

LOAN ESCROW INSTRUCTIONS

To: <f49>
<f47>
<f50>, <f51>
ESCROW DEPARTMENT, as Escrow Holder

Date: <f29>

Loan No.: <f2>

Escrow No.: <f48>

Borrower: <f5> <f6> <f7> <f8> <f10> <f11> <f12>

I/We will hand you, as Escrow Holder (hereinafter called "Company"), the Note described below with Deed of Trust, securing the same acceptable to Lender herein together with any additional instruments and funds necessary to enable you to comply with these instructions, all of which you are authorized to deliver, provided you have received for the account of the maker of said Note the funds required, and you are in a position to procure for the Lender an **324ALTA LOAN Policy of Title Insurance with endorsements 100, 116, for Lender's benefit with a liability of not less than the principal amount of the loan**, on the following described real property in the County of <f63>.

AKA: Property: <f18>, <f19>

Legal Description to be verified by Title Company prior to close of escrow.

Showing the Deed of Trust securing the Note to be a lien upon said property subject only to: (1) General and special taxes **not due**, including personal property taxes, If any, and also including any special district levies, payments of which are included and collected therewith; (2) assessments and bonds, not delinquent, rights-of-way, and easements of record for public utilities, if any, covenants, conditions, restrictions, and reservations now of record, provided the breach of which would not invalidate the lien of said Deed of Trust made in good faith and for value; and (3) the following encumbrances:

Nature of Lien	Balance	Interest Rate	Monthly Payment	Beneficiary
<f177> <f151>	\$ <f185>	<f155> %	\$ <f159>	<f181>
<f178> <f152>	<f186>	<f156>	<f160>	<f182>
<f179> <f153>	<f187>	<f157>	<f161>	<f183>

The Note shall be for \$<f20>, dated <f29>, in favor of Lender herein: <f200><f201><f202><f203><f207><f347><f348><f344><f345><f346>.

OTHER INSTRUCTIONS:

- The Title Policy shall be subject to and show the following items from the **Preliminary Title Report dated: 234, Item Numbers: 1234**
- The expression "Opening of Escrow" shall mean and refer to the date on which the Mortgage Loan disclosure statement (borrower), promissory note, deed of trust, and these escrow instructions have been deposited with company.
- Borrower shall execute any additional instructions consistent with this Agreement, which are necessary in connection with this escrow.
- Interest on the subject loan begins to accrue from the date all loan funds are deposited to <f80> Trust Account or to company's escrow trust account, which may be earlier than the close of escrow. **YOU ARE TO PRORATE INTEREST FROM THE DATE BROKER NOTIFIES YOU TO THE FIRST DATE OF THE NEXT MONTH** and disburse this amount by check to <f80> Trust Account for lender.
- Company to use the Note, as well as other documents deposited to this escrow, and to record the Deed of Trust deposited, as well as any other documents necessary when it has satisfied Borrower's Escrow Instructions and Close of Escrow as defined in paragraph 10. All documents to be recorded are to be verified by escrow and to be in "recordable form".
- Company is instructed to complete the Deed of Trust by filling in, and verifying, the legal description of the Pledged Property.
- Company to send the following documents to the "<f80>" for the lender(s): (1) original Promissory Note, (2) recorded Deed of Trust and Request For Notice of Default, (3) fire insurance policy or endorsement, and (4) title insurance policy, and (5) any other documents signed by borrower.
Escrow is to verify that fire insurance coverage must be placed as shown on the "HAZARD INSURANCE AUTHORIZATION AND REQUIREMENTS", which by reference hereto is made a part of these escrow instructions.
- Company to disburse the actual processing charges, costs, expenses and commissions or loan origination fees to <f80> and others, whether or not consistent with estimates contained in the Mortgage Loan Disclosure Statement and/or Agreement. Company is to contact <f80> if there are any substantial differences in cost other than shown on the Mortgage Loan Disclosure Statement.
- Company may rely on statements from creditors, to pay from the proceeds of the subject loan, all payments estimated in the Disclosure.
- The expression "close of escrow" as written in these instructions shall mean the date instruments are filed for record with the recorder's office(s) as directed. It is agreed that the instructions given to and the duties assumed by you as Escrow-holder constitute an escrow and have been accepted by you on the foregoing expressed terms.
- At the close of escrow, Company is instructed to disburse payments from the loan proceeds, and to pay in full taxes, assessments, bonds, and/or encumbrances to be extinguished from the records, and to bring current, if delinquent, taxes, assessments, bonds and/or encumbrances that are to remain of record. Escrow shall use a **HUD 1 SETTLEMENT STATEMENT** and deliver a copy to all parties including <f80>.
- <f80> and Escrow are authorized and instructed to Express Mail or Federal Express any payoff checks or necessary documents at its sole discretion to any party escrow feels is necessary to do so at borrowers expense.
- All disbursements to "<f80>" out of this Escrow shall be made by title check. Company is to send/deliver check **payable** to <f80> Trust Account.
- In the event any part fails to complete the conditions of this escrow within (10) calendar days after Lender's deposit of funds or Borrower's signing of these Loan Escrow Instructions, you as escrow holder are instructed to return to <f80> the funds deposited in order to minimize Borrower's responsibility of interest owed to lender.
- Escrow shall not add or subtract any charge to Borrowers without the express written permission of the Borrowers and <f80>.
- ADDITIONAL INSTRUCTIONS: NONE 1234**

<f75> as agent for <f80>

Date