

ATTN: Vanessa

305-261-4199

305-470-7430



Notice to Settlement Agent

Notify Chase immediately and do not proceed with the closing in the event of the following:

- ✓ Any changes to the HUD-1 after it has been reviewed and approved by Chase (i.e., fees, payees, etc.)
- ✓ Need to change or alter Chase documents
- ✓ Title issue identified at closing

Closer Name:

Robin Meyers

Closer Phone:

201-802-2409

Fax:

201-782-9339

* I need signed wiring instructions in order to fund money.

**CHASE MANHATTAN MORTGAGE CORPORATION
CLOSING INSTRUCTIONS**

LOAN NUMBER: 1870132728
 CLOSING AGENT: Machado & Herran
 ADDRESS: 8500 SW 8th Street Suite 238
Miami, FL 33144
 CONTACT: Jesse
 PHONE #: (305) 261-5355
 TITLE UNDERWRITER: Attorneys Title Insurance Fund
 BORROWER'S NAME(S):
ALFREDO VASQUEZ and MARIA VASQUEZ
 TITLEHOLDER'S NAME(S):
ALFREDO VASQUEZ and MARIA VASQUEZ
 PROPERTY ADDRESS: 10665 SW 8 ST, UNIT 2402
PEMBROKE PINES, FL 33025
 MAILING ADDRESS: 10665 SW 8 ST UNIT 2402
PEMBROKE PINES, FL 33025
 SELLER'S NAME(S):
Quantum Homes, LLC, a Florida limited liability company
 PROCESSOR: Johnson, Colleen
 MTG AMOUNT: \$157,152.00 SALES PRICE: \$184,885.00
 ORIGATION FEE: 0.000% BASE MTG AMT: \$157,152.00
 DISCOUNT: 1.000% INTEREST RATE: 10.625%
 TERM: 360 mos.

DATE OF CLOSING: 06/23/2003
 LOAN MUST CLOSE BY: 06/23/2003
 FUNDING DATE: 06/23/2003
 DATE FORM COMPLETED: 06/23/2003
 RESCISSION EXP. DATE:
 RATE LOCK EXP. DATE: 07/08/2003

PURPOSE: Purchase
 LOAN PROGRAM: B 30 Year Fixed
 PROPERTY TYPE: Low Rise Condo
 OCCUPANCY TYPE: Primary Owner Occupy

PRINCIPAL AND INTEREST: \$ 1452.24
 ESCROW RESERVES REQUIRED: NO
 HAZARD INSURANCE:
 PROPERTY TAXES:
 FLOOD INSURANCE:
 OTHER:
 TOTAL PAYMENT: \$ 1452.24

YOU, AS THE SPECIFIED CLOSING AGENT LISTED ABOVE, ARE AUTHORIZED TO CLOSE THIS LOAN, AS A REPRESENTATIVE OF CHASE MANHATTAN MORTGAGE CORPORATION, THE MORTGAGE LENDER, AT THE BORROWER'S/SELLER'S EXPENSE. THE LOAN IS TO BE CLOSED ONLY IF YOU ASSUME COMPLETE RESPONSIBILITY FOR FULLY COMPLYING WITH THESE INSTRUCTIONS AND THE TERMS OF THE COMMITMENT LETTER AND ANY AMENDMENT TO THE COMMITMENT (ATTACHED), AND ACCEPT FULL LIABILITY FOR FAILING TO DO SO. THE LOAN CLOSING MUST COMPLY WITH ALL APPLICABLE LAWS: STATE, FEDERAL, AND LOCAL, INCLUDING, BUT NOT LIMITED TO USURY, RESPA, AND REGULATION Z. ANY DEVIATION FROM THE CONTENTS OF THESE INSTRUCTIONS MUST HAVE WRITTEN APPROVAL FROM CHASE MANHATTAN MORTGAGE CORPORATION PRIOR TO THE PROCEEDING WITH THE CLOSING.

PLEASE INDICATE WHICH PARTIES PAID ANY POC ITEMS AND TO WHOM THEY WERE PAID ON THE HUD-1:

WHERE YOU, AS SETTLEMENT AGENT, ARE CHARGING A SEPARATE FEE FOR THE PURPOSE OF ATTENDING THE CLOSING, FEDERAL LAW REQUIRES THAT THE FEE BE INCLUDED IN THE TRUTH IN LENDING DISCLOSURES AS A PREPAID FINANCE CHARGE. THE FEE YOU ARE COLLECTING IS NOTED ON THESE CLOSING INSTRUCTIONS AND MAY NOT BE CHANGED WITHOUT LENDER'S CONSENT.

WHERE A FIRST MORTGAGE LOAN IS CLOSING SIMULTANEOUSLY WITH A SUBORDINATE LIEN LOAN, THE LENDER REQUIRES THAT SEPARATE HUD-1/HUD-1A SETTLEMENT STATEMENTS BE COMPLETED FOR EACH TRANSACTION, EXCEPTIONS TO THIS REQUIREMENT ARE NOT PERMITTED.

SETTLEMENT AGENTS ARE PROHIBITED FROM CHARGING ANYONE FOR THE COST ASSOCIATED WITH THE PREPARING THE HUD-1/HUD-1A AS SUCH CHARGES ARE PROHIBITED BY THE FEDERAL REAL ESTATE SETTLEMENT PROCEDURES ACT. SETTLEMENT AGENTS WHO DO SO WILL BE REQUIRED TO REFUND THE AMOUNT COLLECTED AND PROVIDE THE LENDER WITH PROOF OF THE REFUND. FAILURE TO DO SO WILL RESULT IN THE SETTLEMENT AGENT'S NO LONGER BEING PERMITTED TO CLOSE LOANS FOR THE LENDER.

A SETTLEMENT AGENT'S FAILURE TO COMPLY WITH THESE CLOSING INSTRUCTIONS MAY RESULT IN A CLAIM BY THE LENDER AGAINST THE TITLE INSURANCE COMPANY THAT ISSUES THE INSURED CLOSING LETTER OR INDEMNIFICATION LETTER THE LENDER HAS ON FILE

Fees	Borrower Seller Lender Third Party	Total Charged	Amount Previously Paid (POC)	Due At Closing	Payee
802 Loan Discount Fee	B	\$ 1571.52		\$ 1571.52	Chase Manhattan Mortgage Corp.
803 Appraisal Fee	B	\$ 250.00		\$ 250.00	Pablo A Camposano
808 Tax Service Fee	B	\$ 55.00		\$ 55.00	Transamerica RE Tax Service
810 Document Preparation Fee	B	\$ 325.00		\$ 325.00	Chase Manhattan Mortgage Corp.
816 Processing Fee	B	\$ 375.00		\$ 375.00	Chase Manhattan Mortgage Corp.
818 Courier Fee	B	\$ 20.00		\$ 20.00	Federal Express
819 Flood Determination - Initial	B	\$ 11.00		\$ 11.00	First American Flood Data Services
820 Flood Certification - Life of Loan	B	\$ 7.00		\$ 7.00	First American Flood Data Services
1101 Settlement/Closing	B	\$ 350.00		\$ 350.00	Machado & Herran
1108 Title Insurance	B	\$ 1663.96		\$ 1663.96	Machado & Herran
1201 Recording Fees/Filing Fee	B	\$ 110.00		\$ 110.00	Machado & Herran
901 : Interim Interest 8 days @ 45.7463 per day				\$ 365.97	
Net Wire Amount: \$154,171.51					

Additional Closing Conditions:

- Addendum to Closing Instruction must be adhered to.
- All Chase Fees have been netted from wire amount.
- Yield Spread Premium must be disclosed on HUD-1.
- All liens of record must be paid in full at closing.
- All payoff figures provided are approximate.
- The closing agent is responsible for obtaining accurate payoff information.
- Closing Agent is responsible for ensuring Chase is in first lien position on subject property.
- Payoff/close all liens of record unless otherwise noted
- HUD 1 MUST BE APPROVED PRIOR TO BORROWER SIGNING DOCUMENTS.
- CLOSING PACKAGE MUST BE RETURNED WITHIN 24 TO 48 HOURS AFTER BORROWER SIGNS DOCUMENTS.
- SETTLEMENT AGENT TO RECORD ESCROW IMPOUND RIDER WITH THE MORTGAGE.
- SETTLEMENT AGENT TO LIST ON HUD HAZARD INS. PREM TO PHILADELPHIA INS. CO (POC) AND FLOOD INS. PREM TO HARLEYSVILLE INS CO (POC).
- SETTLEMENT AGENT TO CORRECT SPELLING OF BORROWERS NAME SHOULD BE VASQUEZ ON TITLE REPORT.

CHASE MANHATTAN MORTGAGE CORPORATION HAS VERIFIED A DOWNPAYMENT OF \$27,733.00 AND A SALES PRICE OF \$184,885.00. ANY VARIANCE IN THIS FIGURE OR ANY OTHER CREDITS SHOWN ON THE HUD-1, LINES 201-209, UNLESS OTHERWISE NOTED, MUST HAVE WRITTEN APPROVAL BY CHASE MANHATTAN MORTGAGE CORPORATION PRIOR TO CLOSING THE LOAN. IF YOU, AS CLOSING AGENT, HAVE ACTUAL KNOWLEDGE THAT THE SOURCE OF FUNDS IS OTHER THAN AS DESCRIBED IN THE CLOSING INSTRUCTIONS, LOAN PROCEEDS MAY NOT BE DISBURSED AND THE MORTGAGE LENDER MUST BE CONTACTED FOR FURTHER INSTRUCTIONS.
LATE CHARGE: 5.000%

Per Diem Interest is at \$45.75 per day: Collect interest including day of funding through last day of the month. Interest is calculated on a 365 day year. This amount has been deducted from the enclosed draft. Do not cut a check for this cost.

CONTACT:

Rebecca Meyers
Chase Manhattan Mortgage Corporation
300 Tice Blvd., 3rd Floor South
Woodcliff Lake, NJ 07677
Phone: (888) 310-7750 *12409*

GENERAL SETTLEMENT INSTRUCTIONS/PROCEDURES:

1. Loans may not be closed and funds disbursed until Chase Manhattan Mortgage Corporation is in receipt of an indemnification letter from the title underwriter insuring Chase Manhattan Mortgage Corporation. (Errors and Omissions Policy in New York State)
2. With respect to this loan, the Closing Agent represents the interests of Chase Manhattan Mortgage Corporation and is required to:
 - a. Fill in all blank spaces on any loan instrument/document prior to requesting the signatures of the mortgagor(s).
 - b. Review all loan instruments/documents for accuracy and completeness.
 - c. Explain any loan instrument/document not understood by the mortgagor(s).
 - d. Obtain the correct signature(s) of the mortgagor(s) as required on all documentation (including non-borrower, owners or non-borrower spouses with dower, curtesy, homestead or community property interests, if required by state law).
 - e. Insure that all notary information has been completed with a seal and expiration date. The completed notary information must also appear on all copies.
 - f. Supply the borrower(s)/titleholder(s) with completed copies of all loan documentation due them.
 - g. Explain the necessity of making the payments as required and notify them of the date of the first payment.
 - h. Explain to the mortgagor(s) the purpose of the Mortgagee Title Insurance Policy and acquaint them with the availability of Owner's Title Insurance.
 - i. CHANGES TO CLOSING DOCUMENTS ARE NOT PERMITTED UNLESS EXPRESSLY APPROVED IN WRITING BY CHASE MANHATTAN MORTGAGE CORPORATION.
3. The mortgagee must read as Chase Manhattan Mortgage Corporation on all legal documents.
4. No building violations of record or open building permits for incomplete work or completed work not yet inspected are permitted.
5. All payoff figures provided are approximate.
6. The closing agent is responsible for obtaining accurate payoff information.
7. Closing Agent is responsible for ensuring Chase is in first lien position on subject property.
8. HAZARD INSURANCE: Collect the original policy from the borrower(s). The policy must be in effect as of settlement, with coverage of the lesser of the Replacement Cost or the loan amount. The loss payee should read, Chase Manhattan Mortgage Corporation, its Successors and/or Assigns, ATIMA, P.O. Box 57012, Irvine, CA 92619-7012. The first year's premium is to be paid prior to closing and a paid receipt must be attached to the original policy. Insurance must be placed with a company having a Best's rating of at least B+. If the loan is for a condominium unit, a certified copy of the Master Policy and original unit certificate is required. Refinances, minimum of 90 days remaining term. PLEASE SHOW THE FIRST YEAR'S HAZARD PREMIUM AS A POC ITEM ON THE HUD-1.
9. FLOOD INSURANCE: If any portion of the dwelling is in a special flood zone, a flood insurance policy (or an application for a policy) paid for by the Borrower(s) is required. Flood insurance should generally be in the form of the standard policy issued by members of the National Flood Insurers Association. A copy of the paid receipt for at least one year's premium must be attached. Chase Manhattan Mortgage Corporation must be named as mortgagee in the manner specified above for hazard insurance.
10. ESCROW RESERVES: < ___ > If this space is checked, escrow reserves are to be collected in accordance with the instructions on Page 1 and UNPAID REAL ESTATE TAXES, WATER, SEWER AND GROUND RENTS DUE WITHIN 60 DAYS OF CLOSING MUST BE PAID AT CLOSING. IT IS THE RESPONSIBILITY OF THE CLOSING AGENT TO ASSURE PAYMENT.
- 10a. TAXES CURRENTLY DUE AND PAYABLE MUST BE PAID AT CLOSING. PROOF OF SUCH PAYMENT (COPY OF TAX RECEIPT OR CANCELLED CHECK) MUST BE PROVIDED AT CLOSING.

11. **MORTGAGE TITLE INSURANCE POLICY:** The title insurance policy (on standard ALTA form), unless otherwise agreed to by Chase Manhattan Mortgage Corporation, written in an amount equal to the loan balance, must show our mortgage to be a valid first lien against the property, and must show no secondary financing unless expressly prior approved in writing by Chase Manhattan Mortgage Corporation. The insured must read, Chase Manhattan Mortgage Corporation, its Successors and/or Assigns as first mortgagee. **WE REQUIRE AFFIRMATIVE TITLE INSURANCE COVERAGE ON ALL RESTRICTIONS, COVENANTS, DECLARATIONS, VIOLATIONS OF SETBACK LINES, ENCROACHMENTS, EASEMENTS, MINERAL RESERVATIONS, ETC.** In the event of a violation or future violation, we shall require insurance for any loss or damage which may be occasioned by reason of the violation (i.e.: reverter or forfeiture of title). All tax liens or other liens on the property and all title exceptions not acceptable by Chase Manhattan Mortgage Corporation must be omitted from the policy. The policy must contain the following endorsements:

Alta Comprehensive
Alta 4 Condominium Endorsement
Alta 8.1 Environmental Endorsement

12. The loan number must appear on all documents.
13. The HUD-1 Settlement Statement must be completed in accordance with RESPA, HUD Regulation X and Chase Manhattan Mortgage Corporation requirements.
14. Complete the Tax Information Form in its entirety, sign and return in the closed loan package.
15. Please add the seller(s) to any and all applicable documents (including their name and address on the HUD-1).
16. Date any undated documents the date of the closing. If you are unclear, please contact Chase Manhattan Mortgage Corporation.
17. Ensure that the legal description appearing on the deed, the security instrument and the title policy are exactly the same.
18. Documents must reflect ALL borrowers' and titleholder's names as shown on the first page of the instructions and the enclosed security instruments. Borrower(s) and titleholder(s) must sign their names as typed, i.e., middle initial, suffixes, etc. It is your responsibility to ensure that the Borrower(s) and Titleholder(s) sign appropriately.
19. Proof of Identity. Proof of each borrower's/titleholder's identity must be provided on all closings. Proof must be either one photo identification (i.e., photo driver's license) or two alternate forms of proof of identification (i.e., social security card, major credit card).
20. **YOU MAY NOT DISBURSE ANY FUNDS ON THIS LOAN PRIOR TO CALLING CHASE MANHATTAN MORTGAGE CORPORATION FOR AUTHORIZATION.**
21. Prepare and file Form 1099-S with the IRS, if applicable.
22. No escrows for repairs or for C of O's will be allowed.

TRANSMITTAL OF DOCUMENTS/CLOSED LOAN PACKAGE:

The closing agent agrees to deliver to Chase Manhattan Mortgage Corporation the following documentation immediately following the loan closing:

1. The original promissory note (together with any riders/addenda required) and one (1) legible copy which has been certified by the closing agent as a true copy of the original.
2. One (1) legible conformed copy of the security instrument (together with any riders required) which has been certified by the closing agent as a true copy of the original.
3. One (1) copy of the executed HUD-1 Settlement Statement and Certification with original signatures.
4. One (1) copy of the executed final Truth-in-Lending (Regulation Z) Disclosure Statement.
5. Original of the hazard insurance policy with paid receipt for the first year's premium (purchase) or minimum 90 days remaining term on existing policy (refinance).
6. Original of the flood insurance policy with paid receipt for the first year's premium (if applicable).
7. Original of the Tax Information/Contract Form.
8. Original of the Undertaking and Errors and Omissions Form.
9. One (1) copy of the executed Mortgage Rescission Statement form for each mortgagor.
10. Original of the first payment letter.

11. Original Name Certificate.
12. Original Occupancy Certificate.
13. One (1) copy of the executed warranty deed.
14. Original Master Certificate/Title Insurance Policy or a copy of the Title Insurance Commitment (if authorized by Chase Manhattan Mortgage Corporation).
15. One (1) copy of Chase Manhattan Mortgage Corporation's Loan Closing Instructions executed by the closing agent.
16. Original certificate Regarding Federal Income Tax Information Report, certifying that closing agent has prepared and will file IRS Form 1099-S.
17. Original W-9 for each borrower.
18. Original signed and typed 1003 Loan Application.
19. "As Is" Statement
20. One (1) copy of executed Notice of Assignment Sale or Transfer of Servicing Rights.
21. Borrowers Certification and Authorization
22. IF checked: One (1) copy of executed Transfer of Servicing Disclosure Statement.
23. IF checked. One (1) copy of executed Notice of Special Flood Hazards and Availability of Federal Disaster Relief Assistance.
24. PLUS any other documentation required under the Special Conditions or Documents sections of these instructions or any documentation that would add significantly to the understanding of the closing as well as the package attached to these instructions.

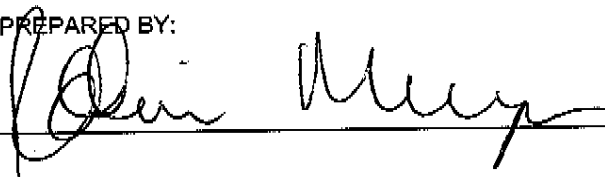
The closed loan along with the checks and appropriate documentation must be sent by courier to reach the following address within 24 hours of closing:

Chase Manhattan Mortgage Corporation
300 Tice Blvd., 3rd Floor South
Woodcliff Lake, NJ 07677
Contact: Closing Department

The original final title insurance policy and recorded mortgage MUST be forwarded to Chase Manhattan Mortgage Corporation, BC/Final Docs. 10790 Rancho Bernardo Rd. San Diego, CA 92127 no later than seven (7) days from the date of recordation.

INSTRUCTIONS PREPARED BY:

Meyers, Robin



Date

6/23/03

ACKNOWLEDGEMENT AND RECEIPT:

Closing Agent hereby acknowledges receipt of the loan closing instructions for this transactions and agrees to abide by and fulfill all conditions and requirements contained therein.

Signature _____

Date _____

Closing Agent Name

NOTE

June 23, 2003 Miami Florida
[Date] [City] [State]

10665 SW 8 ST, UNIT 2402, PEMBROKE PINES, Florida 33025
[Property Address]

1. BORROWER'S PROMISE TO PAY

In return for a loan that I have received, I promise to pay U.S. \$157,152.00 (this amount is called "Principal"), plus interest, to the order of the Lender. The Lender is Chase Manhattan Mortgage Corp.

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 10.625 %.

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 August 1, 2003. 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 July 1, 2033, 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 300 Tice Blvd., 3rd Floor South Woodcliff Lake, New Jersey 07677 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. \$1,452.24.

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.

1870132728

FLORIDA FIXED RATE NOTE-Single Family-Fannie Mae/Freddie Mac UNIFORM INSTRUMENT



-5N(FL) (0005)

Form 3210 1/01

VMP MORTGAGE FORMS - (800)521-7291

Page 1 of 3

Initials: _____

JUN 22 2003 9:42 PM FR JP MORGAN CHASE 201 782 9339 TO 13054707430 P.06

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 5.000 % of my overdue payment of principal and interest. 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.

1870132728

Form 3210 1/01

Initials: _____

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:

If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

If Lender exercises this option, 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 15 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.

11. DOCUMENTARY TAX

The state documentary tax due on this Note has been paid on the mortgage securing this indebtedness.

