

RESIDENTIAL FUNDING CORPORATION
PURCHASE ADVISE

RUN ON : 11/07/05
AT : 04.48.47
S/S NUMBER : T76 - MERCANTILE MORTGAGE COMPANY
WAREHOUSE/TITLE # : 001 - JPMORGAN CHASE BANK N A
FUNDING DATE : 11/06/05

RPC LOAN NBR. : 10224511 S/S LOAN NBR. : 2005090360 BORROWER NAME: ROBINSON
COMMIT LOAN LOAN PURCHASE NTR/INTY ACCRUAL PRICE PRICE ACCRUED TOTAL
NUMBER PROC FUND PRIN BAL INT RATE YIELD PERCENT PERCENT INTEREST INTEREST
1036627 FWA 2 65,963.87 8.9900 8.9900 101.3450 66,851.08 115.31 66,966.39

PRICE OF LOAN: 100.5950
PRICE OF SERVICING: 0.7500
COMMIT. RATE AND PRICE 8.2500 100.3750
RATE/PRICE ADJ. 8.2500 100.3750
OWNER OCCUPY EQ W
DOC FEAT CODE EQ AM
PREPAY PEN TERM EQ 36

REASON FOR ADJ. .2500
ESCROW BALANCE .00
ESCROW BALANCE WITHHELD .00
TAX SERVICE FEE (78.00)
TEMP BUYDOWN .00
DELINQ/PREPD PAYMENTS .00
FLOOD DETERMINATION FEE .00
TOTAL FOR RPC LN 10224511 66,888.39

WAREHOUSE/TITLE # 001 TOTALS :
NUMBER OF LOANS TO BE FUNDING: 65,963.87
PRINCIPAL BALANCE:

SELLER/SERVICER T76 TOTALS :
NUMBER OF LOANS TO BE FUNDING: 65,963.87
PRINCIPAL BALANCE:

All conditions agreed to as specified on purchase advise.

(Name and Title)

EXHIBIT 1
WIT: Fabre
DATE: 2.14.09
JANET D. WINBERG

RUN ON : 11/07/05
 AT : 04.48.47

RESIDENTIAL FUNDING CORPORATION
 PURCHASE ADVICE

PAGE : 1
 RFMPP040-01

S/S NUMBER : T76 - MERCANTILE MORTGAGE COMPANY
 WAREHOUSE/TITLE # : 001 - JPMORGAN CHASE BANK N A
 FUNDING DATE : 11/08/05

RFC LOAN NBR: 10224511 S/S LOAN NBR: 2005090360 BORROWER NAME: ROBINSON

COMMIT NUMBER	LOAN PROG	LOAN PURP	PURCHASE PRIN BAL	NOTE/INIT INT RATE	ACCRUAL YIELD	PRICE PERCENT	PRICE	ACCRUED INTEREST	TOTAL
1054627	PTMA	2	65,963.87	8.9900	8.9900	101.3450	66,851.08	115.31	66,966.39
PRICE OF LOAN:						100.5950	66,356.35		
PRICE OF SERVICING:						0.7500	494.73		

RATE/PRICE ADJ.	COMMIT. RATE AND PRICE	REASON FOR ADJ.	NET RATE	PRICE	MARGIN
	8.2500 100.3750	OWNER OCCUPY EQ N DOC FEAT CODE EQ AM PREPAY PEN TERM EQ 36	AND .5000		
				.2500	

SERVICER	HOMEcomings FINANCIAL NETWORK	ESCROW BALANCE	
SERVICER LOAN NBR	0440317980	ESCROW BALANCE WITHHELD	.00
EFP. DATE TRANSFER	12/01/05	TAX SERVICE FEE	(78.00)
S/R TRANSFER BALANCE	65,963.87	TEMP BUYDOWN	.00
SERVICE FEE	0.50004	DELINQ/PREPD PAYMENTS	.00
		FLOOD DETERMINATION FEE	.00
		TOTAL FOR RFC LN 10224511	66,888.39

WAREHOUSE/TITLE # 001	TOTALS :	CMT/REC FEES	ESCROWS/SVC FEES	PRICE	ACCRUED INTEREST	WIRE AMOUNT
NUMBER OF LOANS TO BE FUNDED:	1	.00	(78.00)	66,851.08	115.31	66,888.39
PRINCIPAL BALANCE:	65,963.87					

