that if I do not pay the overdue amount by a certain date, the Note Holder may require me to pay immediately the full amount of Principal which has not been paid and all the interest that I owe on that amount. That date must be at least 30 days after the date on which the notice is mailed to me or delivered by other means.

(D) No Waiver By Note Holder

Even if, at a time when I am in default, the Note Holder does not require me to pay immediately in full as described above, the Note Holder will still have the right to do so if I am in default at a later time.

(E) Payment of Note Holder's Costs and Expenses

If the Note Holder has required me to pay immediately in full as described above, the Note Holder will have the right to be paid back by me for all of its costs and expenses in enforcing this Note to the extent not prohibited by applicable law. Those expenses include, for example, reasonable attorneys' fees.

7. GIVING OF NOTICES

Unless applicable law requires a different method, any notice that must be given to me under this Note will be given by delivering it or by mailing it by first class mail to me at the Property Address above or at a different address if I give the Note Holder a notice of my different address.

Any notice that must be given to the Note Holder under this Note will be given by delivering it or by mailing it by first class mail to the Note Holder at the address stated in Section 3(A) above or at a different address if I am given a notice of that different address.

8. OBLIGATIONS OF PERSONS UNDER THIS NOTE

If more than one person signs this Note, each person is fully and personally obligated to keep all of the promises made in this Note, including the promise to pay the full amount owed. Any person who is a guarantor, surety or endorser of this Note is also obligated to do these things. Any person who takes over these obligations, including the obligations of a guarantor, surety or endorser of this Note, is also obligated to keep all of the promises made in this Note. The Note Holder may enforce its rights under this Note against each person individually or against all of us together. This means that any one of us may be required to pay all of the amounts owed under this Note.

9. WAIVERS

I and any other person who has obligations under this Note waive the rights of Presentment and Notice of Dishonor. "Presentment" means the right to require the Note Holder to demand payment of amounts due. "Notice of Dishonor" means the right to require the Note Holder to give notice to other persons that amounts due have not been paid.

10. UNIFORM SECURED NOTE

This Note is a uniform instrument with limited variations in some jurisdictions. In addition to the protections given to the Note Holder under this Note, a Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), dated the same date as this Note, protects the Note Holder from possible losses which might result if I do not keep the promises which I make in this Note. That Security Instrument describes how and under what conditions I may be required to make immediate payment in full of all amounts I owe under this Note. Some of those conditions are described as follows:

Transfer of the Property; Acceleration; Assumption. This loan may be declared immediately due and payable upon transfer of the property securing such loan to any transferee, unless the acceptability of the assumption of the loan is established pursuant to Section 3714 of Chapter 37, Title 38, United States Code. The acceptability of any assumption shall also be subject to the following additional provisions:

(a) Funding Fee: A fee equal to one-half of 1 percent of the balance of this loan as of the date of transfer of the property shall be payable at the time of transfer to the loan holder or its authorized agent, as trustee for the Department of Veterans Affairs. If the assumer fails to pay this fee at the time of transfer, the fee shall constitute an additional debt to that already secured by this instrument, shall bear interest at the rate herein provided, and at the option of the payee of the indebtedness hereby secured or any transferee thereof, shall be immediately due and payable. This fee is automatically waived if the assumer is exempt under the provisions of 38 U.S.C. 3729(c). (Note: The funding fee for loans assumed between 12/13/02 and 09/30/03 will be 1 percent.)

(b) Processing Charge: Upon application for approval to allow assumption of this loan, a processing fee may be charged by the loan holder or its authorized agent for determining the creditworthiness of the assumer and subsequently revising the holder's ownership records when an approved transfer is completed. The amount of this charge shall not exceed the maximum established by the Department of Veterans Affairs for a loan to which Section 3714 of Chapter 37, Title 38, United States Code applies.

(c) Indemnity Liability Assumption: If this obligation is assumed, then the assumer hereby agrees to assume all of the obligations of the veteran under the terms of the instruments creating and securing the loan. The assumer further agrees to indemnify the Department of Veterans Affairs to the extent of any claim payment arising from the guaranty or insurance of the indebtedness created by this instrument.

If the acceptability of the assumption of this loan is not established for any reason, and Lender exercises its option to declare all sums secured by this Security Instrument immediately due and payable, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not

less than 30 days from the date the notice is given in accordance with Section 14 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

NOTICE TO BORROWER

Department of Veterans Affairs regulations at 38 C.F.R. 36.4334 provide as follows:

"Regulations issued under 38 U.S.C. Chapter 37 and in effect on the date of any loan which is submitted and accepted or approved for a guaranty or for insurance thereunder, shall govern the rights, duties, and liabilities of the parties to such loan and any provisions of the loan instruments inconsistent with such regulations are hereby amended and supplemented to conform thereto."

WITNESS THE HAND(S) AND SEAL(S) OF THE UNDERSIGNED


STEPHEN M. HARRISON (Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

[Sign Original Only]