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

ALFREDO VASQUEZ (Seal)
-Borrower

MARIA VASQUEZ (Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

[Sign Original Only]

1870132728

Return To:
Chase Manhattan Mortgage
Corp.
Att: Document Control,
Dept.400, 10790 Rancho
Bernardo Rd. San Diego, CA
92127

This document was prepared by:
Meyers, Robin

[Space Above This Line For Recording Data]

MORTGAGE

DEFINITIONS

Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 11, 13, 18, 20 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 16.

(A) "Security Instrument" means this document, which is dated June 23, 2003 together with all Riders to this document.

(B) "Borrower" is ALFREDO VASQUEZ and MARIA VASQUEZ

Borrower is the mortgagor under this Security Instrument.

(C) "Lender" is Chase Manhattan Mortgage Corp.

Lender is a Corporation
organized and existing under the laws of New Jersey

1870132728

FLORIDA-Single Family-Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

Form 3010 1/01

 -6(FI) (0005)

Page 1 of 16

Initials: _____

VMP MORTGAGE FORMS - (800)521-7291

Lender's address is 343 Thornall Street
Edison, New Jersey 08837

Lender is the mortgagee under this Security Instrument.

(D) "Note" means the promissory note signed by Borrower and dated June 23, 2003

The Note states that Borrower owes Lender

One Hundred Fifty-Seven Thousand One Hundred Fifty-Two and 00/100ths Dollars
(U.S. \$157,152.00) plus interest. Borrower has promised to pay this debt in regular Periodic
Payments and to pay the debt in full not later than July 1, 2033

(E) "Property" means the property that is described below under the heading "Transfer of Rights in the
Property."

(F) "Loan" means the debt evidenced by the Note, plus interest, any prepayment charges and late charges
due under the Note, and all sums due under this Security Instrument, plus interest.

(G) "Riders" means all Riders to this Security Instrument that are executed by Borrower. The following
Riders are to be executed by Borrower [check box as applicable]:

- | | | |
|--|---|--|
| <input type="checkbox"/> Adjustable Rate Rider | <input checked="" type="checkbox"/> Condominium Rider | <input type="checkbox"/> Second Home Rider |
| <input type="checkbox"/> Balloon Rider | <input type="checkbox"/> Planned Unit Development Rider | <input type="checkbox"/> 1-4 Family Rider |
| <input type="checkbox"/> VA Rider | <input type="checkbox"/> Biweekly Payment Rider | <input checked="" type="checkbox"/> Other(s) [specify]
Escrow Impound Rider |

(H) "Applicable Law" means all controlling applicable federal, state and local statutes, regulations,
ordinances and administrative rules and orders (that have the effect of law) as well as all applicable final,
non-appealable judicial opinions.

(I) "Community Association Dues, Fees, and Assessments" means all dues, fees, assessments and other
charges that are imposed on Borrower or the Property by a condominium association, homeowners
association or similar organization.

(J) "Electronic Funds Transfer" means any transfer of funds, other than a transaction originated by
check, draft, or similar paper instrument, which is initiated through an electronic terminal, telephonic
instrument, computer, or magnetic tape so as to order, instruct, or authorize a financial institution to debit
or credit an account. Such term includes, but is not limited to, point-of-sale transfers, automated teller
machine transactions, transfers initiated by telephone, wire transfers, and automated clearinghouse
transfers.

(K) "Escrow Items" means those items that are described in Section 3.

(L) "Miscellaneous Proceeds" means any compensation, settlement, award of damages, or proceeds paid
by any third party (other than insurance proceeds paid under the coverages described in Section 5) for: (i)
damage to, or destruction of, the Property; (ii) condemnation or other taking of all or any part of the
Property; (iii) conveyance in lieu of condemnation; or (iv) misrepresentations of, or omissions as to, the
value and/or condition of the Property.

(M) "Mortgage Insurance" means insurance protecting Lender against the nonpayment of, or default on,
the Loan.

(N) "Periodic Payment" means the regularly scheduled amount due for (i) principal and interest under the
Note, plus (ii) any amounts under Section 3 of this Security Instrument.

1870132728

 6(FL) (0005)

Page 2 of 18

Initials: _____

Form 3010 1/01

(O) "RESPA" means the Real Estate Settlement Procedures Act (12 U.S.C. Section 2601 et seq.) and its implementing regulation, Regulation X (24 C.F.R. Part 3500), as they might be amended from time to time, or any additional or successor legislation or regulation that governs the same subject matter. As used in this Security Instrument, "RESPA" refers to all requirements and restrictions that are imposed in regard to a "federally related mortgage loan" even if the Loan does not qualify as a "federally related mortgage loan" under RESPA.

(P) "Successor in Interest of Borrower" means any party that has taken title to the Property, whether or not that party has assumed Borrower's obligations under the Note and/or this Security Instrument.

TRANSFER OF RIGHTS IN THE PROPERTY

This Security Instrument secures to Lender: (i) the repayment of the Loan, and all renewals, extensions and modifications of the Note; and (ii) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to Lender, the following described property located in the COUNTY [Type of Recording Jurisdiction]
of Broward [Name of Recording Jurisdiction]:

See Attached Schedule A

Parcel ID Number:
10665 SW 8 ST. UNIT 2402
PEMBROKE PINES
("Property Address"):

which currently has the address of
[Street]
[City], Florida 33025 [Zip Code]

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

1870132728

 -6(FL) (0005)

Page 3 of 18

Initials: _____

Form 3010 1/01

BORROWER COVENANTS that Borrower is lawfully seized of the estate hereby conveyed and has the right to mortgage, grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. Payment of Principal, Interest, Escrow Items, Prepayment Charges, and Late Charges. Borrower shall pay when due the principal of, and interest on, the debt evidenced by the Note and any prepayment charges and late charges due under the Note. Borrower shall also pay funds for Escrow Items pursuant to Section 3. Payments due under the Note and this Security Instrument shall be made in U.S. currency. However, if any check or other instrument received by Lender as payment under the Note or this Security Instrument is returned to Lender unpaid, Lender may require that any or all subsequent payments due under the Note and this Security Instrument be made in one or more of the following forms, as selected by Lender: (a) cash; (b) money order; (c) certified check, bank check, treasurer's check or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a federal agency, instrumentality, or entity; or (d) Electronic Funds Transfer.

Payments are deemed received by Lender when received at the location designated in the Note or at such other location as may be designated by Lender in accordance with the notice provisions in Section 15. Lender may return any payment or partial payment if the payment or partial payments are insufficient to bring the Loan current. Lender may accept any payment or partial payment insufficient to bring the Loan current, without waiver of any rights hereunder or prejudice to its rights to refuse such payment or partial payments in the future, but Lender is not obligated to apply such payments at the time such payments are accepted. If each Periodic Payment is applied as of its scheduled due date, then Lender need not pay interest on unapplied funds. Lender may hold such unapplied funds until Borrower makes payment to bring the Loan current. If Borrower does not do so within a reasonable period of time, Lender shall either apply such funds or return them to Borrower. If not applied earlier, such funds will be applied to the outstanding principal balance under the Note immediately prior to foreclosure. No offset or claim which Borrower might have now or in the future against Lender shall relieve Borrower from making payments due under the Note and this Security Instrument or performing the covenants and agreements secured by this Security Instrument.

2. Application of Payments or Proceeds. Except as otherwise described in this Section 2, all payments accepted and applied by Lender shall be applied in the following order of priority: (a) interest due under the Note; (b) principal due under the Note; (c) amounts due under Section 3. Such payments shall be applied to each Periodic Payment in the order in which it became due. Any remaining amounts shall be applied first to late charges, second to any other amounts due under this Security Instrument, and then to reduce the principal balance of the Note.

If Lender receives a payment from Borrower for a delinquent Periodic Payment which includes a sufficient amount to pay any late charge due, the payment may be applied to the delinquent payment and the late charge. If more than one Periodic Payment is outstanding, Lender may apply any payment received from Borrower to the repayment of the Periodic Payments if, and to the extent that, each payment

1870132728

 -6(FL) (0005)

Page 4 of 16

Initials: _____

Form 3010 1/01

can be paid in full. To the extent that any excess exists after the payment is applied to the full payment of one or more Periodic Payments, such excess may be applied to any late charges due. Voluntary prepayments shall be applied first to any prepayment charges and then as described in the Note.

Any application of payments, insurance proceeds, or Miscellaneous Proceeds to principal due under the Note shall not extend or postpone the due date, or change the amount, of the Periodic Payments.

3. Funds for Escrow Items. Borrower shall pay to Lender on the day Periodic Payments are due under the Note, until the Note is paid in full, a sum (the "Funds") to provide for payment of amounts due for: (a) taxes and assessments and other items which can attain priority over this Security Instrument as a lien or encumbrance on the Property; (b) leasehold payments or ground rents on the Property, if any; (c) premiums for any and all insurance required by Lender under Section 5; and (d) Mortgage Insurance premiums, if any, or any sums payable by Borrower to Lender in lieu of the payment of Mortgage Insurance premiums in accordance with the provisions of Section 10. These items are called "Escrow Items." At origination or at any time during the term of the Loan, Lender may require that Community Association Dues, Fees, and Assessments, if any, be escrowed by Borrower, and such dues, fees and assessments shall be an Escrow Item. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this Section. Borrower shall pay Lender the Funds for Escrow Items unless Lender waives Borrower's obligation to pay the Funds for any or all Escrow Items. Lender may waive Borrower's obligation to pay to Lender Funds for any or all Escrow Items at any time. Any such waiver may only be in writing. In the event of such waiver, Borrower shall pay directly, when and where payable, the amounts due for any Escrow Items for which payment of Funds has been waived by Lender and, if Lender requires, shall furnish to Lender receipts evidencing such payment within such time period as Lender may require. Borrower's obligation to make such payments and to provide receipts shall for all purposes be deemed to be a covenant and agreement contained in this Security Instrument, as the phrase "covenant and agreement" is used in Section 9. If Borrower is obligated to pay Escrow Items directly, pursuant to a waiver, and Borrower fails to pay the amount due for an Escrow Item, Lender may exercise its rights under Section 9 and pay such amount and Borrower shall then be obligated under Section 9 to repay to Lender any such amount. Lender may revoke the waiver as to any or all Escrow Items at any time by a notice given in accordance with Section 15 and, upon such revocation, Borrower shall pay to Lender all Funds, and in such amounts, that are then required under this Section 3.

Lender may, at any time, collect and hold Funds in an amount (a) sufficient to permit Lender to apply the Funds at the time specified under RESPA, and (b) not to exceed the maximum amount a lender can require under RESPA. Lender shall estimate the amount of Funds due on the basis of current data and reasonable estimates of expenditures of future Escrow Items or otherwise in accordance with Applicable Law.

The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentality, or entity (including Lender, if Lender is an institution whose deposits are so insured) or in any Federal Home Loan Bank. Lender shall apply the Funds to pay the Escrow Items no later than the time specified under RESPA. Lender shall not charge Borrower for holding and applying the Funds, annually analyzing the escrow account, or verifying the Escrow Items, unless Lender pays Borrower interest on the Funds and Applicable Law permits Lender to make such a charge. Unless an agreement is made in writing or Applicable Law requires interest to be paid on the Funds, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Borrower and Lender can agree in writing, however, that interest

1870132728

 -6(FI) (0005)

Page 5 of 16

Initials: _____

Form 3010 1/01

shall be paid on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds as required by RESPA.

If there is a surplus of Funds held in escrow, as defined under RESPA, Lender shall account to Borrower for the excess funds in accordance with RESPA. If there is a shortage of Funds held in escrow, as defined under RESPA, Lender shall notify Borrower as required by RESPA, and Borrower shall pay to Lender the amount necessary to make up the shortage in accordance with RESPA, but in no more than 12 monthly payments. If there is a deficiency of Funds held in escrow, as defined under RESPA, Lender shall notify Borrower as required by RESPA, and Borrower shall pay to Lender the amount necessary to make up the deficiency in accordance with RESPA, but in no more than 12 monthly payments.

Upon payment in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower any Funds held by Lender.

4. Charges; Liens. Borrower shall pay all taxes, assessments, charges, fines, and impositions attributable to the Property which can attain priority over this Security Instrument, leasehold payments or ground rents on the Property, if any, and Community Association Dues, Fees, and Assessments, if any. To the extent that these items are Escrow Items, Borrower shall pay them in the manner provided in Section 3.

Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender, but only so long as Borrower is performing such agreement; (b) contests the lien in good faith by, or defends against enforcement of the lien in, legal proceedings which in Lender's opinion operate to prevent the enforcement of the lien while those proceedings are pending, but only until such proceedings are concluded; or (c) secures from the holder of the lien an agreement satisfactory to Lender subordinating the lien to this Security Instrument. If Lender determines that any part of the Property is subject to a lien which can attain priority over this Security Instrument, Lender may give Borrower a notice identifying the lien. Within 10 days of the date on which that notice is given, Borrower shall satisfy the lien or take one or more of the actions set forth above in this Section 4.

Lender may require Borrower to pay a one-time charge for a real estate tax verification and/or reporting service used by Lender in connection with this Loan.

5. Property Insurance. Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage," and any other hazards including, but not limited to, earthquakes and floods, for which Lender requires insurance. This insurance shall be maintained in the amounts (including deductible levels) and for the periods that Lender requires. What Lender requires pursuant to the preceding sentences can change during the term of the Loan. The insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's right to disapprove Borrower's choice, which right shall not be exercised unreasonably. Lender may require Borrower to pay, in connection with this Loan, either: (a) a one-time charge for flood zone determination, certification and tracking services; or (b) a one-time charge for flood zone determination and certification services and subsequent charges each time remappings or similar changes occur which reasonably might affect such determination or certification. Borrower shall also be responsible for the payment of any fees imposed by the Federal Emergency Management Agency in connection with the review of any flood zone determination resulting from an objection by Borrower.

1870132728

 -6(FL) (0005)

Page 6 of 16

Initials: _____

Form 3010 1/01

If Borrower fails to maintain any of the coverages described above, Lender may obtain insurance coverage, at Lender's option and Borrower's expense. Lender is under no obligation to purchase any particular type or amount of coverage. Therefore, such coverage shall cover Lender, but might or might not protect Borrower, Borrower's equity in the Property, or the contents of the Property, against any risk, hazard or liability and might provide greater or lesser coverage than was previously in effect. Borrower acknowledges that the cost of the insurance coverage so obtained might significantly exceed the cost of insurance that Borrower could have obtained. Any amounts disbursed by Lender under this Section 5 shall become additional debt of Borrower secured by this Security Instrument. These amounts shall bear interest at the Note rate from the date of disbursement and shall be payable, with such interest, upon notice from Lender to Borrower requesting payment.

All insurance policies required by Lender and renewals of such policies shall be subject to Lender's right to disapprove such policies, shall include a standard mortgage clause, and shall name Lender as mortgagee and/or as an additional loss payee. Lender shall have the right to hold the policies and renewal certificates. If Lender requires, Borrower shall promptly give to Lender all receipts of paid premiums and renewal notices. If Borrower obtains any form of insurance coverage, not otherwise required by Lender, for damage to, or destruction of, the Property, such policy shall include a standard mortgage clause and shall name Lender as mortgagee and/or as an additional loss payee.

In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower. Unless Lender and Borrower otherwise agree in writing, any insurance proceeds, whether or not the underlying insurance was required by Lender, shall be applied to restoration or repair of the Property, if the restoration or repair is economically feasible and Lender's security is not lessened. During such repair and restoration period, Lender shall have the right to hold such insurance proceeds until Lender has had an opportunity to inspect such Property to ensure the work has been completed to Lender's satisfaction, provided that such inspection shall be undertaken promptly. Lender may disburse proceeds for the repairs and restoration in a single payment or in a series of progress payments as the work is completed. Unless an agreement is made in writing or Applicable Law requires interest to be paid on such insurance proceeds, Lender shall not be required to pay Borrower any interest or earnings on such proceeds. Fees for public adjusters, or other third parties, retained by Borrower shall not be paid out of the insurance proceeds and shall be the sole obligation of Borrower. If the restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower. Such insurance proceeds shall be applied in the order provided for in Section 2.

If Borrower abandons the Property, Lender may file, negotiate and settle any available insurance claim and related matters. If Borrower does not respond within 30 days to a notice from Lender that the insurance carrier has offered to settle a claim, then Lender may negotiate and settle the claim. The 30-day period will begin when the notice is given. In either event, or if Lender acquires the Property under Section 22 or otherwise, Borrower hereby assigns to Lender (a) Borrower's rights to any insurance proceeds in an amount not to exceed the amounts unpaid under the Note or this Security Instrument, and (b) any other of Borrower's rights (other than the right to any refund of unearned premiums paid by Borrower) under all insurance policies covering the Property, insofar as such rights are applicable to the coverage of the Property. Lender may use the insurance proceeds either to repair or restore the Property or to pay amounts unpaid under the Note or this Security Instrument, whether or not then due.

1870132728

 -6(FL) (0005)

Page 7 of 16

Initials: _____

Form 3010 1/01

6. Occupancy. Borrower shall occupy, establish, and use the Property as Borrower's principal residence within 60 days after the execution of this Security Instrument and shall continue to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy, unless Lender otherwise agrees in writing, which consent shall not be unreasonably withheld, or unless extenuating circumstances exist which are beyond Borrower's control.

7. Preservation, Maintenance and Protection of the Property; Inspections. Borrower shall not destroy, damage or impair the Property, allow the Property to deteriorate or commit waste on the Property. Whether or not Borrower is residing in the Property, Borrower shall maintain the Property in order to prevent the Property from deteriorating or decreasing in value due to its condition. Unless it is determined pursuant to Section 5 that repair or restoration is not economically feasible, Borrower shall promptly repair the Property if damaged to avoid further deterioration or damage. If insurance or condemnation proceeds are paid in connection with damage to, or the taking of, the Property, Borrower shall be responsible for repairing or restoring the Property only if Lender has released proceeds for such purposes. Lender may disburse proceeds for the repairs and restoration in a single payment or in a series of progress payments as the work is completed. If the insurance or condemnation proceeds are not sufficient to repair or restore the Property, Borrower is not relieved of Borrower's obligation for the completion of such repair or restoration.

Lender or its agent may make reasonable entries upon and inspections of the Property. If it has reasonable cause, Lender may inspect the interior of the improvements on the Property. Lender shall give Borrower notice at the time of or prior to such an interior inspection specifying such reasonable cause.

8. Borrower's Loan Application. Borrower shall be in default if, during the Loan application process, Borrower or any persons or entities acting at the direction of Borrower or with Borrower's knowledge or consent gave materially false, misleading, or inaccurate information or statements to Lender (or failed to provide Lender with material information) in connection with the Loan. Material representations include, but are not limited to, representations concerning Borrower's occupancy of the Property as Borrower's principal residence.

9. Protection of Lender's Interest in the Property and Rights Under this Security Instrument. If (a) Borrower fails to perform the covenants and agreements contained in this Security Instrument, (b) there is a legal proceeding that might significantly affect Lender's interest in the Property and/or rights under this Security Instrument (such as a proceeding in bankruptcy, probate, for condemnation or forfeiture, for enforcement of a lien which may attain priority over this Security Instrument or to enforce laws or regulations), or (c) Borrower has abandoned the Property, then Lender may do and pay for whatever is reasonable or appropriate to protect Lender's interest in the Property and rights under this Security Instrument, including protecting and/or assessing the value of the Property, and securing and/or repairing the Property. Lender's actions can include, but are not limited to: (a) paying any sums secured by a lien which has priority over this Security Instrument; (b) appearing in court; and (c) paying reasonable attorneys' fees to protect its interest in the Property and/or rights under this Security Instrument, including its secured position in a bankruptcy proceeding. Securing the Property includes, but is not limited to, entering the Property to make repairs, change locks, replace or board up doors and windows, drain water from pipes, eliminate building or other code violations or dangerous conditions, and have utilities turned on or off. Although Lender may take action under this Section 9, Lender does not have to do so and is not under any duty or obligation to do so. It is agreed that Lender incurs no liability for not taking any or all actions authorized under this Section 9.

1870132728

 -6(FL) (0005)

Page 8 of 16

Initials: _____

Form 3010 1/01

Any amounts disbursed by Lender under this Section 9 shall become additional debt of Borrower secured by this Security Instrument. These amounts shall bear interest at the Note rate from the date of disbursement and shall be payable, with such interest, upon notice from Lender to Borrower requesting payment.

If this Security Instrument is on a leasehold, Borrower shall comply with all the provisions of the lease. If Borrower acquires fee title to the Property, the leasehold and the fee title shall not merge unless Lender agrees to the merger in writing.