SELLER/SERVICER T76	TOTALS :	CMT/REC FEES	ESCROWS/SVC FEES	PRICE	ACCRUED INTEREST	WIRE AMOUNT
NUMBER OF LOANS TO BE FUNDED:	1	.00	(78.00)	66,851.08	115.31	66,888.39
PRINCIPAL BALANCE:	65,963.87					

All conditions agreed to as specified on purchase advice.
 Date: _____

 (Name and Title)

RFC LOAN DOCUMENTATION REQUEST

DATE: 11/04/05

Lender Loan Number: 2005090360

TO: MERCANTILE MORTGAGE COMPANY
470 OLDE WORTHINGTON RD, #300

Attention: HOLLY JEFFREY

WESTERVILLE

OH 43082

RFC Loan Number: 10224511

RE: ROBINSON
1146 HOLMES AVE

JESSIE J

INDIANAPOLIS

IN 46222

To purchase the above mentioned loan, we must receive the pre-purchase documentation listed below. To avoid the potential repricing of the loan, the documentation or a substitute loan must be received by 11/14/05. All post-purchase items are due five (5) days after the loan is purchased by RFC, or as specified in the RFC Seller Guide.

PRE-PURCHASE:

* PENDING ISSUES; ACTION REQUIRED: WIRE INSTRUCTIONS AND LEGAL DESCRIPTION

POST-PURCHASE:

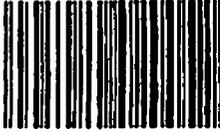
Please return a copy of this letter and all requested items to the contact listed below. If you have any questions regarding RFC LOAN # 10224511, please call:

SHANNON ALBERTS/OPERATIONS ASSOCIATE
Phone # 952-979-2819
Fax # 952-921-4523
Email SHANNON.ALBERTS@GMACRFC.COM

For an automated online status report please log on to:
www.gmacresidentialfunding.com and click on REPORTS, ASSETINFO, then PIPELINE SUMMARY under the LOAN DELIVERY REPORTS

BPC: PFNLSU

Asset Cover Sheet



Loan Identification

Asset ID	10224511
Cafe Commit #	1485114-01
IMS Commit #	1054627
Pool Id	88
Deal Id	
Client Id	T78



Borrower Information

First Name	JESSIE
Middle Init	J
Last name	ROBINSON
Suffix	

AssetWise Information

AssetWise Submission Id	21944602
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Loan Information

Loan Amount	\$65,000.00
Actual Fund Date	11/8/2005
Property Addr	1148 HOLMES AVE
Property City	INDIANAPOLIS
Property State Code	IN
Property Zip	46222
Lien Priority Type Code	1
Custodian Name	WELLS FARGO BANK, N.A.
Disposition Status	Not In Disposition
Disposition Date	10/28/2005

Servicer Information

Servicer Loan Id	0440317980
Servicer name	Homecomings Financial Network
Svc Effective Xfer Date	11/8/2005
Prepayment Penalty Ind	1
ARM Conversion Ind	N
Servicing Released Ind	Y



Cover Sheet Information

Cover Sheet Printed by	RFCUPerso1
Cover Sheet Print Date	11/9/2005
Cover Sheet Print Time	1:18:58 PM

Seller Name / Loan#: Mercantile Mortgage Company / 2005090360		MIN# 100236400000166203	
Borrower Name: ROBINSON, JESSIE <i>J</i>	Commitment #: 1054627	Comm Exp: 11/07/2005	
D/S Loan #: <i>04410317980</i>	Comm Product: AlterNet	Comm Program: 30 YR Fixed	
RFC Loan #: 10224511	Monthly Escrow: \$		
Servicer Transfer Date: <i>12-1-05</i>	Escrow Balance: \$		Withheld: \$
First Payment Due Date: 11/01/2005	<input type="checkbox"/> MI Due	<input type="checkbox"/> Tax Due	<input type="checkbox"/> Ins Due
Sales Price (line 101 of HUD): \$0.00	Appraised Value: \$88,000.00		
MONTHLY PAYMENT			
		Escrows	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
A. Principal and Interest.....	\$530.58 -		
B. County Taxes.....			
C. City Taxes.....			
D. School Taxes.....			
E. Other Taxes (.....)			
F. Hazard Insurance.....			
G. Flood Insurance.....			
H. Mortgage Insurance.....			
I. Other Escrows (.....)			
J. Temporary Buy-down.....	\$		
TOTAL MONTHLY PAYMENT	\$ <i>530.58</i>		