10. Mortgage Insurance. If Lender required Mortgage Insurance as a condition of making the Loan, Borrower shall pay the premiums required to maintain the Mortgage Insurance in effect. If, for any reason, the Mortgage Insurance coverage required by Lender ceases to be available from the mortgage insurer that previously provided such insurance and Borrower was required to make separately designated payments toward the premiums for Mortgage Insurance, Borrower shall pay the premiums required to obtain coverage substantially equivalent to the Mortgage Insurance previously in effect, at a cost substantially equivalent to the cost to Borrower of the Mortgage Insurance previously in effect, from an alternate mortgage insurer selected by Lender. If substantially equivalent Mortgage Insurance coverage is not available, Borrower shall continue to pay to Lender the amount of the separately designated payments that were due when the insurance coverage ceased to be in effect. Lender will accept, use and retain these payments as a non-refundable loss reserve in lieu of Mortgage Insurance. Such loss reserve shall be non-refundable, notwithstanding the fact that the Loan is ultimately paid in full, and Lender shall not be required to pay Borrower any interest or earnings on such loss reserve. Lender can no longer require loss reserve payments if Mortgage Insurance coverage (in the amount and for the period that Lender requires) provided by an insurer selected by Lender again becomes available, is obtained, and Lender requires separately designated payments toward the premiums for Mortgage Insurance. If Lender required Mortgage Insurance as a condition of making the Loan and Borrower was required to make separately designated payments toward the premiums for Mortgage Insurance, Borrower shall pay the premiums required to maintain Mortgage Insurance in effect, or to provide a non-refundable loss reserve, until Lender's requirement for Mortgage Insurance ends in accordance with any written agreement between Borrower and Lender providing for such termination or until termination is required by Applicable Law. Nothing in this Section 10 affects Borrower's obligation to pay interest at the rate provided in the Note.

Mortgage Insurance reimburses Lender (or any entity that purchases the Note) for certain losses it may incur if Borrower does not repay the Loan as agreed. Borrower is not a party to the Mortgage Insurance.

Mortgage insurers evaluate their total risk on all such insurance in force from time to time, and may enter into agreements with other parties that share or modify their risk, or reduce losses. These agreements are on terms and conditions that are satisfactory to the mortgage insurer and the other party (or parties) to these agreements. These agreements may require the mortgage insurer to make payments using any source of funds that the mortgage insurer may have available (which may include funds obtained from Mortgage Insurance premiums).

As a result of these agreements, Lender, any purchaser of the Note, another insurer, any reinsurer, any other entity, or any affiliate of any of the foregoing, may receive (directly or indirectly) amounts that derive from (or might be characterized as) a portion of Borrower's payments for Mortgage Insurance, in exchange for sharing or modifying the mortgage insurer's risk, or reducing losses. If such agreement provides that an affiliate of Lender takes a share of the insurer's risk in exchange for a share of the premiums paid to the insurer, the arrangement is often termed "captive reinsurance." Further:

(a) Any such agreements will not affect the amounts that Borrower has agreed to pay for Mortgage Insurance, or any other terms of the Loan. Such agreements will not increase the amount Borrower will owe for Mortgage Insurance, and they will not entitle Borrower to any refund.

1870132728

(b) Any such agreements will not affect the rights Borrower has - if any - with respect to the Mortgage Insurance under the Homeowners Protection Act of 1998 or any other law. These rights may include the right to receive certain disclosures, to request and obtain cancellation of the Mortgage Insurance, to have the Mortgage Insurance terminated automatically, and/or to receive a refund of any Mortgage Insurance premiums that were unearned at the time of such cancellation or termination.

11. Assignment of Miscellaneous Proceeds; Forfeiture. All Miscellaneous Proceeds are hereby assigned to and shall be paid to Lender.

If the Property is damaged, such Miscellaneous Proceeds shall be applied to restoration or repair of the Property, if the restoration or repair is economically feasible and Lender's security is not lessened. During such repair and restoration period, Lender shall have the right to hold such Miscellaneous Proceeds until Lender has had an opportunity to inspect such Property to ensure the work has been completed to Lender's satisfaction, provided that such inspection shall be undertaken promptly. Lender may pay for the repairs and restoration in a single disbursement or in a series of progress payments as the work is completed. Unless an agreement is made in writing or Applicable Law requires interest to be paid on such Miscellaneous Proceeds, Lender shall not be required to pay Borrower any interest or earnings on such Miscellaneous Proceeds. If the restoration or repair is not economically feasible or Lender's security would be lessened, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower. Such Miscellaneous Proceeds shall be applied in the order provided for in Section 2.

In the event of a total taking, destruction, or loss in value of the Property, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower.

In the event of a partial taking, destruction, or loss in value of the Property in which the fair market value of the Property immediately before the partial taking, destruction, or loss in value is equal to or greater than the amount of the sums secured by this Security Instrument immediately before the partial taking, destruction, or loss in value, unless Borrower and Lender otherwise agree in writing, the sums secured by this Security Instrument shall be reduced by the amount of the Miscellaneous Proceeds multiplied by the following fraction: (a) the total amount of the sums secured immediately before the partial taking, destruction, or loss in value divided by (b) the fair market value of the Property immediately before the partial taking, destruction, or loss in value. Any balance shall be paid to Borrower.

In the event of a partial taking, destruction, or loss in value of the Property in which the fair market value of the Property immediately before the partial taking, destruction, or loss in value is less than the amount of the sums secured immediately before the partial taking, destruction, or loss in value, unless Borrower and Lender otherwise agree in writing, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument whether or not the sums are then due.

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the Opposing Party (as defined in the next sentence) offers to make an award to settle a claim for damages, Borrower fails to respond to Lender within 30 days after the date the notice is given, Lender is authorized to collect and apply the Miscellaneous Proceeds either to restoration or repair of the Property or to the sums secured by this Security Instrument, whether or not then due. "Opposing Party" means the third party that owes Borrower Miscellaneous Proceeds or the party against whom Borrower has a right of action in regard to Miscellaneous Proceeds.

Borrower shall be in default if any action or proceeding, whether civil or criminal, is begun that, in Lender's judgment, could result in forfeiture of the Property or other material impairment of Lender's interest in the Property or rights under this Security Instrument. Borrower can cure such a default and, if acceleration has occurred, reinstate as provided in Section 19, by causing the action or proceeding to be dismissed with a ruling that, in Lender's judgment, precludes forfeiture of the Property or other material impairment of Lender's interest in the Property or rights under this Security Instrument. The proceeds of

1870132728

any award or claim for damages that are attributable to the impairment of Lender's interest in the Property are hereby assigned and shall be paid to Lender.

All Miscellaneous Proceeds that are not applied to restoration or repair of the Property shall be applied in the order provided for in Section 2.

12. Borrower Not Released; Forbearance By Lender Not a Waiver. Extension of the time for payment or modification of amortization of the sums secured by this Security Instrument granted by Lender to Borrower or any Successor in Interest of Borrower shall not operate to release the liability of Borrower or any Successors in Interest of Borrower. Lender shall not be required to commence proceedings against any Successor in Interest of Borrower or to refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or any Successors in Interest of Borrower. Any forbearance by Lender in exercising any right or remedy including, without limitation, Lender's acceptance of payments from third persons, entities or Successors in Interest of Borrower or in amounts less than the amount then due, shall not be a waiver of or preclude the exercise of any right or remedy.

13. Joint and Several Liability; Co-signers; Successors and Assigns Bound. Borrower covenants and agrees that Borrower's obligations and liability shall be joint and several. However, any Borrower who co-signs this Security Instrument but does not execute the Note (a "co-signer"): (a) is co-signing this Security Instrument only to mortgage, grant and convey the co-signer's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borrower can agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without the co-signer's consent.

Subject to the provisions of Section 18, any Successor in Interest of Borrower who assumes Borrower's obligations under this Security Instrument in writing, and is approved by Lender, shall obtain all of Borrower's rights and benefits under this Security Instrument. Borrower shall not be released from Borrower's obligations and liability under this Security Instrument unless Lender agrees to such release in writing. The covenants and agreements of this Security Instrument shall bind (except as provided in Section 20) and benefit the successors and assigns of Lender.

14. Loan Charges. Lender may charge Borrower fees for services performed in connection with Borrower's default, for the purpose of protecting Lender's interest in the Property and rights under this Security Instrument, including, but not limited to, attorneys' fees, property inspection and valuation fees. In regard to any other fees, the absence of express authority in this Security Instrument to charge a specific fee to Borrower shall not be construed as a prohibition on the charging of such fee. Lender may not charge fees that are expressly prohibited by this Security Instrument or by Applicable Law.

If the Loan is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the 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 Borrower which exceeded permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge (whether or not a prepayment charge is provided for under the Note). Borrower's acceptance of any such refund made by direct payment to Borrower will constitute a waiver of any right of action Borrower might have arising out of such overcharge.

15. Notices. All notices given by Borrower or Lender in connection with this Security Instrument must be in writing. Any notice to Borrower in connection with this Security Instrument shall be deemed to have been given to Borrower when mailed by first class mail or when actually delivered to Borrower's notice address if sent by other means. Notice to any one Borrower shall constitute notice to all Borrowers

1870132728

unless Applicable Law expressly requires otherwise. The notice address shall be the Property Address unless Borrower has designated a substitute notice address by notice to Lender. Borrower shall promptly notify Lender of Borrower's change of address. If Lender specifies a procedure for reporting Borrower's change of address, then Borrower shall only report a change of address through that specified procedure. There may be only one designated notice address under this Security Instrument at any one time. Any notice to Lender shall be given by delivering it or by mailing it by first class mail to Lender's address stated herein unless Lender has designated another address by notice to Borrower. Any notice in connection with this Security Instrument shall not be deemed to have been given to Lender until actually received by Lender. If any notice required by this Security Instrument is also required under Applicable Law, the Applicable Law requirement will satisfy the corresponding requirement under this Security Instrument.

16. Governing Law; Severability; Rules of Construction. This Security Instrument shall be governed by federal law and the law of the jurisdiction in which the Property is located. All rights and obligations contained in this Security Instrument are subject to any requirements and limitations of Applicable Law. Applicable Law might explicitly or implicitly allow the parties to agree by contract or it might be silent, but such silence shall not be construed as a prohibition against agreement by contract. In the event that any provision or clause of this Security Instrument or the Note conflicts with Applicable Law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be given effect without the conflicting provision.

As used in this Security Instrument: (a) words of the masculine gender shall mean and include corresponding neuter words or words of the feminine gender; (b) words in the singular shall mean and include the plural and vice versa; and (c) the word "may" gives sole discretion without any obligation to take any action.

17. Borrower's Copy. Borrower shall be given one copy of the Note and of this Security Instrument.

18. Transfer of the Property or a Beneficial Interest in Borrower. As used in this Section 18, "Interest in the Property" means any legal or beneficial interest in the Property, including, but not limited to, those beneficial interests transferred in a bond for deed, contract for deed, installment sales contract or escrow agreement, the intent of which is the transfer of title by Borrower at a future date to a purchaser.

If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

If Lender exercises this option, 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 15 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.

19. Borrower's Right to Reinstate After Acceleration. If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earliest of: (a) five days before sale of the Property pursuant to any power of sale contained in this Security Instrument; (b) such other period as Applicable Law might specify for the termination of Borrower's right to reinstate; or (c) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower: (a) pays Lender all sums which then would be due under this Security Instrument and the Note as if no acceleration had occurred; (b) cures any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees, property inspection and valuation fees, and other fees incurred for the

1870132728

purpose of protecting Lender's interest in the Property and rights under this Security Instrument; and (d) takes such action as Lender may reasonably require to assure that Lender's interest in the Property and rights under this Security Instrument, and Borrower's obligation to pay the sums secured by this Security Instrument, shall continue unchanged. Lender may require that Borrower pay such reinstatement sums and expenses in one or more of the following forms, as selected by Lender: (a) cash; (b) money order; (c) certified check, bank check, treasurer's check or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a federal agency, instrumentality or entity; or (d) Electronic Funds Transfer. Upon reinstatement by Borrower, this Security Instrument and obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under Section 18.

20. Sale of Note; Change of Loan Servicer; Notice of Grievance. The Note or a partial interest in the Note (together with this Security Instrument) can be sold one or more times without prior notice to Borrower. A sale might result in a change in the entity (known as the "Loan Servicer") that collects Periodic Payments due under the Note and this Security Instrument and performs other mortgage loan servicing obligations under the Note, this Security Instrument, and Applicable Law. There also might be one or more changes of the Loan Servicer unrelated to a sale of the Note. If there is a change of the Loan Servicer, Borrower will be given written notice of the change which will state the name and address of the new Loan Servicer, the address to which payments should be made and any other information RESPA requires in connection with a notice of transfer of servicing. If the Note is sold and thereafter the Loan is serviced by a Loan Servicer other than the purchaser of the Note, the mortgage loan servicing obligations to Borrower will remain with the Loan Servicer or be transferred to a successor Loan Servicer and are not assumed by the Note purchaser unless otherwise provided by the Note purchaser.

Neither Borrower nor Lender may commence, join, or be joined to any judicial action (as either an individual litigant or the member of a class) that arises from the other party's actions pursuant to this Security Instrument or that alleges that the other party has breached any provision of, or any duty owed by reason of, this Security Instrument, until such Borrower or Lender has notified the other party (with such notice given in compliance with the requirements of Section 15) of such alleged breach and afforded the other party hereto a reasonable period after the giving of such notice to take corrective action. If Applicable Law provides a time period which must elapse before certain action can be taken, that time period will be deemed to be reasonable for purposes of this paragraph. The notice of acceleration and opportunity to cure given to Borrower pursuant to Section 22 and the notice of acceleration given to Borrower pursuant to Section 18 shall be deemed to satisfy the notice and opportunity to take corrective action provisions of this Section 20.

21. Hazardous Substances. As used in this Section 21: (a) "Hazardous Substances" are those substances defined as toxic or hazardous substances, pollutants, or wastes by Environmental Law and the following substances: gasoline, kerosene, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, and radioactive materials; (b) "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection; (c) "Environmental Cleanup" includes any response action, remedial action, or removal action, as defined in Environmental Law; and (d) an "Environmental Condition" means a condition that can cause, contribute to, or otherwise trigger an Environmental Cleanup.

1870132728

 -6(FL) (0005)

Page 13 of 16

Initials: _____

Form 3010 1/01

Borrower shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances, or threaten to release any Hazardous Substances, on or in the Property. Borrower shall not do, nor allow anyone else to do, anything affecting the Property (a) that is in violation of any Environmental Law, (b) which creates an Environmental Condition, or (c) which, due to the presence, use, or release of a Hazardous Substance, creates a condition that adversely affects the value of the Property. The preceding two sentences shall not apply to the presence, use, or storage on the Property of small quantities of Hazardous Substances that are generally recognized to be appropriate to normal residential uses and to maintenance of the Property (including, but not limited to, hazardous substances in consumer products).

Borrower shall promptly give Lender written notice of (a) any investigation, claim, demand, lawsuit or other action by any governmental or regulatory agency or private party involving the Property and any Hazardous Substance or Environmental Law of which Borrower has actual knowledge, (b) any Environmental Condition, including but not limited to, any spilling, leaking, discharge, release or threat of release of any Hazardous Substance, and (c) any condition caused by the presence, use or release of a Hazardous Substance which adversely affects the value of the Property. If Borrower learns, or is notified by any governmental or regulatory authority, or any private party, that any removal or other remediation of any Hazardous Substance affecting the Property is necessary, Borrower shall promptly take all necessary remedial actions in accordance with Environmental Law. Nothing herein shall create any obligation on Lender for an Environmental Cleanup.

NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows:

22. Acceleration; Remedies. Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under Section 18 unless Applicable Law provides otherwise). The notice shall specify: (a) the default; (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument, foreclosure by judicial proceeding and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the non-existence of a default or any other defense of Borrower to acceleration and foreclosure. If the default is not cured on or before the date specified in the notice, Lender at its option may require immediate payment in full of all sums secured by this Security Instrument without further demand and may foreclose this Security Instrument by judicial proceeding. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this Section 22, including, but not limited to, reasonable attorneys' fees and costs of title evidence.

23. Release. Upon payment of all sums secured by this Security Instrument, Lender shall release this Security Instrument. Borrower shall pay any recordation costs. Lender may charge Borrower a fee for releasing this Security Instrument, but only if the fee is paid to a third party for services rendered and the charging of the fee is permitted under Applicable Law.

24. Attorneys' Fees. As used in this Security Instrument and the Note, attorneys' fees shall include those awarded by an appellate court and any attorneys' fees incurred in a bankruptcy proceeding.

25. Jury Trial Waiver. The Borrower hereby waives any right to a trial by jury in any action, proceeding, claim, or counterclaim, whether in contract or tort, at law or in equity, arising out of or in any way related to this Security Instrument or the Note.

1870132728

 -6(FL) (0005)

Page 14 of 18

Initials: _____

Form 3010 1/01

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any Rider executed by Borrower and recorded with it.
Signed, sealed and delivered in the presence of:

ALFREDO VASQUEZ (Seal)
-Borrower

12066 NW 11TH ST, HOLLYWOOD,
Florida 33026 (Address)

MARIA VASQUEZ (Seal)
-Borrower

12066 NW 11TH ST, HOLLYWOOD,
Florida 33026 (Address)

(Seal) (Seal)
-Borrower -Borrower

(Address) (Address)

(Seal) (Seal)
-Borrower -Borrower

(Address) (Address)

(Seal) (Seal)
-Borrower -Borrower

(Address) (Address)

1870132728

STATE OF FLORIDA,

The foregoing instrument was acknowledged before me this
ALFREDO VASQUEZ and MARIA VASQUEZ

County ss:

by

who is personally known to me or who has produced

as identification.

Notary Public

1870132728

 -6(FL) (0005)

Page 16 of 16

Initials: _____

Form 3010 1/01

CONDOMINIUM RIDER

THIS CONDOMINIUM RIDER is made this 23RD day of June, 2003, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure Borrower's Note to Chase Manhattan Mortgage Corp.

(the "Lender") of the same date and covering the Property described in the Security Instrument and located at: 10665 SW 8 ST, UNIT 2402, PEMBROKE PINES, Florida 33025

[Property Address]

The Property includes a unit in, together with an undivided interest in the common elements of, a condominium project known as: Hampton Isles

[Name of Condominium Project]

(the "Condominium Project"). If the owners association or other entity which acts for the Condominium Project (the "Owners Association") holds title to property for the benefit or use of its members or shareholders, the Property also includes Borrower's interest in the Owners Association and the uses, proceeds and benefits of Borrower's interest.

CONDOMINIUM COVENANTS. In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

A. Condominium Obligations. Borrower shall perform all of Borrower's obligations under the Condominium Project's Constituent Documents. The "Constituent Documents" are the: (i) Declaration or any other document which creates the Condominium Project; (ii) by-laws; (iii) code of regulations; and (iv) other equivalent documents. Borrower shall promptly pay, when due, all dues and assessments imposed pursuant to the Constituent Documents.

B. Property Insurance. So long as the Owners Association maintains, with a generally accepted insurance carrier, a "master" or "blanket" policy on the Condominium Project which is satisfactory to Lender and which provides insurance coverage in the amounts (including deductible levels), for the periods, and against loss by fire, hazards included within the term "extended coverage," and any other hazards, including, but not limited to, earthquakes and floods, from which Lender requires insurance,

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DB6017

MULTISTATE CONDOMINIUM RIDER-Single Family-Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

VMP-8R (0008)

Form 3140 1/01

Page 1 of 3

Initials: _____

VMP MORTGAGE FORMS - (800)521-7291

then: (i) Lender waives the provision in Section 3 for the Periodic Payment to Lender of the yearly premium installments for property insurance on the Property; and (ii) Borrower's obligation under Section 5 to maintain property insurance coverage on the Property is deemed satisfied to the extent that the required coverage is provided by the Owners Association policy.

What Lender requires as a condition of this waiver can change during the term of the loan.

Borrower shall give Lender prompt notice of any lapse in required property insurance coverage provided by the master or blanket policy.

In the event of a distribution of property insurance proceeds in lieu of restoration or repair following a loss to the Property, whether to the unit or to common elements, any proceeds payable to Borrower are hereby assigned and shall be paid to Lender for application to the sums secured by the Security Instrument, whether or not then due, with the excess, if any, paid to Borrower.

C. Public Liability Insurance. Borrower shall take such actions as may be reasonable to insure that the Owners Association maintains a public liability insurance policy acceptable in form, amount, and extent of coverage to Lender.

D. Condemnation. The proceeds of any award or claim for damages, direct or consequential, payable to Borrower in connection with any condemnation or other taking of all or any part of the Property, whether of the unit or of the common elements, or for any conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender. Such proceeds shall be applied by Lender to the sums secured by the Security Instrument as provided in Section 11.

E. Lender's Prior Consent. Borrower shall not, except after notice to Lender and with Lender's prior written consent, either partition or subdivide the Property or consent to: (i) the abandonment or termination of the Condominium Project, except for abandonment or termination required by law in the case of substantial destruction by fire or other casualty or in the case of a taking by condemnation or eminent domain; (ii) any amendment to any provision of the Constituent Documents if the provision is for the express benefit of Lender; (iii) termination of professional management and assumption of self-management of the Owners Association; or (iv) any action which would have the effect of rendering the public liability insurance coverage maintained by the Owners Association unacceptable to Lender.

F. Remedies. If Borrower does not pay condominium dues and assessments when due, then Lender may pay them. Any amounts disbursed by Lender under this paragraph F shall become additional debt of Borrower secured by the Security Instrument. Unless Borrower and Lender agree to other terms of payment, these amounts shall bear interest from the date of disbursement at the Note rate and shall be payable, with interest, upon notice from Lender to Borrower requesting payment.

1870132728

DB6017

 -BR (0008)

Page 2 of 3

Initials: _____

Form 3140 1/01

BY SIGNING BELOW, Borrower accepts and agrees to the terms and provisions contained in this Condominium Rider.

ALFREDO VASQUEZ (Seal)
-Borrower

MARIA VASQUEZ (Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower


(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

1870132728

DB6017

 -BR (0008)

Page 3 of 3

Form 3140 1/01

1870132728

ESCROW/IMPOUND PAYMENT RIDER

THIS ESCROW/IMPOUND PAYMENT RIDER is made this 23RD day of June, 2003 and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or Security Deed (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure Borrower's Note to Chase Manhattan Mortgage Corp. (the "Lender") of the same date and covering the Property described in the Security Instrument.

ESCROW/IMPOUND PAYMENTS (A) Subject to the requirements stated in paragraph (B) below, Borrower will not be required to make monthly escrow/impound payments to Lender for taxes and insurance.

(B) Borrower must pay immediately when due all real estate taxes, assessments, water frontage charges and other similar charges, sewer rents, and hazard or property insurance and flood insurance (if any) covering the Property. Within 30 days after Borrower renews any insurance coverage, Borrower shall send a copy of the insurance declaration page(s) and a copy of the paid receipt(s) to Lender's Insurance Department. Within five days of receipt of a written request from Lender, Borrower shall furnish Lender with original receipts or other evidence satisfactory to Chase showing payment of insurance premiums, taxes, assessments, water frontage charges and other charges. If Borrower does not pay the insurance premium, taxes, assessments, water frontage charges and other similar charges immediately when due, Lender may, but is not obligated to, obtain insurance coverage for Borrower or pay the taxes (and any penalties) and any other charges and Borrower must reimburse Lender immediately. Lender may then require Borrower to make escrow/impound payments in accordance with the terms of the Security Instrument.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and provisions contained in this Rider.

Borrower ALFREDO VASQUEZ (Date)

Borrower MARIA VASQUEZ (Date)

Borrower (Date)

Borrower (Date)

Borrower (Date)

Borrower (Date)

B/C ESCROW/IMPOUND PAYMENT RIDER
BC-6735 (11/99)

**ANSWERS TO
THE MOST FREQUENTLY ASKED
TRUTH-IN-LENDING QUESTIONS**

ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate.	FINANCE CHARGE The dollar amount the credit will cost you.	Amount Financed The amount of credit provided to you or on your behalf.	Total of Payments The amount you will have paid after you have made all payments as scheduled.
A	B	C	D

- Q. What is a Truth-In-Lending Disclosure and why do I receive it?**
 A. The Disclosure is designed to give you information about the costs of your loan so that you may compare these costs with those of other loan programs or lenders.
- Q. What is the ANNUAL PERCENTAGE RATE? (Box "A" Above)**
 A. The Annual Percentage Rate (A.P.R.) is the cost of your credit expressed as an annual rate. Because you may be paying loan discount "points" and other "prepaid" finance charges at closing, the A.P.R. disclosed is often higher than the interest rate on your loan. This A.P.R. can be compared to the A.P.R. on other loan programs to give you a consistent means of comparing rates and programs.
- Q. Why is the ANNUAL PERCENTAGE RATE different from the interest rate for which I applied?**
 A. The A.P.R. is computed from the Amount Financed and based on what your proposed payments will be on the actual loan amount credited to you at settlement. In a \$50,000 loan with \$2,000 Prepaid Finance Charges, a 30 year term and a fixed interest rate of 12%, the payments would be \$514.31 (principal and interest). Since the A.P.R. is based on the Amount Financed (\$48,000), while the payment is based on the actual loan amount given (\$50,000), the A.P.R. (12.553%) is higher than the interest rate.
- Q. What is the FINANCE CHARGE? (Box "B" Above)**
 A. The Finance Charge is the cost of credit expressed in dollars. It is the total amount of interest calculated at the interest rate over the life of the loan, plus Prepaid Finance Charges and the total amount of any required mortgage insurance charged over the life of the loan.
- Q. What is the AMOUNT FINANCED? (Box "C" Above)**
 A. The Amount Financed is the loan amount applied for, minus the Prepaid Finance Charges. Prepaid Finance Charges include items paid at or before settlement, such as loan origination, commitment or discount fees ("points"), adjusted interest, and initial mortgage insurance premium. The Amount Financed is lower than the amount you applied for because it represents a NET figure. If you applied for \$50,000 and the Prepaid Finance Charges total \$2,000, the Amount Financed would be \$48,000.
- Q. Does this mean I will get a smaller loan than I applied for?**
 A. No. If your loan is approved in the amount requested, you will receive credit toward your home purchase or refinance for the full amount for which you applied. In the example above, you would therefore receive a \$50,000, not a \$48,000 loan.
- Q. What is the TOTAL OF PAYMENTS? (Box "D" Above)**
 A. This figure represents the total amount you will have paid if you make the minimum required payments for the entire term of the loan. This includes principal, interest and mortgage insurance premiums, but does not include payments for real estate taxes or property insurance premiums.

TRUTH-IN-LENDING DISCLOSURE STATEMENT
(THIS IS NEITHER A CONTRACT NOR A COMMITMENT TO LEND)

LENDER: Chase Manhattan Mortgage Corporation
300 Tice Blvd., 3rd Floor South
Woodcliff Lake, NJ 07677

Preliminary Final

DATE 06/23/2003
LOAN NO. 1870132728
Type of Loan Conventional
B 30 Year Fixed

BORROWERS: ALFREDO VASQUEZ MARIA VASQUEZ

ADDRESS: 12066 NW 11TH ST
CITY STATE/ZIP: HOLLYWOOD, Florida 33026
PROPERTY: 10665 SW 8 ST, UNIT 2402
PEMBROKE PINES, Florida 33025

ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate. 10.840 %	FINANCE CHARGE The dollar amount the credit will cost you. \$ 368,718.27	Amount Financed The amount of credit provided to you or on your behalf. \$ 154,082.51	Total of Payments The amount you will have paid after you have made all payments as scheduled. \$ 522,800.78
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PAYMENT SCHEDULE:

NUMBER OF PAYMENTS	AMOUNT OF PAYMENTS	MONTHLY PAYMENTS ARE DUE BEGINNING	NUMBER OF PAYMENTS	AMOUNT OF PAYMENTS	MONTHLY PAYMENTS ARE DUE BEGINNING
359	\$1,452.24	8/01/2003			
1	\$1,446.62	7/01/2033			

VARIABLE RATE FEATURE:

This Loan has a Variable Rate Feature, Variable Rate Disclosures have been provided to you earlier.

SECURITY: You are giving a security interest in the property located at: 10665 SW 8 ST UNIT 2402 PEMBROKE PINES, FL

ASSUMPTION: Someone buying this property cannot assume the remaining balance due under original mortgage terms.
 may assume, subject to lender's conditions, the remaining balance due under original mortgage terms.

PROPERTY INSURANCE: You must obtain an insurance policy and a flood insurance policy, if applicable, naming the lender as a loss payee. You may obtain these policies from any company you want that is acceptable to the lender.

LATE CHARGES: If your payment is more than 15 days late, you will be charged a late charge of 5.000 % of the overdue payment.

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

See your contract documents for any additional information regarding non-payment, default, required repayment in full before scheduled date, and prepayment refunds and penalties.

e means estimate

I/We hereby acknowledge reading and receiving a complete copy of this disclosure.

ALFREDO VASQUEZ _____ BORROWER/DATE
BORROWER/DATE

MARIA VASQUEZ _____ BORROWER/DATE
BORROWER/DATE

Dear Homeowner:

We would like to take this opportunity to extend our congratulations on the purchase of your new home. It gives us great pleasure in having been of service to you in making this purchase possible.

The servicing of your loan will be performed by Chase Manhattan Mortgage Corporation (CMMC) in San Diego, CA. A payment coupon for your first installment has been provided on the next page. Your Application Loan Number has been replaced by a new Servicing Loan Number. Please make a note of this new number and include it with any correspondence or when making payments.

Your monthly mortgage payments are due on the 1ST day of each month. Late payments may result in your paying a late charge.

To avoid errors in the processing of your payments, we ask that you make your payments payable to Chase Manhattan Mortgage Corporation, put your loan number on your check or money order, place your payment and the coupon in an envelope and mail to them in sufficient time for CMMC to receive it by the 1ST of the month.

Your first mortgage installment is due August 1, 2003

and will include the following:

\$	1,452.24	Principal and Interest
\$	0.00	Taxes
\$	0.00	Hazard Insurance
\$	0.00	Private Mortgage Insurance Premium
\$	0.00	Flood Insurance
\$	0.00	Weather-Related Insurance
\$	1,452.24	TOTAL MONTHLY INSTALLMENT

Unless advised to the contrary, your payment must be exactly for the amount shown as "Total Monthly Installment". Please include your loan number on your check and send the check and the coupon on the next page to the address on the coupon.

ACKNOWLEDGMENT ON THIS

Very truly yours,
CHASE MANHATTAN MORTGAGE CORPORATION

DAY OF _____

BY: _____

If the need arises, please feel free to call the CMMC Customer Service Department at:

1-800-548-7912 (6 am to 6 pm Pacific Standard Time)
Chase Manhattan Mortgage Corporation
Attention: Dept. 310
PO Box 509011
San Diego, CA 92150-9011

or write to CMMC at:

Please do not call our branch office.

Please use the coupon below to make your first payment.

\$1,452.24

Dear Homeowner Letter- Page 2 of 2
C-6003BCP (8/01) (replaces 4/01)

TEMPORARY MORTGAGE PAYMENT COUPON

LOAN NUMBER 1870132728

CHASE MANHATTAN MORTGAGE CORPORATION

CHASE MANHATTAN MORTGAGE CORPORATION
ATTENTION: DEPT 360
P.O. BOX 509011
SAN DIEGO, CA 92150-9011

"ON TIME" PAYMENT - DUE ON OR BEFORE

\$1,452.24 08/01/2003

"LATE PAYMENT" - DUE ON OR AFTER

\$1,524.85 08/16/2003

ADDITIONAL PRINCIPAL \$ _____

ADDITIONAL ESCROW \$ _____

LATE CHARGE \$ _____

TOTAL PAYMENT \$ _____

**Request for Taxpayer
Identification Number and Certification**

Give form to the requester.
Do not send to the IRS.

See Specific Instructions on page 2.

Name: **ALFREDO VASQUEZ**

Business name, if different than above: _____

Check appropriate box: Individual/Sole proprietor Corporation Partnership Other

Address (number, street, and apt. or suite no.): **12066 NW 11TH ST**

City, state, and ZIP code: **HOLLYWOOD, Florida 33026**

List account number(s) here (optional): **1870132728**

Requester's name and address (optional):
**Chase Manhattan Mortgage Corp.
343 Thornall Street
Edison, New Jersey 08837**

Part I Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. For individuals, this is your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the Part 1 instructions on page 2. For other entities, it is your employer identification number (EIN). If you do not have a number, see How to get a TIN on page 2.

Social security number: **148-02-8905**

OR

Employer identification number: _____

Note: If the account is in more than one name, see the chart on page 2 for guidelines on whose number to enter.

Part II Certification

Under penalties of perjury, I certify that:

- The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me), and
- I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding, and
- I am a U.S. person (including a U.S. resident alien).

Certification instructions. You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividends, you are not required to sign the Certification, but you must provide your correct TIN. (See the instructions on page 2.)

Sign Here: _____ Signature of U.S. person

Date: _____

Purpose of Form

A person who is required to file an information return with the IRS must get your correct taxpayer identification number (TIN) to report, for example, income paid to you, real estate transactions, mortgage interest you paid, acquisition or abandonment of secured property, cancellation of debt, or contributions you made to an IRA.

Use Form W-9 only if you are a U.S. person (including a resident alien), to give your correct TIN to the person requesting it (the requester) and, when applicable, to:

- Certify the TIN you are giving is correct (or you are waiting for a number to be issued),
- Certify you are not subject to backup withholding, or
- Claim exemption from backup withholding if you are a U.S. exempt payee.

If you are a foreign person, use the appropriate Form W-8. See Pub. 515, Withholding of Tax on Nonresident Aliens and Foreign Entities.

Note: If a requester gives you a form other than Form W-9 to request your TIN, you must use the requester's form if it is substantially similar to this Form W-9.

What is backup withholding? Persons making certain payments to you must under certain conditions withhold and pay to the IRS 30% of such payments after December 31, 2001 (29% after December 31, 2003). This is called "backup withholding." Payments that

may be subject to backup withholding include interest, dividends, broker and barter exchange transactions, rents, royalties, nonemployee pay, and certain payments from fishing boat operators. Real estate transactions are not subject to backup withholding.

You will not be subject to backup withholding on payments you receive if you give the requester your correct TIN, make the proper certifications, and report all your taxable interest and dividends on your tax return.

Payments you receive will be subject to backup withholding if:

- You do not furnish your TIN to the requester, or
- You do not certify your TIN when required (see the Part II instructions on page 2 for details), or
- The IRS tells the requester that you furnished an incorrect TIN, or
- The IRS tells you that you are subject to backup withholding because you did not report all your interest and dividends on your tax return (for reportable interest and dividends only), or
- You do not certify to the requester that you are not subject to backup withholding under 4 above (for reportable interest and dividend accounts opened after 1983 only).

Certain payees and payments are exempt from backup withholding. See the instructions on page 2 and the separate Instructions for the Requester of Form W-9.

Penalties

Failure to furnish TIN. If you fail to furnish your correct TIN to a requester, you are subject to a penalty of \$50 for each such failure unless your failure is due to reasonable cause and not to willful neglect.

Civil penalty for false information with respect to withholding. If you make a false statement with no reasonable basis the results in no backup withholding, you are subject to a \$500 penalty.

Criminal penalty for falsifying information. Willfully falsifying certifications or affirmations may subject you to criminal penalties including fines and/or imprisonment.

Misuse of TINs. If the requester discloses or uses TINs in violation of Federal law, the requester may be subject to civil and criminal penalties.

Specific Instructions

Name. If you are an individual, you must generally enter the name shown on your social security card. However, if you have changed your last name, for instance, due to marriage without informing the Social Security Administration of the name change, enter your first name, the last name shown on your social security card, and your new last name.

If the account is in joint names, list first and then circle the name of the person or entity whose number you enter in Part I of the form.

Sole proprietor. Enter your individual name as shown on your social security card on the "Name" line. You may enter your business, trade, or "doing business as (DBA)" name on the "Business name" line.

Limited liability company (LLC). If you are a single-member LLC (including a foreign LLC with a domestic owner) that is disregarded as an entity separate from its owner under Treasury regulations section 301.7701-3, enter the owner's name on the "Name" line. Enter the LLC's name on the "Business name" line.

Other entities. Enter your business name as shown on required Federal tax documents on the "Name" line. This name should match the name shown on the charter or other legal document creating the entity. You may enter any business, trade, or DBA name on the "Business name" line.

Exempt from backup withholding. If you are exempt, enter your name as described above, then check the "Exempt from backup withholding" box in the line following the business name, sign and date the form.

Individuals (including sole proprietors) are not exempt from backup withholding. Corporations are exempt from backup withholding for certain payments, such as interest and dividends. For more information on exempt payees, see the Instructions for the Requester of Form W-9.

If you are a nonresident alien or a foreign entity not subject to backup withholding, give the requester the appropriate completed Form W-8.

Note: If you are exempt from backup withholding, you should still complete this form to avoid possible erroneous backup withholding.

Part I - Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box.

If you are a resident alien and you do not have and are not eligible to get an SSN, your TIN is your IRS individual taxpayer identification number (ITIN). Enter it in the social security number box. If you do not have an ITIN, see *How to get a TIN* below.

If you are a sole proprietor and you have an EIN, you may enter either your SSN or EIN. However, the IRS prefers that you use your SSN.

If you are an LLC that is disregarded as an entity separate from its owner (see Limited liability company (LLC) above), and are owned by an individual, enter your SSN (or "pre-LLC" EIN, if desired). If the owner of a disregarded LLC is a corporation, partnership, etc., enter the owner's EIN.

Note: See the chart on this page for further clarification of name and TIN combinations.

How to get a TIN. If you do not have a TIN, apply for one immediately. To apply for an SSN, get Form SS-5, Application for a Social Security Card, from your local Social Security Administration office. Get Form W-7, Application for IRS Individual Taxpayer Identification Number, to apply for an ITIN, or Form SS-4, Application for Employer Identification Number, to apply for an EIN. You can get Forms W-7 and SS-4 from the IRS by calling 1-800-TAX-FORM (1-800-829-3676) or from the IRS Web Site at www.irs.gov.

If you are asked to complete Form W-9 but do not have a TIN, write "Applied For" in the space for the TIN, sign and date the form, and give it to the requester. For interest and dividend payments, and certain payments made with respect to readily tradable instruments, generally you will have 60 days to get a TIN and give it to the requester before you are subject to backup withholding on payments. The 60-day rule does not apply to other types of payments. You will be subject to backup withholding on all such payments until you provide your TIN to the requester.

Note: Writing "Applied For" means that you have already applied for a TIN or that you intend to apply for one soon.

Caution: A disregarded domestic entity that has a foreign owner must use the appropriate Form W-8.

Part II - Certification

To establish to the withholding agent that you are a U.S. person, or resident alien, sign Form W-9. You may be requested to sign by the withholding agent even if items 1, 3, and 5 below indicate otherwise.

For a joint account, only the person whose TIN is shown in Part I should sign (when required). Exempt recipients, see Exempt from backup withholding above.

Signature requirements. Complete the certification as indicated in 1 through 5 below.

1. **Interest, dividend, and barter exchange accounts opened before 1984 and broker accounts considered active during 1983.** You must give your correct TIN, but you do not have to sign the certification.

2. **Interest, dividend, broker, and barter exchange accounts opened after 1983 and broker accounts considered inactive during 1983.** You must sign the certification or backup withholding will apply. If you are subject to backup withholding and you are merely providing your correct TIN to the requester, you must cross out item 2 in the certification before signing the form.

3. **Real estate transactions.** You must sign the certification. You may cross out item 2 of the certification.

4. **Other payments.** You must give your correct TIN, but you do not have to sign the certification unless you have been notified that you have previously given an incorrect TIN. "Other payments" include payments made in the course of the requester's trade or business for rents, royalties, goods (other than bills for merchandise), medical and health care services (including payments to corporations), payments to a nonemployee for services, payments to certain fishing boat crew members and fishermen, and gross proceeds paid to attorneys (including payments to corporations).

5. **Mortgage interest paid by you, acquisition or abandonment of secured property, cancellation of debt, qualified tuition program payments (under section 529), IRA or Archer MSA contributions or distributions, and pension distributions.** You must give your correct TIN, but you do not have to sign the certification.

Privacy Act Notice

Section 6109 of the Internal Revenue Code requires you to give your correct TIN to persons who must file information returns with the IRS to report interest, dividends, and certain other income paid to you, mortgage interest you paid, the acquisition or abandonment of secured property, cancellation of debt, or contributions you made to an IRA or Archer MSA. The IRS uses the numbers for identification purposes and to help verify the accuracy of your tax return. The IRS may also provide this information to the Department of Justice for civil and criminal litigation, and to cities, states, and the District of Columbia to carry out their tax laws.

You must provide your TIN whether or not you are required to file a tax return. Payers must generally withhold 30% of taxable interest, dividend, and certain other payments to a payee who does not give a TIN to a payer. Certain penalties may also apply.

What Name and Number To Give the Requester

For this type of account:	Give name and SSN of:
1. Individual	The individual
2. Two or more individuals (joint account)	The actual owner of the account or, if combined funds, the first individual on the account ¹ The minor ²
3. Custodian account of a minor (Uniform Gift to Minors Act)	The grantor-trustee
4. a. The usual revocable savings trust (grantor is also trustee) b. So-called trust account that is not a legal or valid trust under state law	The actual owner ¹
5. Sole proprietorship	The owner ³
For this type of account:	Give name and EIN of:
6. Sole proprietorship	The owner ³
7. A valid trust, estate, or pension trust	Legal entity ⁴
8. Corporate	The corporation
9. Association, club, religious, charitable, educational, or other tax-exempt organization	The organization
10. Partnership	The partnership
11. A broker or registered nominee	The broker or nominee
12. Account with the Department of Agriculture in the name of a public entity (such as a state or local government, school district, or prison) that receives agricultural program payments	The public entity

¹ List first and circle the name of the person whose number you furnish. If only one person on a joint account has an SSN, the person's number must be furnished.