SERVICING DOCUMENTS

LEGAL REVIEW

<input checked="" type="checkbox"/> Application Form 1003 (Required)	<input checked="" type="checkbox"/> Note (Required)	Prepay <i>130</i>	Pct: _____
<input checked="" type="checkbox"/> Home Improvement (Refi Only) Yes <input checked="" type="checkbox"/> No	<input checked="" type="checkbox"/> Orig Match <i>Y/N</i>		
<input checked="" type="checkbox"/> Flood Certification (Required)	<input checked="" type="checkbox"/> Interest Only <i>Y/N</i>	Term: _____	End Date: _____
<input type="checkbox"/> "Life Of Loan" <input type="checkbox"/> Charged	<input type="checkbox"/> Texas Cashout (If Applicable)		
<input checked="" type="checkbox"/> HUD-1 Settlement Statement (Required)	<input type="checkbox"/> Loan Feature Code (P2FG)		
<input type="checkbox"/> Initial Escrow Account Disclosure (Optional)	<input type="checkbox"/> TX Home Equity Affidavit/Agreement		
<input type="checkbox"/> Pay History (If Applicable)	<input type="checkbox"/> Intervening Endorsement / Allonge (If Applicable)		
<input type="checkbox"/> Hazard Insurance Policy / Binder (Required)	<input checked="" type="checkbox"/> Endorsement / Allonge to "Blank" (Required)		
<input type="checkbox"/> Flood Insurance Policy / Binder (If Applicable)	<input checked="" type="checkbox"/> Security Instrument with Riders (Required)		
<input type="checkbox"/> Mortgage Insurance Certificate (If Applicable)	<input type="checkbox"/> Assignment to "BANK" (If Applicable)		
Source: HUD / TIL / IEAD / PMI Disclosure	<input checked="" type="checkbox"/> Intervening Assignment (If Applicable) <input type="checkbox"/> MERS		
COCODE _____ MI Pct _____ Cert: _____	_____ to _____		
<input type="checkbox"/> Tax Information Sheet (If Provided)	<input checked="" type="checkbox"/> Title Insurance Policy / Binder (Required)		
<input type="checkbox"/> ARM Adjustment Letter (If Applicable)	<input checked="" type="checkbox"/> Final Signed Truth in Lending (Required)		
<input type="checkbox"/> Temporary Buy-down Agreement (If Applicable)	Amount Financed <i>63,707.74</i>	APR <i>9.390</i>	
<input checked="" type="checkbox"/> U/W Product/Note Term <i>ARM</i>	Signature Date: <i>9/30</i>	Appl Date: _____	
<input type="checkbox"/> File Submission Form (If Applicable)	<input checked="" type="checkbox"/> Compliance Test (Required)		
<input checked="" type="checkbox"/> Correct Note Form Used	<input checked="" type="checkbox"/> Assumable Indicator (P2FG)		
<input checked="" type="checkbox"/> Bank Code <i>001</i> <input checked="" type="checkbox"/> MARS			

LOAN INFORMATION

ARM INFORMATION

Note Date: 09/30/2005 -	Note Margin: .000
Property Address: 1148 HOLMES AVE -	Index Type: 0
City, State, Zip: INDIANAPOLIS, IN 46222-0000 -	Look Back Period: 0
Note Amount: \$66,000.00 -	First/Next Int Change Date: -
Note Rate: 8.99 -	First/Next Pay Change Date: -
Maturity Date: 10/01/2035 -	Periodic Inc / Dec: .000 / .000
Paid to Date: <i>10-1-05</i>	Life Rate Floor / Ceiling: .000 / .000
SSN #: 428-60-2298	First Rate Floor / Ceiling: .000 / .000
Prop Type / Occ: 05 / 00	Note Round Method/Factor/Type: X / 0 / X

Comments

US Bank0114

Reviewed By: *S. Alberts* Date: *11/4*

Reconciled By: *SCA* Date: *11/4*

In Id: 10224511

Commitment Id: 1054627

Product: AlterNet

Loan Program: 30 YR Fixed

Lender: Mercantile Mortgage Company

Borrower: ROBINSON, JESSIE

Assetwise Loan: Y N Y

Evaluwise Indicators: Y N Y

History Pro Required: Y

- Verify the Evaluated Product Group matches the Client Submitted Product OR that the Evaluated Product Group is an Upgrade (Evaluwise only)
- Assetwise/Evaluwise Target Diligence completed by Underwriting (If applicable) (Yes) No

- Loan amount matches the note Loan Amt: 60000
- Interest rate on the note is the same as or less than the interest rate on the Assetwise cert. (Assetwise only) Rate: 8.25
- Note matches product type on Assetwise cert. (i.e. Arm, Fixed, Balloon)
- Interest Only Note (Does the loan meet the IO guidelines) Yes No

- Purchase Price (If applicable) _____
- Secondary financing listed on the HUD-1 is reflected in the CLTV Second Mtg: N/A
- Rate and Term Refinances - If a 2nd mortgage is being paid off, the second mortgage is at least 12 months old Rate/Term Refinance
- Loan purpose matches the HUD-1
- If Seller and Buyers have the same last name (Full Underwrite)

- Alternet - If doc type is stated, borrower must be self employed for at least 2 years
- Loan Doc Type matches income documentation in the file and the quality code in IMS (Full/Alt)

- Appraised Value: 48000 LTV: 15 CLTV: _____
- Property type matches appraisal. For Condos - Class I, II, III, Non Warrantable
- Refinance - the property value matches the appraised value
- Purchases - the property value is the lower of the appraised value or the purchase price.

The following section is used to determine if all appraisal documentation is in the file. If documentation is needed, send the Client.

- Appraisal is completed "as is" OR
 - Completed "per plans and specs" or "subject to repairs" a Completion Cert. (442) is present.
 - Date of the appraisal is no later than 120 prior to closing OR
 - Date of the appraisal is 121-180 days prior to closing, a Recertification of Value is present.
- Photos of the subject are present and no issues
- Photos of all comparables are present and appear similar to the subject property
- The comparable map is present
- Refinances - There have been no sales of the subject property in the last 12 months
- Property type: Single Family Residence / Units: 1 Is property type valid for Assetwise?
- Purchases - The date of the last known sale is not within 180 days of the note date.
- History Pro review complete (if applicable)

Assetwise Credit Diligence Closing Conditions (If applicable from messaging on Findings Report)	
Income Tolerance 6%	Y/N
Assets Tolerance 8%	Y/N
Slips met?	Y/N
Yes	No

Comments: Urban - OK 4 comps provided
 216 in file no 1007 in file - OK to waive SFR

- Occupancy type matches application. (Not-Owner Occupied)
- Refinances - the appraisal indicates the same occupancy as the application
- Refinances - the borrowers have owned the subject property for a minimum of 12 months.
- Is borrower a First Time Homebuyer? (Select Core/Expanded Products) Yes (No)

- Enter appropriate credit score from the credit report on Evaluwise Loans (P2FP) (Core/Expanded Products) Score: 576
- Verify that score matches the seller score on the Findings Report
- Enter the credit score associated with the Evaluated Grade on Evaluwise Loans (P2FP) (Gap/AlterNet Products) Grade: ANAL
- If seller score, verify seller score on Findings Report matches appropriate score on credit report
- Enter the credit score from the Assetwise cert. for Assetwise loans (P2FP) DTI: 23 OTH SE: (FX)
- Complete Employment type, DTI matches Findings Report (P2FP)
- For Assetwise loans, Assetwise submission reference # in IMS is entered and is the same as the AW Cert in the file used for funding (P2FP)

Assetwise Submission Reference Number: 21944002 Mtg History (if applicable on Evaluwise): N/A

Approved 01 12 23 32 42 52 Pend 03 13 23 33 43 53 Declined 05 15 25 35 45 55
 IMS Code (circle one) 118 (18A) 18B 18C 18N 385 38A 38D 38C 585

COMMENTS:

Borrower Name <u>K. Gordon</u>		Loan Number <u>10624511</u>	
Reviewer <u>J. Wilson</u>		Date <u>10-28-05</u>	
Purchase Price (if applicable) <u>N/A</u>		Appraised Value <u>88200</u>	