² Circle the minor's name and furnish the minor's SSN.

³ You must show your individual name, but you may also enter your business or "DBA" name. You may use either your SSN or EIN (if you have one).

⁴ List first and circle the name of the legal trust, estate, or pension trust. (DO NOT furnish the TIN of the personal representative or trustee unless the legal entity itself is designated in the account title.)

Note: If no name is circled when more than one name is listed, the number will be considered to be that of the first name listed.

Request for Taxpayer Identification Number and Certification

Give form to the requester.
Do not send to the IRS.

Print or type
See Specific Instructions on page 2.

Name
MARIA VASQUEZ

Business name, if different than above

Check appropriate box: Individual/Sole proprietor Corporation Partnership Other Exempt from backup withholding

Address (number, street, and apt. or suite no.)
12066 NW 11TH ST

City, state, and ZIP code
HOLLYWOOD, Florida 33026

List account number(s) here (optional)
1870132728

Requester's name and address (optional)
**Chase Manhattan Mortgage Corp.
343 Thornall Street
Edison, New Jersey 08837**

Part I Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. For individuals, this is your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the Part 1 instructions on page 2. For other entities, it is your employer identification number (EIN). If you do not have a number, see **How to get a TIN** on page 2.

Social security number
148-02-7369

or

Employer identification number

Note: If the account is in more than one name, see the chart on page 2 for guidelines on whose number to enter.

Part II Certification

Under penalties of perjury, I certify that:

- The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me), and
- I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding, and
- I am a U.S. person (including a U.S. resident alien).

Certification instructions. You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividends, you are not required to sign the Certification, but you must provide your correct TIN. (See the instructions on page 2.)

Sign Here Signature of U.S. person Date

Purpose of Form

A person who is required to file an information return with the IRS must get your correct taxpayer identification number (TIN) to report, for example, income paid to you, real estate transactions, mortgage interest you paid, acquisition or abandonment of secured property, cancellation of debt, or contributions you made to an IRA.

Use Form W-9 only if you are a U.S. person (including a resident alien), to give your correct TIN to the person requesting it (the requester) and, when applicable, to:

- Certify the TIN you are giving is correct (or you are waiting for a number to be issued).
- Certify you are not subject to backup withholding, or
- Claim exemption from backup withholding if you are a U.S. exempt payee.

If you are a foreign person, use the appropriate Form W-8. See Pub. 515, Withholding of Tax on Nonresident Aliens and Foreign Entities.

Note: If a requester gives you a form other than Form W-9 to request your TIN, you must use the requester's form if it is substantially similar to this Form W-9.

What is backup withholding? Persons making certain payments to you must under certain conditions withhold and pay to the IRS 30% of such payments after December 31, 2001 (29% after December 31, 2003). This is called "backup withholding." Payments that

may be subject to backup withholding include interest, dividends, broker and barter exchange transactions, rents, royalties, nonemployee pay, and certain payments from fishing boat operators. Real estate transactions are not subject to backup withholding.

You will not be subject to backup withholding on payments you receive if you give the requester your correct TIN, make the proper certifications, and report all your taxable interest and dividends on your tax return.

Payments you receive will be subject to backup withholding if:

- You do not furnish your TIN to the requester, or
- You do not certify your TIN when required (see the Part II instructions on page 2 for details), or
- The IRS tells the requester that you furnished an incorrect TIN, or
- The IRS tells you that you are subject to backup withholding because you did not report all your interest and dividends on your tax return (for reportable interest and dividends only), or
- You do not certify to the requester that you are not subject to backup withholding under 4 above (for reportable interest and dividend accounts opened after 1983 only).

Certain payees and payments are exempt from backup withholding. See the instructions on page 2 and the separate **Instructions for the Requester of Form W-9.**

Penalties

Failure to furnish TIN. If you fail to furnish your correct TIN to a requester, you are subject to a penalty of \$50 for each such failure unless your failure is due to reasonable cause and not to willful neglect.

Civil penalty for false information with respect to withholding. If you make a false statement with no reasonable basis that results in no backup withholding, you are subject to a \$500 penalty.

Criminal penalty for falsifying information. Willfully falsifying certifications or affirmations may subject you to criminal penalties including fines and/or imprisonment.

Misuse of TINs. If the requester discloses or uses TINs in violation of Federal law, the requester may be subject to civil and criminal penalties.

Specific Instructions

Name. If you are an individual, you must generally enter the name shown on your social security card. However, if you have changed your last name, for instance, due to marriage without informing the Social Security Administration of the name change, enter your first name, the last name shown on your social security card, and your new last name.

If the account is in joint names, list first and then circle the name of the person or entity whose number you enter in Part I of the form.

Sole proprietor. Enter your individual name as shown on your social security card on the "Name" line. You may enter your business, trade, or "doing business as (DBA)" name on the "Business name" line.

Limited liability company (LLC). If you are a single-member LLC (including a foreign LLC with a domestic owner) that is disregarded as an entity separate from its owner under Treasury regulations section 301.7701-3, enter the owner's name on the "Name" line. Enter the LLC's name on the "Business name" line.

Other entities. Enter your business name as shown on required Federal tax documents on the "Name" line. This name should match the name shown on the charter or other legal document creating the entity. You may enter any business, trade, or DBA name on the "Business name" line.

Exempt from backup withholding. If you are exempt, enter your name as described above, then check the "Exempt from backup withholding" box in the line following the business name, sign and date the form.

Individuals (including sole proprietors) are not exempt from backup withholding. Corporations are exempt from backup withholding for certain payments, such as interest and dividends. For more information on exempt payees, see the Instructions for the Requester of Form W-9.

If you are a nonresident alien or a foreign entity not subject to backup withholding, give the requester the appropriate completed Form W-9.

Note: If you are exempt from backup withholding, you should still complete this form to avoid possible erroneous backup withholding.

Part I - Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box.

If you are a resident alien and you do not have and are not eligible to get an SSN, your TIN is your IRS individual taxpayer identification number (ITIN). Enter it in the social security number box. If you do not have an ITIN, see **How to get a TIN** below.

If you are a sole proprietor and you have an EIN, you may enter either your SSN or EIN. However, the IRS prefers that you use your SSN.

If you are an LLC that is disregarded as an entity separate from its owner (see **Limited liability company (LLC)** above), and are owned by an individual, enter your SSN (or "pre-LLC" EIN, if desired). If the owner of a disregarded LLC is a corporation, partnership, etc., enter the owner's EIN.

Note: See the chart on this page for further clarification of name and TIN combinations.

How to get a TIN. If you do not have a TIN, apply for one immediately. To apply for an SSN, get Form SS-5, Application for a Social Security Card, from your local Social Security Administration office. Get Form W-7, Application for IRS Individual Taxpayer Identification Number, to apply for an ITIN, or Form SS-4, Application for Employer Identification Number, to apply for an EIN. You can get Forms W-7 and SS-4 from the IRS by calling 1-800-TAX-FORM (1-800-829-3676) or from the IRS Web Site at www.irs.gov.

If you are asked to complete Form W-9 but do not have a TIN, write "Applied For" in the space for the TIN, sign and date the form, and give it to the requester. For interest and dividend payments, and certain payments made with respect to readily tradable instruments, generally you will have 60 days to get a TIN and give it to the requester before you are subject to backup withholding on payments. The 60-day rule does not apply to other types of payments. You will be subject to backup withholding on all such payments until you provide your TIN to the requester.

Note: Writing "Applied For" means that you have already applied for a TIN or that you intend to apply for one soon.

Caution: A disregarded domestic entity that has a foreign owner must use the appropriate Form W-8.

Part II - Certification

To establish to the withholding agent that you are a U.S. person, or resident alien, sign Form W-9. You may be requested to sign by the withholding agent even if items 1, 2, and 5 below indicate otherwise.

For a joint account, only the person whose TIN is shown in Part I should sign (when required). Exempt recipients, see **Exempt from backup withholding** above.

Signature requirements. Complete the certification as indicated in 1 through 5 below.

1. **Interest, dividend, and barter exchange accounts opened before 1984 and broker accounts considered active during 1983.** You must give your correct TIN, but you do not have to sign the certification.

2. **Interest, dividend, broker, and barter exchange accounts opened after 1983 and broker accounts considered inactive during 1983.** You must sign the certification or backup withholding will apply. If you are subject to backup withholding and you are merely providing your correct TIN to the requester, you must cross out item 2 in the certification before signing the form.

3. **Real estate transactions.** You must sign the certification. You may cross out item 2 of the certification.

4. **Other payments.** You must give your correct TIN, but you do not have to sign the certification unless you have been notified that you have previously given an incorrect TIN. "Other payments" include payments made in the course of the requester's trade or business for rents, royalties, goods (other than bills for merchandise), medical and health care services (including payments to corporations), payments to a nonemployee for services, payments to certain fishing boat crew members and fishermen, and gross proceeds paid to attorneys (including payments to corporations).

5. **Mortgage interest paid by you, acquisition or abandonment of secured property, cancellation of debt, qualified tuition program payments (under section 529), IRA or Archer MSA contributions or distributions, and pension distributions.** You must give your correct TIN, but you do not have to sign the certification.

Privacy Act Notice

Section 6109 of the Internal Revenue Code requires you to give your correct TIN to persons who must file information returns with the IRS to report interest, dividends, and certain other income paid to you, mortgage interest you paid, the acquisition or abandonment of secured property, cancellation of debt, or contributions you made to an IRA or Archer MSA. The IRS uses the numbers for identification purposes and to help verify the accuracy of your tax return. The IRS may also provide this information to the Department of Justice for civil and criminal litigation, and to cities, states, and the District of Columbia to carry out their tax laws.

You must provide your TIN whether or not you are required to file a tax return. Payers must generally withhold 30% of taxable interest, dividend, and certain other payments to a payee who does not give a TIN to a payer. Certain penalties may also apply.

What Name and Number To Give the Requester

For this type of account:	Give name and SSN of:
1. Individual	The individual
2. Two or more individuals (joint account)	The actual owner of the account or, if combined funds, the first individual on the account ¹ The minor ²
3. Custodian account of a minor (Uniform Gift to Minors Act)	The grantor-trustee
4. a. The usual revocable savings trust (grantor is also trustee) b. So-called trust account that is not a legal or valid trust under state law	The actual owner ¹
5. Sole proprietorship	The owner ³
For this type of account:	Give name and EIN of:
6. Sole proprietorship	The owner ³
7. A valid trust, estate, or pension trust	Legal entity ⁴
8. Corporate	The corporation
9. Association, club, religious, charitable, educational, or other tax-exempt organization	The organization
10. Partnership	The partnership
11. A broker or registered nominee	The broker or nominee
12. Account with the Department of Agriculture in the name of a public entity (such as a state or local government, school district, or prison) that receives agricultural program payments	The public entity

¹ List first and circle the name of the person whose number you furnish. If only one person on a joint account has an SSN, the person's number must be furnished.

² Circle the minor's name and furnish the minor's SSN.

³ You must show your individual name, but you may also enter your business or "DBA" name. You may use either your SSN or EIN (if you have one).

⁴ List first and circle the name of the legal trust, estate, or pension trust. (Do not furnish the TIN of the personal representative or trustee unless the legal entity itself is no designated in the account title.)

Note: If no name is circled when more than one name is listed, the number will be considered to be that of the first name listed.

CHASE MANHATTAN MORTGAGE CORPORATION TRANSFER OF SERVICING DISCLOSURE STATEMENT

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 ACKNOWLEDGEMENT 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. § 2601 et seq.) you have certain rights under that Federal law. This statement tells you about those rights. It also tells you what the chances are that the servicing for this loan may be transferred to a different loan servicer. "Servicing" refers to collecting your principal, interest and escrow account payments, if any. If your loan servicer changes, there are certain procedures that must be followed. This statement generally explains those procedures.

Transfer Practices and Requirements

If the servicing of your loan is assigned, sold, or transferred to a new servicer, you must be given written notice of that transfer. The present loan servicer must send you notice in writing of the assignment, sale or transfer of the servicing not less than 15 days before the effective date of the transfer. The new loan servicer must also send you notice within 15 days after the effective date of the 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 under certain limited circumstances, when your servicer is changed abruptly. This exception applies only if your servicer is fired for cause, is in bankruptcy proceedings, or is involved in a conservatorship or receivership initiated by a Federal agency.

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 about the transfer of servicing. 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. § 2605) gives you certain consumer rights, whether or not your loan servicing is transferred. If you send a "qualified written request" to your loan servicer, your servicer must provide you with a written acknowledgement 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 on 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 by Original Lender

- The following is the best estimate of what will happen to the servicing of your mortgage loan:
We may assign, sell or transfer the servicing of your loan while the loan is outstanding. We are able to service your loan, but we have not decided whether to service your loan.
- For all the loans that we make in the 12-month period after your loan is funded, we estimate that the percentage of 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. This is only our best estimate and it is not binding. Business conditions or other circumstances may affect our future transferring decisions.
- We have previously assigned, sold, or transferred the servicing of federally-related mortgage loans.

Acknowledgement 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 acknowledgement is a required part of the mortgage loan application.

ALFREDO VASQUEZ	_____	MARIA VASQUEZ	_____
	Date		Date
_____	Date	_____	Date
_____	Date	_____	Date
_____	Date	_____	Date

Lender Representative: _____ Date June 23, 2003

Loan # 1870132728

CHASE MANHATTAN MORTGAGE CORPORATION

NAME AFFIDAVIT

THIS IS TO CERTIFY THAT ALFREDO VASQUEZ

IS ALSO KNOWN AS n/a

X _____ PLEASE SIGN NAME AS APPEARS ON DOCUMENTS

STATE OF _____

COUNTY OF _____

ON _____ BEFORE ME, THE UNDERSIGNED, A NOTARY PUBLIC IN

AND FOR SAID STATE, PERSONALLY APPEARED ALFREDO VASQUEZ

KNOWN TO ME TO BE THE PERSON WHOSE NAME IS SUBSCRIBED TO THE WITHIN INSTRUMENT AND

ACKNOWLEDGED THAT ALFREDO VASQUEZ

EXECUTED THE SAME.

WITNESS MY HAND AND OFFICIAL SEAL.

NAME (TYPED OR PRINTED) _____

DATE COMMISSION EXPIRES _____

Notary Public

C-7039BC (4/00)

Loan # 1870132728

CHASE MANHATTAN MORTGAGE CORPORATION

NAME AFFIDAVIT

THIS IS TO CERTIFY THAT MARIA VASQUEZ

IS ALSO KNOWN AS N/A

X _____ PLEASE SIGN NAME AS APPEARS ON DOCUMENTS

STATE OF

COUNTY OF

ON _____ BEFORE ME, THE UNDERSIGNED, A NOTARY PUBLIC IN

AND FOR SAID STATE, PERSONALLY APPEARED MARIA VASQUEZ

KNOWN TO ME TO BE THE PERSON WHOSE NAME IS SUBSCRIBED TO THE WITHIN INSTRUMENT AND

ACKNOWLEDGED THAT MARIA VASQUEZ

EXECUTED THE SAME.

WITNESS MY HAND AND OFFICIAL SEAL.

NAME (TYPED OR PRINTED) _____

DATE COMMISSION EXPIRES _____

Notary Public

C-7039BC (4/00)

OCCUPANCY AFFIDAVIT

LENDER: Chase Manhattan Mortgage Corp.

LOAN NUMBER: 1870132728

BORROWER(S): ALFREDO VASQUEZ and MARIA VASQUEZ

ADDRESS OF PROPERTY: 10665 SW 8 ST, UNIT 2402
PEMBROKE PINES, Florida 33025

I/We, the undersigned "Borrower(s)" certify that the following statements are true with regard to Owner Occupancy of the security property located at 10665 SW 8 ST, UNIT 2402, PEMBROKE PINES, Florida for which this mortgage is obtained.

Please mark with an "X" the applicable property type for which this mortgage is being obtained and sign below to indicate compliance with the Lender's occupancy requirements.

[X] PRIMARY

The property for which this mortgage is being obtained is being purchased/refinanced as a primary home and I/we intend to occupy the aforementioned property within thirty (30) days of the loan closing, or on the 23RD day of July, 2003

The property for which this mortgage is being obtained is being purchased/refinanced as a primary home and I/we intend to use the property as a year-round residence.

[] SECOND HOME

The security property is being purchased as a second home and I/we intend to occupy the property for at least fourteen (14) days or more annually.

The security property is being purchased as a second home and will be used for my/our exclusive use and enjoyment and is not subject to a mandatory rental pool.

The security property is being purchased for a second home and I/we do not intend to lease the property.

The security property is being purchased for a second home and is suitable for year-round occupancy.

[] INVESTMENT PROPERTY

This property will not be occupied by me/us and will be considered strictly an investor unit.

BORROWER ALFREDO VASQUEZ Date

BORROWER MARIA VASQUEZ Date

BORROWER Date

BORROWER Date

BORROWER Date

BORROWER Date

UNDERTAKING AND ERRORS AND OMISSIONS FORM

Obligor(s): ALFREDO VASQUEZ and MARIA VASQUEZ

Property Address 10665 SW 8 ST, UNIT 2402, PEMBROKE PINES, Florida 33025
Loan Number: 1870132728 Loan Amount \$ 157,152.00

STATE OF Florida }
 } ss.:
COUNTY OF Broward }

In consideration of the Mortgage loan (the "Loan") made by Chase Manhattan Mortgage Corp.
its successors and/or assigns (the "Lender") to ALFREDO VASQUEZ and MARIA VASQUEZ

(the "Obligor(s)") on the 23RD day of June, 2003, and to induce the Lender to make said Loan, the Obligor(s) do Represent and promise as follows:

1. Upon request by or on behalf of the Lender, the Obligor(s) will execute any document as is reasonable to provide assurance to Lender:
 - (A) that the Obligations undertaken by the Obligor(s) in connection with the Loan will be faithfully performed;
 - (B) that any and all documents and instruments signed by Obligor(s) in connection with the Loan are accurate statements as to the truth of the matters set forth in them and constitute binding Obligations upon the Obligor(s) according to their tenor; or
 - (C) as to the amount of the Loan outstanding from time to time, and the date and amount of payments in respect of the Loan.
2. Upon request by or on behalf of the Lender, the Obligor(s) will execute any document or instrument that ought to have been signed at or before closing of the Loan, or will re-execute any document or instrument incorrectly completed and/or signed in connection with the Loan, or, in the alternative, Obligor(s) hereby grant Lender or Lender's attorney a power of attorney so that Lender's authorized representative or Lender's attorney may act in my/our place and instead in the way in which I/we myself/ourselves could do, if I/we were personally present, for the sole purpose of executing or re-executing said document or instrument on the Obligor(s)' behalf, without prior notice. This limited power of attorney shall be irrevocable during the term of the loan and this power of attorney shall not be affected by the subsequent disability or incompetence of the principal(s).
3. Upon request by or on behalf of Lender, the Obligor(s) will pay any fee or charge that ought to have been paid by Obligor and collected by Lender at or before closing of the Loan but was not collected by Lender.
4. Obligor(s) shall fully cooperate and comply with all such requests as set forth in Paragraphs 1, and/or 2 and/or 3 within seven (7) days of receipt of said request. Failure to do so shall constitute an event of default as defined in the Loan documents and shall entitle Lender to the remedies available for default under the Loan documents.

In Witness Whereof I/we have hereunto signed my/our name(s) this 23RD day of June, 2003

ALFREDO VASQUEZ

MARIA VASQUEZ

STATE OF
COUNTY OF

On the _____ day of _____, _____ before me personally came

to me known to be individual(s) described in and who executed the foregoing instrument, and acknowledged that they executed the same.

Notary Public

BORROWER'S CERTIFICATION & AUTHORIZATION

Date: June 23, 2003
Loan Number: 1870132728

Borrower(s): ALFREDO VASQUEZ
MARIA VASQUEZ

Address: 12066 NW 11TH ST
HOLLYWOOD, Florida 33026
Property: 10665 SW 8 ST, UNIT 2402
PEMBROKE PINES, Florida 33025

CERTIFICATION

The undersigned certify the following:

1. I/We have applied for a mortgage loan from Chase. In applying for the loan, I/we completed a loan application containing various information on the purpose of the loan, the amount and source of the downpayment, 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. I/We understand and agree that if the loan program under which I/we applied is not a full documentation program, Chase reserves the right to change the mortgage loan review process to a full documentation program. This may include verifying the information provided on the application with the employer and/or the financial institution.