Points	<input type="checkbox"/>	No realtor was involved in the transaction (HUD-4)
90	<input type="checkbox"/>	Seller of property is a corporation, partnership or other business entity (HUD-4) (do not include lending or government institutions, builders or developers)
100	<input type="checkbox"/>	Seller held and mig/ov HUD-1 shows questions w/ payoffs in parties unrelated to the transaction (HUD-4)
100	<input type="checkbox"/>	Seller netted 75% or more of the sales price at closing (HUD-4)
80	<input type="checkbox"/>	Earrest money is less than \$500 (HUD-4, purchase agreement)
90	<input type="checkbox"/>	Non-purchasing spouse transaction (1003 "Marital Status" & "Manner in Which Title Will Be Held")
100	<input type="checkbox"/>	IFC funded more than 60% loan for any one borrower (SSN query) (Make sure additional properties are disclosed on the 1003 and occupancy makes sense.)
50	<input type="checkbox"/>	Current owner on the appraisal is incorrect or not identified (HP report, appraisal, title work, purchase agreement)
90	<input type="checkbox"/>	Investment property (1002)
Total Points <input type="checkbox"/>		Continue to step 3A

Was Subject Property sold in the last 12 months? (HP report, title work, appraisal)

No - If total Points < 250 - Review for any additional appraisal diligence reason - HP review complete

No - If total Points > 250 - Evaluative-Perform full manual underwrite, Assetwise-Check closing conditions

Yes - Prior sale in last 12 months

Was there an appreciation in value > 30%? - calculate percent of increase below

Appraised Value	Lowest Purchase Price	Difference	Percent Increase
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Percentage = Difference between Appraised Value and Lowest Purchase Price Divided by the Purchase Price

No - If total Points < 250 - Review for any additional appraisal diligence reason - HP review complete

No - If total Points > 250 - Evaluative-Perform full manual underwrite, Assetwise-Check closing conditions

Yes - Appraisal must address increase in sales price. Evaluative-Perform full manual underwrite, Assetwise-Check closing conditions

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REVISED FEB CHECKLIST137704.doc

GMAC RFC

Was Subject Property sold in the last 36 months? (IP report, title work, appraisal)

No - If total Points < 250 - Review for any additional appraisal diligence reason - HP review complete.
 No - If total Points ≥ 250 - Move to Step 5

Yes - Prior sale in last 36 months

Was there an appreciation in value > 30% - calculate percent of increase below

Lowest

Appraised Value _____ Purchase Price _____ Difference _____ Percent Increase _____
Percentage = Difference between Appraised Value and Lowest Purchase Price Divided by the Purchase Price

No - Total Points < 250 - Review for any additional appraisal diligence reason - HP review complete
 No - Total Points ≥ 250 - Move to Step 5

Yes - Appreciation exceeds 30%.

Are all prior sales in the last 36 months disclosed on the appraisal?
 Yes - Move to Step 5

No - Decline the loan. USPAP violation for non-disclosure of prior sales, which potentially adversely impacted value in excess of 30% with layered risk factors present.

Was Subject Property Purchased ≥ 36 months? (IP report, title work, appraisal)

Yes - Review for any additional appraisal diligence reason - HP review complete

No - calculate percent of increase below

Appraised Value _____ Purchase Price _____ Difference _____ Percent Increase _____
Percentage = Difference between Appraised Value and Purchase Price Divided by the Purchase Price

Percent of Increase > 40% (or for Rural Property, Percent of Increase > 50%) - determine if value is supported - perform a thorough collateral review utilizing the IP Report

Percent of Increase ≤ 40% (or for Rural Property, Percent of Increase ≤ 50%) review for any additional appraisal diligence reason - HP review complete.

Was Subject Property Purchased ≥ 36 months? (IP report, title work, appraisal)

Yes - Review for any additional appraisal diligence reason - HP review complete

No - calculate percent of increase below

Appraised Value _____ Purchase Price _____ Difference _____ Percent Increase _____
Percentage = Difference between Appraised Value and Purchase Price Divided by the Purchase Price

Percent of Increase ≥ 40. Move to Step 5

Percent of Increase ≤ 40% (or for Rural Property, Percent of Increase ≤ 50%) review for any additional appraisal diligence reason - HP review complete.

4-26-04
value ↑ ER

AVMSelect

One Click: Delivers up to 15 AVM Systems and the ANSWERS you Need
 One click delivers 15 AVM systems in the user-defined priority sequence that best fits your organization's needs. Through one entry screen, users may order automated valuations as well as additional fraud prevention reports like HistoryPro™ and SaleCheck. Depending on your needs, you may select to receive individual or multiple reports. For more information call (888) 288-2009.