AUTHORIZATION TO RELEASE INFORMATION

To Whom It May Concern:

1. I/We have applied for a mortgage loan from Chase. As part of the loan application process, Chase may verify information contained in my/our loan application and in other documents required in connection with the loan, either before the loan is closed or as part of its quality control program.
2. I/We authorize you to provide to Chase, and to any investor to whom Chase may sell my/our mortgage, 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. Chase or any investor that purchases the mortgage may address this authorization to any party named in the loan application.
3. A copy of this authorization may be accepted as an original.
4. Your prompt reply to Chase or the investor that purchased the mortgage is appreciated.

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's Signature)
ALFREDO VASQUEZ

148-02-8905
(Social Security Number)

(Borrower's Signature)
MARIA VASQUEZ

148-02-7369
(Social Security Number)

(Borrower's Signature)

(Social Security Number)

(Borrower's Signature)

(Social Security Number)

B&C BORROWER'S CERTIFICATION & AUTHORIZATION
BC6719 (9/96)

"AS IS" STATEMENT

Address of Property: 10665 SW 8 ST, UNIT 2402
PEMBROKE PINES, Florida 33025

I/WE, hereby declare that, I/WE, have inspected this residential property and I/WE hereby accept this property is in "AS IS" condition without any reservation, for use as MY/OUR home, and hereby hold the Mortgagee harmless.

Date
ALFREDO VASQUEZ

Date
MARIA VASQUEZ

Date

Date

Date

Date

Date

Date

TAX INFORMATION SHEET

Loan Number: 1870132728

Borrower(s) Name(s): ALFREDO VASQUEZ

Situs Address: 10665 SW 8 ST, UNIT 2402, PEMBROKE PINES, Florida 33025

New Construction? (Y/N) _____

ESCROW FOR TAXES? (Y/N) _____

Please indicate below, the name(s) of the municipality that taxes are payable to.

COUNTY (if any) Broward

Taxes paid through: (MM/YY) _____

Last Amount paid or Estimated Amount of next disbursement: _____

Next tax payment due: (MM/YY) _____

Property Identification Number (i.e. parcel number): _____

CITY, TOWNSHIP OR BOROUGH (if any) PEMBROKE PINES

Taxes paid through: (MM/YY) _____

Last Amount paid or Estimated Amount of next disbursement: _____

Next tax payment due: (MM/YY) _____

Property Identification Number (i.e. parcel number): _____

SCHOOL (if any) _____

Taxes paid through: (MM/YY) _____

Last Amount paid or Estimated Amount of next disbursement: _____

Next tax payment due: (MM/YY) _____

Property Identification Number (i.e. parcel number): _____

Other (Assessments, etc.) _____

Taxes paid through: (MM/YY) _____

Last Amount paid or Estimated Amount of next disbursement: _____

Next tax payment due: (MM/YY) _____

Property Identification Number (i.e. parcel number): _____

TAX BILLS DUE WITHIN 30 DAYS OF CLOSING MUST BE PAID BY THE SETTLEMENT AGENT, THEREFORE IT WILL BE NECESSARY TO WITHHOLD ESCROW TO THE TAX BILL AND FORWARD THE PAID RECEIPT TO CHASE MANHATTAN MORTGAGE CORPORATION, 10790 RANCHO BERNARDO ROAD, SAN DIEGO, CA. 92127. NONCOMPLIANCE TO THIS POLICY WILL RESULT IN A CHARGE TO THE SETTLEMENT AGENT FOR ANY DELINQUENT PENALTIES.

WE, THE CLOSING AGENT HAVE WITHHELD \$ _____ TO PAY _____

CLOSING AGENT: Machado & Herran

ADDRESS: 8500 SW 8th Street Suite 238, Miami, Florida 33144

PHONE NUMBER: (305) 261-5355

ESCROW/FILE # _____

BY: _____

DATE _____

NAME/TITLE _____

TAX INFORMATION SHEET
C-6038BC (4/01) (replaces 4/00)

**J.P. MORGAN CHASE
FAIR LENDING STATEMENT**

The equal treatment of all credit applicants, without regard to race, sex, sexual orientation, color, national origin, religion, age, marital status, disability, or any other prohibited basis, is an integral part of our fundamental mission of providing quality financial services to existing and prospective customers. Denying any segment of society equal access to basic economic opportunities, such as home ownership or credit, is morally repugnant and has no place in our society. Only through the efforts of all of us at J.P. Morgan Chase can we ensure that every applicant for credit receives fair and equal treatment and that we have helped each member of the communities J.P. Morgan Chase serves reach his or her fullest potential.

J.P. Morgan Chase & Co. is committed to the principle that every applicant for credit receive fair and equal treatment throughout the credit application and approval process. This principle is embodied in the Equal Credit Opportunity Act and the Fair Housing Act and applies to every lending subsidiary of the Corporation.

RE:
ALFREDO VASQUEZ
10665 SW 8 ST, UNIT 2402
PEMBROKE PINES, Florida 33025

1870132728
06/23/2003

Dear Title Agent,

At Chase, it is our policy to provide credit to individuals on sound lending practices. We evaluate each credit application on its merits regardless of the applicant's race, color, national origin, religion, gender, marital or family status, sexual orientation, disability, age, or the fact that the applicant receives public assistance or may have exercised rights under the federal Consumer Credit Protection Act.

Fair lending is the law. More important, fair lending is the ethical and moral obligation of every individual providing services in our industry. It is the right thing to do.

Our policy of fair treatment and equal opportunity extends to every aspect of the credit transaction. This includes advertising, pre-application inquiries and discussions, application taking, processing, underwriting, purchasing, servicing and collecting loans.

As a title agent doing business with Chase, we expect you to share our commitment to fair lending. Attached you will find the J.P. Morgan Chase & Co. Fair Lending Statement. Please review it and ensure that it is applied to all of our customers.

We look forward to our continued relationship of providing all mortgage applicants equal opportunity and fair treatment. Working together, we can build a business relationship that is sound, profitable, and responsive to customer needs.

Thank you for joining us in this endeavor. If you have any comments or questions about Chase Manhattan's fair lending policy or practices, please contact us.

Sincerely,

*Branch Manager
Chase Manhattan*

**Title Agent Letter - Fair Lending
C-6004B (1/01) (replaces 2/98)**

Request for Copy or Transcript of Tax Form

▶ Read instructions before completing this form.

▶ Type or print clearly. Request may be rejected if the form is incomplete or illegible.

Note: Do not use this form to get tax account information. Instead, see instructions below.

1a Name shown on tax form. If a joint return, enter the name shown first. ALFREDO VASQUEZ	1b First social security number on tax form or employer identification number (see instructions) 148-02-8905
2a If a joint return, spouse's name shown on tax form	2b Second social security number on tax form
3 Current name, address (including apt., room, or suite no.), city, state, and ZIP code ALFREDO VASQUEZ 12066 NW 11TH ST HOLLYWOOD, Florida 33026	
4 Address, (including apt., room, or suite no.), city, state, and ZIP code shown on the last return filed if different from line 3	
5 If copy of form or a tax return transcript is to be mailed to someone else, enter the third party's name and address Chase Manhattan Mortgage Corp. 300 Tice Blvd., 3rd Floor South, Woodcliff Lake, New Jersey 07677	
6 If we cannot find a record of your tax form and you want the payment refunded to the third party, check here ... <input type="checkbox"/>	
7 If name in third party's records differs from line 1a above, enter that name here (see instructions) ▶ <input type="checkbox"/>	
8 Check only one box to show what you want. There is no charge for items 8a, b, and c: a <input type="checkbox"/> Tax return transcript of Form 1040 series filed during the current calendar year and the 3 prior calendar years (see instructions). b <input type="checkbox"/> Verification of nonfiling. c <input type="checkbox"/> Form(s) W-2 information (see instructions). d <input type="checkbox"/> Copy of tax form and all attachments (including Form(s) W-2, schedules, or other forms). The charge is \$23 for each period requested. Note: If these copies must be certified for court or administrative proceedings, see instructions and check here ▶ <input type="checkbox"/>	
9 If this request is to meet a requirement of one of the following, check all boxes that apply. <input type="checkbox"/> Small Business Administration <input type="checkbox"/> Department of Education <input type="checkbox"/> Department of Veterans Affairs <input type="checkbox"/> Financial institution	
10 Tax form number (Form 1040, 1040A, 941, etc.)	12 Complete only if line 8d is checked. Amount due: a Cost for each period \$ 23.00 b Number of tax periods requested on line 11 c Total cost. Multiply line 12a by line 12b \$ Full payment must accompany your request. Make check or money order payable to "Internal Revenue Service."
11 Tax period(s) (year or period ended date). If more than four, see instructions.	

Caution: Before signing, make sure all items are complete and the form is dated.

I declare that I am either the taxpayer whose name is shown on line 1a or 2a, or a person authorized to obtain the tax information requested. I am aware that based upon this form, the IRS will release the tax information requested to any party shown on line 5. The IRS has no control over what that party does with the information.

Please Sign Here	Signature. See instructions. If other than taxpayer, attach authorization document.	Date	Telephone number of requester	
	Title (if line 1a above is a corporation, partnership, estate, or trust)	Date	Best time to call	
	Spouse's signature	Date	TRY A TAX RETURN TRANSCRIPT (see line 8a instructions)	
	(Continued on page 2)			

Instructions

Section references are to the Internal Revenue Code.

TIP: If you had your tax form filled in by a paid preparer, check first to see if you can get a copy from the preparer. This may save you both time and money.

Purpose of Form. - Use Form 4506 to get a tax return transcript, verification that you did not file a Federal tax return, Form W-2 information, or a copy of a tax form. Allow 6 weeks after you file a tax form before you request a copy of it or a transcript. For W-2

information, wait 13 months after the end of the year in which the wages were earned. For example, wait until Feb. 1999 to request W-2 information for wages earned in 1997.

Do not use this form to request Forms 1099 or tax account information. See this page for details on how to get these items.

Note: Form 4506 must be received by the IRS within 60 calendar days after the date you signed and dated the request.

How Long Will It Take? - You can get a tax return transcript or verification of nonfiling within 7 to 10 workdays after the IRS

receives your request. It can take up to 60 calendar days to get a copy of a tax form or W-2 information. To avoid any delay, be sure to furnish all the information asked for on Form 4506.

Forms 1099. - If you need a copy of a Form 1099, contact the payer. If the payer cannot help you, call or visit the IRS to get Form 1099 information.

Tax Account Information. - If you need a statement of your tax account showing any later changes that you or the IRS made to the original return, request tax account

(Continued on page 2)

For Privacy Act and Paperwork Reduction Act Notice, see page 2.

information. Tax account information lists certain items from your return, including any later changes.

To request tax account information, write or visit an IRS office or call the IRS at the number listed in your telephone directory.

If you want your tax account information sent to a third party, complete Form 8821, Tax Information Authorization. You may get this form by phone (call 1-800-829-3676) or on the Internet (at <http://www.irs.ustreas.gov>).

Line 1b. - Enter your employer identification number (EIN) only if you are requesting a copy of a business tax form. Otherwise, enter the first social security number (SSN) shown on the tax form.

Line 2b. - If requesting a copy or transcript of a joint tax form, enter the second SSN shown on the tax form.

Note: If you do not complete line 1b and, if applicable, line 2b, there may be a delay in processing your request.

Line 5. - If you want someone else to receive the tax form or tax return transcript (such as a CPA, an enrolled agent, a scholarship board, or a mortgage lender), enter the name and address of the individual. If we cannot find a record of your tax form, we will notify the third party directly that we cannot fill the request.

Line 7. - Enter the name of the client, student, or applicant if it is different from the name shown on line 1a. For example, the name on line 1a may be the parent of a student applying for financial aid. In this case, you would enter the student's name on line 7 so the scholarship board can associate the tax form or tax return transcript with their file.

Line 8a. - If you want a tax return transcript, check this box. Also, on line 10 enter the tax form number and on line 11 enter the tax period for which you want the transcript.

A tax return transcript is available only for returns in the 1040 series (Form 1040, Form 1040A, 1040EZ, etc.). It shows most line items from the original return, including accompanying forms and schedules. In many cases, a transcript will meet the requirement of any lending institution such as a financial institution, the Department of Education, or the Small Business Administration. It may also be used to verify that you did not claim any itemized deductions for a residence.

Note: A tax return transcript does not reflect any changes you or the IRS made to the original return. If you want a statement of your tax account with the changes, see Tax Account Information on page 1.

Line 8b. - Check this box only if you want proof from the IRS that you did not file a return for the year. Also, on line 11 enter the tax period for which you want verification of nonfiling.

Line 8c. - If you want only Form(s) W-2 information, check this box. Also, on line 10 enter "Form(s) W-2 only" and on line 11 enter the tax period for which you want the information.

You may receive a copy of your actual Form W-2 or a transcript of the information, depending on how your employer filed the form. However, state withholding information is not shown on a transcript. If you have filed your tax return for the year the wages were earned, you can get a copy of the actual Form W-2 by requesting a complete copy of your return and paying the required fee.

Contact your employer if you have lost your current year's Form W-2 or have not received it by the time you are ready to prepare your tax return.

Note: If you are requesting information about your spouse's Form W-2, your spouse must sign Form 4506.

Line 8d. - If you want a certified copy of a tax form for court or administrative proceedings, check the box to the right of line 8d. It will take at least 60 days to process your request.

Line 11. - Enter the year(s) of the tax form or tax return transcript you want. For fiscal-year filers or requests for quarterly tax forms, enter the date the period ended; for example, 3/31/96, 6/30/96, etc. If you need more than four different tax periods, use additional Forms 4506. Tax forms filed 6 or more years ago may not be available for making copies. However, tax account information is generally still available for these periods.

Line 12c. - Write your SSN or EIN and "Form 4506 Request" on your check or money order. If we cannot fill your request, we will refund your payment.

Signature. - Requests for copies of tax forms or tax return transcripts to be sent to a third party must be signed by the person whose name is shown on line 1a or by a person authorized to receive the requested information.

Copies of tax forms or tax return transcripts for a jointly filed return may be furnished to either the husband or the wife. Only one signature is required. However, see the line 8c instructions. Sign Form 4506 exactly as your name appeared on the original tax form. If you changed your name, also sign your current name.

For a corporation, the signature of the president of the corporation, or any principal officer and the secretary, or the principal officer and another officer are generally required. For more details on who may obtain tax information on corporations, partnerships, estates, and trusts, see section 6103.

If you are not the taxpayer shown on line 1a, you must attach your authorization to receive a copy of the requested tax form or tax return transcript. You may attach a copy of the authorization document if the original has already been filed with the IRS. This will generally be a power of attorney (Form 2848), or other authorization, such as Form 8821, or evidence of entitlement (for Title 11 Bankruptcy or Receivership Proceedings). If the taxpayer is deceased, you must send Letters Testamentary or other evidence to establish that you are authorized to act for the taxpayer's estate.

Where To File. - Mail Form 4506 with the correct total payment attached, if required, to the Internal Revenue Service Center for the place where you lived when the requested tax form was filed.

Note: You must use a separate form for each service center from which you are requesting a copy of your tax form or tax return transcript.

If you lived in:	Use this address:
New Jersey, New York (New York City and counties of Nassau, Rockland, Suffolk, and Westchester)	1040 Waverly Ave. Photocopy Unit Stop 532 Holtville, NY 11742
New York (all other counties), Connecticut, Maine, Massachusetts, New Hampshire, Rhode Island, Vermont	310 Lowell St. Photocopy Unit Stop 679 Andover, MA 01810
Florida, Georgia, South Carolina	4800 Buford Hwy. Photocopy Unit Stop 91 Doraville, GA 30362

Indiana, Kentucky, Michigan, Ohio, West Virginia	P.O. Box 145500 Photocopy Unit Stop 521 Cincinnati, OH 45250
Kansas, New Mexico, Oklahoma, Texas	3651 South Interregional Hwy. Photocopy Unit Stop 6718 Austin, TX 73301
Alaska, Arizona, California (counties of Alpine, Amador, Butte, Calaveras, Colusa, Contra Costa, Del Norte, El Dorado, Glenn, Humboldt, Lake, Lassen, Marin, Mendocino, Modoc, Napa, Nevada, Placer, Plumas, Sacramento, San Joaquin, Shasta, Sierra, Siskiyou, Solano, Sonoma, Sutter, Tehama, Trinity, Yolo, and Yuba), Colorado, Idaho, Montana, Nebraska, Nevada, North Dakota, Oregon, South Dakota, Utah, Washington, Wyoming	P.O. Box 9941 Photocopy Unit Stop 6734 Ogden, UT 84409
California (all other counties), Hawaii	5045 E. Butler Avenue Photocopy Unit Stop 52180 Fresno, CA 93888
Illinois, Iowa, Minnesota, Missouri, Wisconsin	2306 E. Bannister Road Photocopy Unit Stop 6700, Annex 1 Kansas City, MO 64999
Alabama, Arkansas, Louisiana, Mississippi, North Carolina, Tennessee	P.O. Box 30309 Photocopy Unit Stop 46 Memphis, TN 38130
Delaware, District of Columbia, Maryland, Pennsylvania, Virginia, a foreign country, or A.P.O. or F.P.O. address	11601 Roosevelt Blvd. Photocopy Unit DP 536 Philadelphia, PA 19255

Privacy Act and Paperwork Reduction Act Notice. - We ask for the information on this form to establish your right to gain access to your tax form or transcript under the Internal Revenue Code, including sections 6103 and 6109. We need it to gain access to your tax form or transcript in our files and properly respond to your request. If you do not furnish the information, we will not be able to fill your request. We may give the information to the Department of Justice or other appropriate law enforcement official, as provided by law.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by section 6103.

The time needed to complete and file this form will vary depending on individual circumstances. The estimated average time is: **Recordkeeping**, 13 min.; **Learning about the law or the form**, 7 min.; **Preparing the form**, 26 min.; and **Copying, assembling, and sending the form to the IRS**, 17 min.

If you have comments concerning the accuracy of these time estimates or suggestions for making this form simpler, we would be happy to hear from you. You can write to the Tax Forms Committee, Western Area Distribution Center, Rancho Cordova, CA 95743-0001. **DO NOT** send the form to this address. Instead, see **Where To File** on this page.

Request for Copy or Transcript of Tax Form

▶ Read instructions before completing this form.

▶ Type or print clearly. Request may be rejected if the form is incomplete or illegible.

Note: Do not use this form to get tax account information. Instead, see instructions below.

<p>1a Name shown on tax form. If a joint return, enter the name shown first.</p> <p>MARIA VASQUEZ</p>	<p>1b First social security number on tax form or employer identification number (see instructions)</p> <p>148-02-7369</p>
<p>2a If a joint return, spouse's name shown on tax form</p>	<p>2b Second social security number on tax form</p>
<p>3 Current name, address (including apt., room, or suite no.), city, state, and ZIP code</p> <p>MARIA VASQUEZ 12066 NW 11TH ST HOLLYWOOD, Florida 33026</p>	
<p>4 Address, (including apt., room, or suite no.), city, state, and ZIP code shown on the last return filed if different from line 3</p>	
<p>5 If copy of form or a tax return transcript is to be mailed to someone else, enter the third party's name and address</p> <p>Chase Manhattan Mortgage Corp. 300 Tice Blvd., 3rd Floor South, Woodcliff Lake, New Jersey 07677</p>	
<p>6 If we cannot find a record of your tax form and you want the payment refunded to the third party, check here <input type="checkbox"/></p>	
<p>7 If name in third party's records differs from line 1a above, enter that name here (see instructions) ▶</p>	
<p>8 Check only one box to show what you want. There is no charge for items 8a, b, and c:</p> <p>a <input type="checkbox"/> Tax return transcript of Form 1040 series filed during the current calendar year and the 3 prior calendar years (see instructions).</p> <p>b <input type="checkbox"/> Verification of nonfiling.</p> <p>c <input type="checkbox"/> Form(s) W-2 information (see instructions).</p> <p>d <input type="checkbox"/> Copy of tax form and all attachments (including Form(s) W-2, schedules, or other forms). The charge is \$23 for each period requested. Note: If these copies must be certified for court or administrative proceedings, see instructions and check here <input type="checkbox"/></p>	
<p>9 If this request is to meet a requirement of one of the following, check all boxes that apply.</p> <p><input type="checkbox"/> Small Business Administration <input type="checkbox"/> Department of Education <input type="checkbox"/> Department of Veterans Affairs <input type="checkbox"/> Financial institution</p>	
<p>10 Tax form number (Form 1040, 1040A, 941, etc.)</p>	<p>12 Complete only if line 8d is checked.</p> <p>Amount due:</p> <p>a Cost for each period \$ 23.00</p> <p>b Number of tax periods requested on line 11</p> <p>c Total cost. Multiply line 12a by line 12b \$</p> <p>Full payment must accompany your request. Make check or money order payable to "Internal Revenue Service."</p>
<p>11 Tax period(s) (year or period ended date). If more than four, see instructions.</p>	

Caution: Before signing, make sure all items are complete and the form is dated.

I declare that I am either the taxpayer whose name is shown on line 1a or 2a, or a person authorized to obtain the tax information requested. I am aware that based upon this form, the IRS will release the tax information requested to any party shown on line 5. The IRS has no control over what that party does with the information.

	Telephone number of requester
Signature. See instructions. If other than taxpayer, attach authorization document.	Date
Title (if line 1a above is a corporation, partnership, estate, or trust)	Best time to call
Spouse's signature	Date

Instructions

Section references are to the Internal Revenue Code.

TIP: If you had your tax form filled in by a paid preparer, check first to see if you can get a copy from the preparer. This may save you both time and money.

Purpose of Form. - Use Form 4506 to get a tax return transcript, verification that you did not file a Federal tax return, Form W-2 information, or a copy of a tax form. Allow 6 weeks after you file a tax form before you request a copy of it or a transcript. For W-2

information, wait 13 months after the end of the year in which the wages were earned. For example, wait until Feb. 1999 to request W-2 information for wages earned in 1997.

Do not use this form to request Forms 1099 or tax account information. See this page for details on how to get these items.

Note: Form 4506 must be received by the IRS within 60 calendar days after the date you signed and dated the request.

How Long Will It Take? - You can get a tax return transcript or verification of nonfiling within 7 to 10 workdays after the IRS

receives your request. It can take up to 60 calendar days to get a copy of a tax form or W-2 information. To avoid any delay, be sure to furnish all the information asked for on Form 4506.

Forms 1099. - If you need a copy of a Form 1099, contact the payer. If the payer cannot help you, call or visit the IRS to get Form 1099 information.

Tax Account Information. - If you need a statement of your tax account showing any later changes that you or the IRS made to the original return, request tax account

(Continued on page 2)

For Privacy Act and Paperwork Reduction Act Notice, see page 2.

information. Tax account information lists certain items from your return, including any later changes.

To request tax account information, write or visit an IRS office or call the IRS at the number listed in your telephone directory.

If you want your tax account information sent to a third party, complete Form 8821, Tax Information Authorization. You may get this form by phone (call 1-800-829-3676) or on the Internet (at <http://www.irs.ustreas.gov>).

Line 1b. - Enter your employer identification number (EIN) only if you are requesting a copy of a business tax form. Otherwise, enter the first social security number (SSN) shown on the tax form.

Line 2b. - If requesting a copy or transcript of a joint tax form, enter the second SSN shown on the tax form.

Note: If you do not complete line 1b and, if applicable, line 2b, there may be a delay in processing your request.

Line 5. - If you want someone else to receive the tax form or tax return transcript (such as a CPA, an enrolled agent, a scholarship board, or a mortgage lender), enter the name and address of the individual. If we cannot find a record of your tax form, we will notify the third party directly that we cannot fill the request.

Line 7. - Enter the name of the client, student, or applicant if it is different from the name shown on line 1a. For example, the name on line 1a may be the parent of a student applying for financial aid. In this case, you would enter the student's name on line 7 so the scholarship board can associate the tax form or tax return transcript with their file.

Line 8a. - If you want a tax return transcript, check this box. Also, on line 10 enter the tax form number and on line 11 enter the tax period for which you want the transcript.

A tax return transcript is available only for returns in the 1040 series (Form 1040, Form 1040A, 1040EZ, etc.). It shows most line items from the original return, including accompanying forms and schedules. In many cases, a transcript will meet the requirement of any lending institution such as a financial institution, the Department of Education, or the Small Business Administration. It may also be used to verify that you did not claim any itemized deductions for a residence.

Note: A tax return transcript does not reflect any changes you or the IRS made to the original return. If you want a statement of your tax account with the changes, see Tax Account Information on page 1.

Line 8b. - Check this box only if you want proof from the IRS that you did not file a return for the year. Also, on line 11 enter the tax period for which you want verification of nonfiling.

Line 8c. - If you want only Form(s) W-2 information, check this box. Also, on line 10 enter "Form(s) W-2 only" and on line 11 enter the tax period for which you want the information.

You may receive a copy of your actual Form W-2 or a transcript of the information, depending on how your employer filed the form. However, state withholding information is not shown on a transcript. If you have filed your tax return for the year the wages were earned, you can get a copy of the actual Form W-2 by requesting a complete copy of your return and paying the required fee.

Contact your employer if you have lost your current year's Form W-2 or have not received it by the time you are ready to prepare your tax return.

Note: If you are requesting information about your spouse's Form W-2, your spouse must sign Form 4506.

Line 8d. - If you want a certified copy of a tax form for court or administrative proceedings, check the box to the right of line 8d. It will take at least 60 days to process your request.

Line 11. - Enter the year(s) of the tax form or tax return transcript you want. For fiscal-year filers or requests for quarterly tax forms, enter the date the period ended; for example, 3/31/96, 6/30/96, etc. If you need more than four different tax periods, use additional Forms 4506. Tax forms filed 6 or more years ago may not be available for making copies. However, tax account information is generally still available for these periods.

Line 12c. - Write your SSN or EIN and "Form 4506 Request" on your check or money order. If we cannot fill your request, we will refund your payment.

Signature. - Requests for copies of tax forms or tax return transcripts to be sent to a third party must be signed by the person whose name is shown on line 1a or by a person authorized to receive the requested information.

Copies of tax forms or tax return transcripts for a jointly filed return may be furnished to either the husband or the wife. Only one signature is required. However, see the line 8c instructions. Sign Form 4506 exactly as your name appeared on the original tax form. If you changed your name, also sign your current name.

For a corporation, the signature of the president of the corporation, or any principal officer and the secretary, or the principal officer and another officer are generally required. For more details on who may obtain tax information on corporations, partnerships, estates, and trusts, see section 6103.

If you are not the taxpayer shown on line 1a, you must attach your authorization to receive a copy of the requested tax form or tax return transcript. You may attach a copy of the authorization document if the original has already been filed with the IRS. This will generally be a power of attorney (Form 2848), or other authorization, such as Form 8821, or evidence of entitlement (for Title 11 Bankruptcy or Receivership Proceedings). If the taxpayer is deceased, you must send Letters Testamentary or other evidence to establish that you are authorized to act for the taxpayer's estate.

Where To File. - Mail Form 4506 with the correct total payment attached, if required, to the Internal Revenue Service Center for the place where you lived when the requested tax form was filed.

Note: You must use a separate form for each service center from which you are requesting a copy of your tax form or tax return transcript.

If you lived in:	Use this address:
New Jersey, New York (New York City and counties of Nassau, Rockland, Suffolk, and Westchester)	1040 Waverly Ave. Photocopy Unit Stop 532 Holtville, NY 11742
New York (all other counties), Connecticut, Maine, Massachusetts, New Hampshire, Rhode Island, Vermont	310 Lowell St. Photocopy Unit Stop 679 Andover, MA 01810
Florida, Georgia, South Carolina	4800 Buford Hwy. Photocopy Unit Stop 91 Doraville, GA 30362

Indiana, Kentucky, Michigan, Ohio, West Virginia	P.O. Box 145500 Photocopy Unit Stop 521 Cincinnati, OH 45250
--	---

Kansas, New Mexico, Oklahoma, Texas	3651 South Interregional Hwy. Photocopy Unit Stop 6716 Austin, TX 73301
-------------------------------------	--

Alaska, Arizona, California (counties of Alpine, Amador, Butte, Calaveras, Colusa, Contra Costa, Del Norte, El Dorado, Glenn, Humboldt, Lake, Lassen, Marin, Mendocino, Modoc, Napa, Nevada, Placer, Plumas, Sacramento, San Joaquin, Shasta, Sierra, Siskiyou, Solano, Sonoma, Sutter, Tehama, Trinity, Yolo, and Yuba), Colorado, Idaho, Montana, Nebraska, Nevada, North Dakota, Oregon, South Dakota, Utah, Washington, Wyoming	P.O. Box 9941 Photocopy Unit Stop 6734 Ogden, UT 84409
---	---

California (all other counties), Hawaii	5045 E. Butler Avenue Photocopy Unit Stop 52180 Fresno, CA 93888
---	---

Illinois, Iowa, Minnesota, Missouri, Wisconsin	2306 E. Bannister Road Photocopy Unit Stop 6700, Annex 1 Kansas City, MO 64999
--	---

Alabama, Arkansas, Louisiana, Mississippi, North Carolina, Tennessee	P.O. Box 30309 Photocopy Unit Stop 46 Memphis, TN 38130
--	--

Delaware, District of Columbia, Maryland, Pennsylvania, Virginia, a foreign country, or A.P.O. or F.P.O. address	11601 Roosevelt Blvd. Photocopy Unit DP 536 Philadelphia, PA 19255
--	---

Privacy Act and Paperwork Reduction Act Notice. - We ask for the information on this form to establish your right to gain access to your tax form or transcript under the Internal Revenue Code, including sections 6103 and 6109. We need it to gain access to your tax form or transcript in our files and properly respond to your request. If you do not furnish the information, we will not be able to fill your request. We may give the information to the Department of Justice or other appropriate law enforcement official, as provided by law.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by section 6103.

The time needed to complete and file this form will vary depending on individual circumstances. The estimated average time is: **Recordkeeping**, 13 min.; **Learning about the law or the form**, 7 min.; **Preparing the form**, 26 min.; and **Copying, assembling, and sending the form to the IRS**, 17 min.

If you have comments concerning the accuracy of these time estimates or suggestions for making this form simpler, we would be happy to hear from you. You can write to the Tax Forms Committee, Western Area Distribution Center, Rancho Cordova, CA 95743-0001. **DO NOT** send the form to this address. Instead, see **Where To File** on this page.

**PRICING CONFIRMATION FORM
B & C LOANS**

LOAN NO: 1870132728

DATE: June 23, 2003

APPLICANT(S): ALFREDO VASQUEZ and MARIA VASQUEZ

PROPERTY ADDRESS: 10665 SW 8 ST, UNIT 2402
PEMBROKE PINES, Florida 33025

PRICING TERMS

FIXED RATE LOANS

Loan Product B 30 Year Fixed

Interest Rate 10.625 %

Loan Amount \$ 157,152.00

ADJUSTABLE RATE LOANS

Loan Term 360

Initial Interest Rate 10.625 %

Loan Amortization (Balloon Only) _____

Origination Fee 0.000 % \$ 0.00

Margin 0.000 %

Discount Points 0.000 % \$ 1,571.52

Index: Weekly average yield on United States Treasury Securities adjusted to a constant maturity of one year.

OR

 Interbank Offer Rate for 6-Month U.S. dollar-denominated deposits in the London Interbank Market ("LIBOR")

See Adjustable Rate Mortgage Disclosure for Interest Rate Adjustment information

PRICING EXPIRATION DATE: 07/08/2003

This agreement confirms the pricing on your loan. This pricing cannot be changed or transferred to any other applicant or property. The pricing stated above only applies if you qualify for the loan in accordance with Chase's credit standards based upon information provided in your application and receipt of third party verification.

If your loan does not close by the expiration date stated above, this agreement will no longer be effective. The effective date of this agreement may not coincide with the effective period of a loan commitment you may receive.

Thank you for choosing Chase for your mortgage financing needs. Please sign and return one copy. The closing on your loan cannot take place until this signed form is received by Chase.

Chase Representative

Borrower ALFREDO VASQUEZ

Date

Borrower MARIA VASQUEZ

Date

B/C Pricing Confirmation
C-6720BC 2/00 (replaces 4/99)

**THE FOLLOWING STATEMENT IS REQUIRED UNDER
RULE 5-3.02 OF THE RULES AND REGULATIONS, EFFECTIVE
MAY 25, 1964, PROMULGATED BY THE INSURANCE
COMMISSIONER RELATIVE TO ANTI-COERCION**

The Insurance Laws of this State prohibit the lender from requiring its borrowers to place insurance of any type relative to mortgaged property through any particular insurance agent or company.

The borrower, subject to the rules adopted by the Insurance Commissioner, has the right to have the insurance placed with an insurance agent or company of his choice, provided the company meets the requirements of the lender. The lender has the right to designate reasonable financial requirements as to the company and the adequacy of the coverage.

With an understanding of the aforementioned and/or rules of the Insurance Commissioner relative thereto, particularly as it applies to my rights and privileges and those of the lender, I have selected the _____
Insurance Agency or _____
Insurance Company to underwrite the hazard insurance and flood insurance as required.

Furthermore, relative to the issuance of the mortgagee/mortgagor title insurance; having been accorded the opportunity to choose a carrier of our choice, we () request () authorize the use of

Name of Borrower ALFREDO VASQUEZ Date

Name of Borrower MARIA VASQUEZ Date

Lender: Chase Manhattan Mortgage Corp.

WAIVER OF ESCROW ACCOUNT

This agreement is between Lender and the Borrower.

Borrower has agreed to pay all real estate taxes and insurance premiums when due and before any penalties are levied.

Borrower has agreed to furnish to Lender, upon request, within 30 days after the due date, original receipts or facsimiles or other evidence satisfactory to Lender showing payment of such taxes or insurance premiums.

At any time the Borrower has defaulted on its obligations under this agreement, Lender may, in its sole discretion:

- a) establish an escrow account,
- b) immediately collect funds sufficient to cover any outstanding taxes and insurance premiums due, and
- c) begin to collect, on a monthly basis, a sum for the annual taxes and insurance premiums, in addition to whatever cushion is permitted by law and your loan documents.

Nothing in this Agreement will affect or impair Lender's security interest in, or lien priority on, the Property, and will not be deemed a waiver of Lender's right to enforce any of its rights or remedies contained in the Loan Documents.

Except as modified by this Agreement all other terms and conditions of the Loan Documents remain in effect.

This Agreement is not assignable by the Borrower but shall be assignable by Lender and, in such event, shall insure to the benefit of and be binding upon its successors or assigns.

Agreed: _____
Date

ALFREDO VASQUEZ

MARIA VASQUEZ

Chase Manhattan Mortgage Corp.

Lender Representative

Date: _____

Uniform Residential Loan Application

1870132728

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower," as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when the income or assets of a person other than the "Borrower" (including the Borrower's spouse) will be used as a basis for loan qualification or the income or assets of the Borrower's spouse will not be used as a basis for loan qualification, but his or her liabilities must be considered because the Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

Mortgage Applied for: VA Conventional Other: _____ Agency Case Number _____ Lender Case Number _____
 FHA FmHA

Amount: \$157,152.00 Interest Rate: 10.625% No. of Months: 360 mos Amortization Type: Fixed Rate Other (explain): _____
 GPM ARM (type): _____

PROPERTY INFORMATION AND PURPOSE OF LOAN

Subject Property Address (street, city, state, ZIP): 10665 SW 8 ST, UNIT 2402, PEMBROKE PINES, Florida 33025 No. of Units: 1

Legal Description of Subject Property (attach description if necessary): See Attached Schedule A Year Built: 2003

Purpose of Loan: Purchase Refinance Construction Construction-Permanent Other (explain): _____ Property will be: Primary Residence Secondary Residence Investment

Complete this line if construction or construction-permanent loan.
 Year Lot Acquired: _____ Original Cost: \$ _____ Amount Existing Liens: \$ _____ (a) Present Value of Lot: \$ _____ (b) Cost of Improvements: \$ _____ Total (a + b): \$ _____

Complete this line if this is a refinance loan.
 Year Acquired: _____ Original Cost: \$ _____ Amount Existing Liens: \$ _____ Purpose of Refinance: _____ Describe Improvements: made to be made Cost: \$ _____

Title will be held in what Name(s): ALFREDO VASQUEZ AND MARIA VASQUEZ Manner in which Title will be held: Jnt Ownership Estate will be held in: Fee Simple Leasehold (show expiration date)

Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain): CHECKING AND SAVINGS

BORROWER INFORMATION

Borrower's Name (include Jr. or Sr. if applicable): ALFREDO VASQUEZ Co-Borrower's Name (include Jr. or Sr. if applicable): MARIA VASQUEZ

Social Security Number: 148-02-8905 Home Phone (incl. area code): (954) 447-6804 Age: 50 Yrs. School: 14
 Social Security Number: 148-02-7369 Home Phone (incl. area code): (954) 447-6804 Age: 49 Yrs. School: 12
 Married Unmarried (include single, divorced, widowed) Separated Dependents (not listed by Co-Borrower) no. _____ ages _____
 Married Unmarried (include single, divorced, widowed) Separated Dependents (not listed by Borrower) no. _____ ages _____

Present Address (street, city, state, ZIP): 12066 NW 11TH ST HOLLYWOOD, FL 33026 No. Yrs.: 2.42
 Own Rent
 Present Address (street, city, state, ZIP): 12066 NW 11TH ST HOLLYWOOD, FL 33026 No. Yrs.: 2.42
 Own Rent

If residing at present address for less than two years, complete the following:

Former Address (street, city, state, ZIP): _____ No. Yrs.: _____
 Own Rent

Former Address (street, city, state, ZIP): _____ No. Yrs.: _____
 Own Rent

Former Address (street, city, state, ZIP): _____ No. Yrs.: _____
 Own Rent

EMPLOYMENT INFORMATION

Name & Address of Employer: LARSON JUHL US LLC 901 SHOTGUN RD SUNRISE, FL 33326 Position/Title/Type of Business: MACHINE OPERATOR Yrs. on this job: 6 Yrs. employed in this line of work/profession: 6.00 Business Phone (incl. area code): (654) 476-0688
 Self Employed

Name & Address of Employer: HAMPTON INN SHERIDAN ST. HOUSEKEEPING Business Phone (incl. area code): (954) 922-0111 Yrs. on this job: 0 Yrs. employed in this line of work/profession: 10.00
 Self Employed

Name & Address of Employer: KELLYMEYER BUILDING SERVICES FORT LAUDERDALE, FL HOUSEKEEPING Business Phone (incl. area code): _____ Dates (from - to): 03/01/2001 to 03/01/2003 Monthly Income: \$ 883.00
 Self Employed

Name & Address of Employer: _____ Dates (from - to): _____ Monthly Income: \$ _____
 Self Employed

Name & Address of Employer: _____ Dates (from - to): _____ Monthly Income: \$ _____
 Self Employed

Name & Address of Employer: _____ Dates (from - to): _____ Monthly Income: \$ _____
 Self Employed

Borrower's Signature: _____ Date: _____ Co-Borrower's Signature: _____ Date: _____

V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION

Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expense	Present	Proposed
Base Empl. Income*	\$ 4,069.00	\$ 884.00	\$ 4,953.00	Rent	\$ 1,250.00	
Overtime				First Mortgage (P&I)		\$ 1,452.24
Bonuses				Other Financing (P&I)		
Commissions				Hazard Insurance		0.17
Dividends/Interest				Real Estate Taxes		115.00
Net Rental Income				Mortgage Insurance		
Other (before completing, see the notice in "describe other income," below)				Homeowner Assn. Dues		124.00
				Other:		597.00
Total	\$ 4,069.00	\$ 884.00	\$ 4,953.00	Total	\$ 1,250.00	\$ 2,288.41

* Self Employed Borrower(s) may be required to provide additional documentation such as tax returns and financial statements.

B/C	Describe Other Income	Notice: Alimony, child support, or separate maintenance income need not be revealed if the Borrower (B) or Co-Borrower (C) does not choose to have it considered for repaying this loan.	Monthly Amount
			\$

VI. ASSETS AND LIABILITIES

This Statement and any applicable supporting schedules may be completed jointly by both married and unmarried Co-Borrowers if their assets and liabilities are sufficiently joined so that the Statement can be meaningfully and fairly presented on a combined basis; otherwise separate Statements and Schedules are required. If the Co-Borrower section was completed about a spouse, this Statement and supporting schedules must be completed about that spouse also.

Completed Jointly Not Jointly

ASSETS		Cash or Market Value	LIABILITIES	
Description			Name and address of Company	Monthly Pmt. & Mes. Left to Pay
Cash deposit toward purchase held by:	\$ 9,200.00			
HAMPTON ISLES				
List checking and savings accounts below				
Name and address of Bank, S&L, or Credit Union			RSHK/CBUSA	66.00 0 mos
WACHOVIA			Acct. no. 7738206779793	
Acct. no.	\$ 10,310.00		Name and address of Company	
Name and address of Bank, S&L, or Credit Union			CITI	46.00 0 mos
WACHOVIA			Acct. no. 542418013203	
Acct. no.	\$ 19,270.00		Name and address of Company	
Name and address of Bank, S&L, or Credit Union			LSE/SUMMIT ACCEPT	277.00 0 mos
Acct. no.	\$		Acct. no. 62062124539191001	
Name and address of Bank, S&L, or Credit Union			Name and address of Company	
FRD MOTOR CR			FRD MOTOR CR	339.00 0 mos
Acct. no.	\$		Acct. no. 22194404	
Name and address of Bank, S&L, or Credit Union			Name and address of Company	
FINGERHUT CORPORATION			FINGERHUT CORPORATION	15.00 0 mos
Acct. no.	\$		Acct. no. 80500516365144142	
Name and address of Bank, S&L, or Credit Union			Name and address of Company	
HOME DEPOT/MBGA			HOME DEPOT/MBGA	10.00 0 mos
Acct. no.	\$		Acct. no. CQ327424-0098314	
Name and address of Bank, S&L, or Credit Union			Name and address of Company	
193.00			See Attachment for Additional Debts	193.00
5,082.00			Acct. no.	
Alimony/Child Support/Separate Maintenance Payments Owed to:				
Job Related Expense (child care, union dues, etc.)				
Total Monthly Payments				\$ 946.00
Total Assets a.	\$ 113,000.00		Total Liabilities b.	\$ 29,097.00

Borrower's Signature: _____ Date _____ Co-Borrower's Signature: _____ Date _____

Schedule of Real Estate Owned (If additional properties are owned, use continuation sheet.)

Property Address (enter S if sold, PS if pending sale or R if rental being held for income)	Type of Property	Present Market Value	Amount of Mortgages & Liens	Gross Rental Income	Mortgage Payments	Insurance, Maintenance, Taxes & Misc.	Net Rental Income
		\$	\$	\$	\$	\$	\$
Totals		\$	\$	\$	\$	\$	\$

List any additional names under which credit has previously been received and indicate appropriate creditor name(s) and account number(s):

Alternate Name	Creditor Name	Account Number

A. DETAILS OF TRANSACTION		B. DECLARATIONS				
a. Purchase price	\$ 184,885.00	If you answer "Yes" to any questions a through i, please use continuation sheet for explanation.				
b. Alterations, improvements, repairs		a. Are there any outstanding judgments against you?	Borrower		Co-Borrower	
c. Land (if acquired separately)		b. Have you been declared bankrupt within the past 7 years?	Yes	No	Yes	No
d. Refinance (incl. debts to be paid off)		c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
e. Estimated prepaid items	365.97	d. Are you a party to a lawsuit?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
f. Estimated closing costs	3,166.96	e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? (This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans, any mortgage, financial obligation, bond, or loan guarantee. If "Yes," provide details, including date, name and address of Lender, FHA or VA case number, if any, and reasons for the action.)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
g. PMI, MIP, Funding Fee		f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee? If "Yes," give details as described in the preceding question.	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
h. Discount (if Borrower will pay)		g. Are you obligated to pay alimony, child support, or separate maintenance?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
i. Total costs (add items a through h)	188,417.93	h. Is any part of the down payment borrowed?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
j. Subordinate financing		i. Are you a co-maker or endorser on a note?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
k. Borrower's closing costs paid by Seller		j. Are you a U.S. citizen?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
l. Other Credits (explain)		k. Are you a permanent resident alien?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
m. Loan amount (exclude PMI, MIP, Funding Fee financed)	157,152.00	l. Do you intend to occupy the property as your primary residence? If "Yes," complete question m below.	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
n. PMI, MIP, Funding Fee financed		m. Have you had an ownership interest in a property in the last three years?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
o. Loan amount (add m & n)	157,152.00	(1) What type of property did you own - principal residence (PR), second home (SH), or investment property (IP)?				
p. Cash from/ to Borrower (subtract j, k, l & o from i)	31,265.93	(2) How did you hold title to the home - solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?				

C. ACKNOWLEDGMENT AND AGREEMENT

The undersigned specifically acknowledge(s) and agree(s) that: (1) the loan requested by this application will be secured by a first mortgage or deed of trust on the property described herein; (2) the property will not be used for any illegal or prohibited purpose or use; (3) all statements made in this application are made for the purpose of obtaining the loan indicated herein; (4) occupation of the property will be as indicated above; (5) verification or reverification of any information contained in the application may be made at any time by the Lender, its agents, successors and assigns, either directly or through a credit reporting agency, from any source named in this application, and the original copy of this application will be retained by the Lender, even if the loan is not approved; (6) the Lender, its agents, successors and assigns will rely on the information contained in the application and I/we have a continuing obligation to amend and/or supplement the information provided in this application if any of the material facts which I/we have represented herein should change prior to closing; (7) in the event my/our payments on the loan indicated in this application become delinquent, the Lender, its agents, successors and assigns, may, in addition to all their other rights and remedies, report my/our name(s) and account information to a credit reporting agency; (8) ownership of the loan may be transferred to successor or assign of the Lender without notice to me and/or the administration of the loan account may be transferred to an agent, successor or assign of the Lender with prior notice to me; (9) the Lender, its agents, successors and assigns make no representations or warranties, express or implied, to the Borrower(s) regarding the property, the condition of the property, or the value of the property.

Certification: I/We certify that the information provided in this application is true and correct as of the date set forth opposite my/our signature(s) on this application and acknowledge my/our understanding that any intentional or negligent misrepresentation(s) of the information contained in this application may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq. and liability for monetary damages to the Lender, its agents, successors and assigns, insurers and any other person who may suffer any loss due to reliance upon any misrepresentation which I/we have made on this application.

Borrower's Signature: **X** Date: _____ Co-Borrower's Signature: **X** Date: _____

D. INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The following information is requested by the Federal Government for certain types of loans related to a dwelling, in order to monitor the Lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a Lender may neither discriminate on the basis of this information, nor on whether you choose to furnish it. However, if you choose not to furnish it, information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the Lender is subject under applicable state law for the particular type of loan applied for.)

BORROWER	CO-BORROWER
<input type="checkbox"/> I do not wish to furnish this information <input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> Black, not of Hispanic origin <input type="checkbox"/> Other (specify) _____ <input type="checkbox"/> Female <input checked="" type="checkbox"/> Male	<input type="checkbox"/> I do not wish to furnish this information <input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> Black, not of Hispanic origin <input checked="" type="checkbox"/> Hispanic <input type="checkbox"/> Other (specify) _____ <input checked="" type="checkbox"/> Female <input type="checkbox"/> Male

To be Completed by Interviewer

This application was taken by:

face-to-face interview
 by mail
 by telephone

Interviewer's Name (print or type): _____
 Interviewer's Signature: _____ Date: _____
 Interviewer's Phone Number (incl. area code): _____

Name and Address of Interviewer's Employer: _____

JUN 22 2003 10:04 PM FR JP MORGAN CHASE 201 782 9339 TO 13054707430 P.56

Continuation Sheet/Residential Loan Application

1870132728

Use this continuation sheet if you need more space to complete the Residential Loan Application. Mark **B** for Borrower or **C** for Co-Borrower.

Borrower:	ALFREDO VASQUEZ	Agency Case Number:
Co-Borrower:	MARIA VASQUEZ	Lender Case Number:

I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of Title 18, United States Code, Section 1001, et seq.

Borrower's Signature:	Date	Co-Borrower's Signature:	Date
X		X	

STATEMENT OF ASSETS AND LIABILITIES

(Supplement to Uniform Residential Loan Application)

Name ALFREDO VASQUEZ
MARIA VASQUEZ

The following information is provided to complete and become a part of the application for a mortgage in the amount of \$ 157,152.00
with interest at 10.625 % for a term of 360 months and to be secured by property known as:
Subject Property Address (street, city, state, & zip code)

10665 SW 8 ST, UNIT 2402 PEMBROKE PINES, Florida 33025
Legal Description of Subject Property (attach description if necessary)

See Attached Schedule A

ASSETS AND LIABILITIES

This Statement and any applicable supporting schedules may be completed jointly by both married and unmarried Co-Borrowers if their assets and liabilities are sufficiently joined so that the Statement can be meaningfully and fairly presented on a combined basis; otherwise separate Statements and Schedules are required. If the Co-Borrower section was completed about a spouse, this Statement and supporting schedules must be completed about that spouse also.

Completed Jointly Not Jointly

ASSETS	Cash or Market Value	LIABILITIES	
Description		Name and address of Company	Monthly Pmt. & Mos. Left to Pay
			Unpaid Balance
Cash deposit toward purchase held by:	\$		
List checking and savings accounts below			
Name and address of Bank, S&L, or Credit Union		MBGA/JC PENNEY	\$ 1,261.00
Acct. no.		Acct. no. <u>2787825971</u>	\$ Pmt./Mos. 63.00 0 mos
Name and address of Bank, S&L, or Credit Union		DILLARDS DEPT STORE	\$ 299.00
Acct. no.		Acct. no. <u>757500084291141402</u>	\$ Pmt./Mos. 10.00 0 mos
Name and address of Bank, S&L, or Credit Union		BALLY TOTAL FITNESS	\$ 1,476.00
Acct. no.		Acct. no. <u>2600268230005</u>	\$ Pmt./Mos. 49.00 0 mos
Name and address of Bank, S&L, or Credit Union		MACYE/GECCCC	\$ 422.00
Acct. no.		Acct. no. <u>4301700175320</u>	\$ Pmt./Mos. 11.00 0 mos
Stocks & Bonds (Company name/number & description)	\$	MBGA/JC PENNEY	\$ 450.00
Life insurance net cash value	\$	Acct. no. <u>1484296122</u>	\$ Pmt./Mos. 22.00 0 mos
Face amount: \$		BURDINES/FDSB	\$ 858.00
Subtotal Liquid Assets	\$	Acct. no. <u>3547138202</u>	\$ Pmt./Mos.
Real estate owned (enter market value from schedule of real estate owned)	\$	Name and address of Company	\$
Vested interest in retirement fund	\$	See Attachment for Additional Debts	\$
Net worth of business(es) owned (attach financial statement)	\$	Acct. no.	\$
Automobiles owned (make and year)	\$	Alimony/Child Support/Separate Maintenance Payments Owed to:	\$
Other Assets (itemize)	\$	Job Related Expense (child care, union dues, etc.)	\$
Furniture	12,000.00	Total Monthly Payments	\$ 83,903.00
Other Asset Type	7,000.00	Total Liabilities b.	\$ 29,097.00
Total Assets a.	\$ 113,000.00		

Borrower's Signature: X Date: _____ Co-Borrower's Signature: X Date: _____

Schedule of Real Estate Owned (If additional properties are owned, use continuation sheet.)

Property Address (enter S if sold, PS if pending sale or R if rental being held for income)	Type of Property	Present Market Value	Amount of Mortgages & Liens	Gross Rental Income	Mortgage Payments	Insurance, Maintenance, Taxes & Misc.	Net Rental Income
No Additional REO		\$	\$	\$	\$	\$	\$
	Totals	\$	\$	\$	\$	\$	\$

List any additional names under which credit has previously been received and indicate appropriate creditor name(s) and account number(s):

Alternate Name	Creditor Name	Account Number

ACKNOWLEDGMENT AND AGREEMENT

The undersigned specifically acknowledge(s) and agree(s) that: (1) the loan requested by this application will be secured by a first mortgage or deed of trust on the property described herein; (2) the property will not be used for any illegal or prohibited purpose or use; (3) all statements made in this application are made for the purpose of obtaining the loan indicated herein; (4) occupation of the property will be as indicated above; (5) verification or reverification of any information contained in the application may be made at any time by the Lender, its agents, successors and assigns, either directly or through a credit reporting agency, from any source named in this application, and the original copy of this application will be retained by the Lender, even if the loan is not approved; (6) the Lender, its agents, successors and assigns will rely on the information contained in the application and I/we have a continuing obligation to amend and/or supplement the information provided in this application if any of the material facts which I/we have represented herein should change prior to closing; (7) in the event my/our payments on the loan indicated in this application become delinquent, the Lender, its agents, successors and assigns, may, in addition to all their other rights and remedies, report to me and/or the administration of the loan account may be transferred to an agent, successor or assign of the Lender with prior notice to me; (8) the Lender, its agents, successors and assigns make no representations or warranties, express or implied, to the Borrower(s) regarding the property, the condition of the property, or the value of the property.

Certification: I/We certify that the information provided in this application is true and correct as of the date set forth opposite my/our signature(s) on this application and acknowledge my/our understanding that any intentional or negligent misrepresentation(s) of the information contained in this application may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq. and liability for monetary damages to the Lender, its agents, successors and assigns, insurers and any other person who may suffer any loss due to reliance upon any misrepresentation which I/we have made on this application.

Borrower's Signature	Date	Co-Borrower's Signature	Date
X		X	

TO BE COMPLETED BY INTERVIEWER

This application was taken by: <input type="checkbox"/> face-to-face interview <input type="checkbox"/> by mail <input checked="" type="checkbox"/> by telephone	Interviewer's Name (print or type)	Name and Address of Interviewer's Employer	
	Interviewer's Signature		Date
	Interviewer's Phone Number (incl. area code)		

CHASE PRIVACY POLICY

This Privacy Policy explains what Chase does to keep information about you private and secure. We want you to know how we manage that information to serve you and that you have choices about how it is shared.

Q. Who is covered by this Privacy Policy?

A. This Privacy Policy covers the Chase family of companies. The following is a partial list of these U.S. consumer financial services companies owned by J.P. Morgan Chase & Co.

- JPMorgan Chase Bank
- Chase Manhattan Bank USA, N.A.
- Chase Manhattan Mortgage Corporation
- Chase Manhattan Automotive Finance Corporation
- Chase Investment Services Corporation
- Chase Insurance Agency, Inc.

This Policy applies to our current and former consumer customers. Separate policies may apply to customers of certain businesses, such as Private Banking. Also, customers in certain states will get policies that apply to them. The privacy policies posted on our websites apply when you use those sites. In addition, Chase's online consumer information practices are at www.chase.com/privacy.

Q. What information do you have about me?

A. To provide services and to help meet your needs, Chase collects information from various sources.

- We get information from your requests for Chase products or services. One example is income on loan applications.
- We get information about your transactions with us and with others. For example, we have your account balance information.
- We get information such as your credit history from credit bureaus.

Q. How does Chase safeguard information about me?

A. Chase takes a number of steps to protect the privacy of information about you. Here are some examples.

- We keep information under physical, electronic and procedural controls that comply with federal standards. These controls help keep information from being changed or destroyed.
- We authorize people to get information about you only when they need it to do their work for Chase.
- We require companies working for us to protect information. They agree to use it only to provide the services we ask them to perform for you and for us.

Q. Is information about me shared within the Chase family of companies?

A. Yes. We may share information about you within the Chase family of companies. This helps us to offer you financial products and services such as loans, deposits, investments and insurance.

Q. Is information about me shared with service providers and financial companies outside of Chase?

A. Yes. We may share information about you with outside companies that work for Chase. These may include marketing firms. We may also share information about you with outside financial companies that have joint marketing agreements with us. These agreements permit you to get additional services.

Q. Is information about me shared with non-financial companies?

A. Yes. But we strictly limit the information we share with companies making non-financial offers.

- We may share only your name, address and phone number with companies for these offers.
- We may share information about your Chase Auto loan or lease with your auto dealer and auto maker for auto offers.
- We may share information about you with our co-brand "partners" so that they can market non-financial products to you. In a co-brand program, the co-brand "partner's" name or logo is featured on the program materials. One example is a credit card from Chase that allows you to earn frequent flyer miles.

Q. Is information about me shared in any other ways?

A. Yes. We may also share information about you as required or permitted by law. This allows us to share for legal and routine business reasons. Here are some examples.

- We may share information with regulators and law enforcement officials.
- We may share information to protect you, Chase and others against fraud.
- We may share account activity with credit bureaus.
- We may share information with your consent.
- We may share information such as account name and number with check printers and with others that provide services to you or to us.

Q. What choices do I have about information sharing?

A. We offer you the following choices about sharing information that identifies you.

- *Choice # 1.* You may tell us not to share within the Chase family of companies:
 - information from you or from others for determining your eligibility for products
 - or
 - information from credit bureau reports for marketing purposes.

Even if you make this choice, we may continue other information sharing within Chase. For example, in the course of business, we may continue to share name and address, information about transactions with us, as well as survey or similar information.

- *Choice # 2.* You may tell us not to share information about you for non-financial offers described above. If you do and are in any of our co-brand programs, we may continue to share information about you with co-brand "partners" to provide the program to you.

Q. How do I tell you about my Privacy Choices?

A. Please refer to the section "Making Your Privacy Choices" for how to contact us with your choices. You do not need to contact us if you want the choices you have already given to us to stay in effect.

Q. How does Chase tell me about its Policy?

A. We send our Privacy Policy to you when you open a new account. We also send it to current customers yearly. We may change our Policy. But if we make a major change, we will tell you. Our Policy is always available at www.chase.com/privacy.

Q. How do I protect myself against identity theft and fraud?

A. We realize identity theft is a serious concern. Chase can help you address problems that arise if you become a victim. We also help you protect yourself.

- For tips on protecting your identity and accounts, visit www.chase.com/privacy.
- Our Identity Theft Kit is a handy reference available to you upon request. To receive your free Identity Theft Kit, contact us or go to www.chase.com/idkit.

Making Your Privacy Choices

You may contact us to provide your privacy choices as stated in the Chase Privacy Policy. Also, you may tell us not to contact you with telephone or mail offers or you may change prior choices. To do so, please contact us.

By telephone, you may call us 24 hours a day, 7 days a week at 1-866-887-9769.

Please have your account number handy and other information as included below.

We will process your request within four to six weeks.

You do not need to contact us unless you want to make a choice listed in the "Privacy Choices" section. Also, if you are a current customer, you do not need to contact us unless you want to change a choice you have given us. We will follow your directions for all your consumer accounts covered by our Privacy Policy.

If you make any of the choices listed, you may still get offers in your account statements and when you contact us. You may also get offers in connection with our maintaining and servicing your account relationship.

Privacy Choices

- 1. Please do not share within the Chase family of companies:
 - information from me or from others for determining my eligibility for products
 - or
 - information from credit bureau reports for marketing purposes.
- 2. Please do not share information about me with companies for offers of non-financial products and services.
- 3. Please do not contact me with offers of products or services by mail.
- 4. Please do not contact me with offers of products or services by telephone.

Joint Accountholders: Your choices will apply to the joint account. If others on the joint account have other accounts, your Privacy Choices will not apply to them.

Name

Address

City State Zip Code

Account Type (e.g., Mortgage, Card, Auto, Checking, etc.)

Account Number

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Loan #1870132728

Borrower(s) ALFREDO VASQUEZ

AFFIDAVIT REGARDING PROOF OF IDENTITY

I, _____, being first duly sworn, on oath, deposes and states as follows: (Closing Agent)

- 1. That I am the closing agent for the above referenced transaction.
- 2. That in lieu of photocopying a driver's license or other photographic identification, I have verified the identity of the borrower(s) by personally viewing their photographic identification.
- 3. That I have taken the following information from such identification card:

Name(s) as shown on identification:

Driver's license number(s) or identity card number(s):

Closing Agent

Notice: Chase CAN NOT accept copies of photo identification.

BC 6771 (2/02)

NOTICE TO BORROWER(S)

**TAX PAYMENTS ARE SUBJECT
TO SIGNIFICANT INCREASES WHEN
FINANCING NEW CONSTRUCTION**

As your Lender we are providing you this notice for informational purposes regarding future tax increases on your property.

When the initial taxes are calculated on your newly constructed home, the assessment which determines your property value may be based on unimproved or partially improved property (the construction of your home had not been started or was not fully completed). As a result, the amount of property taxes due in the first year may be much less than in future years.

If your taxes are escrowed, your Lender will determine the amount of your initial escrow deposit and monthly escrow payments in accordance with the Real Estate Settlement Procedures Act of 1974 and its implementing regulations (RESPA). Compliance with these RESPA requirements in some instances may result in significant increases in required escrow payments during the first few years of a loan, particularly with new construction.

Customarily a small portion of your yearly taxes are collected at closing with equal portions of your estimated taxes due being collected with each monthly payment. Allocating money for your taxes monthly eliminates the burden of having to pay a large tax bill in one payment. This practice is designed to assist you from becoming delinquent in your tax payments and subsequently having a lien imposed against your home.

In addition, your loan servicer will analyze your account at least annually to determine whether your escrow balance has sufficient funds and to determine whether a change in your monthly payment is required.

Regardless of whether your taxes are escrowed by the Lender or you pay them directly, it is likely **YOUR PROPERTY TAXES WILL INCREASE SUBSTANTIALLY WITHIN THE FIRST 12 - 24 MONTHS OF YOUR LOAN** once an assessment has been performed based on the fully improved value of your home. As a result, if your taxes are escrowed, **YOUR MONTHLY ESCROW PAYMENT IS LIKELY TO INCREASE SIGNIFICANTLY, INCREASING YOUR MONTHLY PAYMENT SIGNIFICANTLY.**

The undersigned borrower(s) acknowledge(s) that I/we have read and understand this notice.

Borrower **ALFREDO VASQUEZ**

Borrower **MARIA VASQUEZ**

Date

Date

Borrower

Borrower

Date

Date