- ▣ Report Options
- ▣ Order New Report

User Entry Information			
Order #, Tracking ID1, ID2, ID3, ID4: W810737c64e990000071e5,			
Street Address:		1146 N Holmes Ave, Indianapolis, IN, 46222	
Customer Estimate:		88000	
AVM Property Review Results		Automated Valuation Estimate	
Final Decision:	Caution	User Estimate:	\$88000
Value Difference:	27%		
Decision Reason:	Value Not Within Tolerance (HP)		
HistoryPro Property Flip Scoring			
Flip Caution	Yes - High	F Score	8.0
T Ratio:	57.0	Subject 3YT Flag:	
S Gain:	105.66	Subject 3YS Gain:	0.0

HistoryPro

C&S Marketing's HistoryPro information report is used to provide sales history and comps for a specific market in such detail as to clearly identify flips, flip markets, and valuation patterns.

Order Summary			
Input Address:	1146 N HOLMES AVE	Report Date:	Oct 28, 2005
Input City-State-Zip:	INDIANAPOLIS, IN 46222-3833	Input Estimate:	\$88,000
Final Analysis			
F Score:	8		
Market Analysis			
Nearby Sales:	35	Rural Flag:	U
Max Distance:	0.25 Miles	High Price:	\$88,179
Average Distance:	0.15 Miles	Average Price:	\$80,037
T Score:	20 of 35	Median Price:	\$83,640
T Ratio:	57.1%	Low Price:	\$8,335
S Gain (Sale Pairs):	105.7%(8 of 35)		
L Gain (Loan Pairs):	228.5%(6 of 35)		
Subject Analysis			
Prior 3 Year Foreclosure:	No	APN:	9018598
Prior 3 Year Sale Gain:	0%	Last Sale Date:	Apr 26, 2004
Prior 3 Year Loan Gain:	0%	Last Sale Price:	
		Land Use Code:	RSFR

Area Map

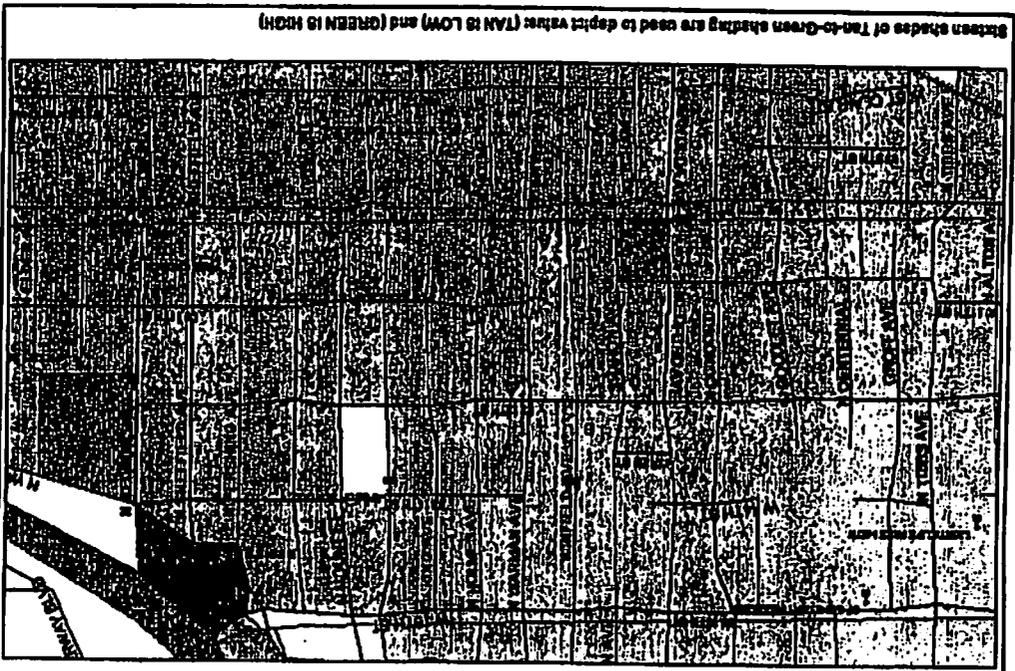
<http://www.csmarketing.com/A0Server/webapp/CNSRetrieve/ArchiveRetrieve?SEARCH...> 10/28/2005

http://www.csmarketing.com/A0Server/webapp/CNSRReitve/ArchiveReitve?SEARCH... 10/28/2005

Subject Property Sales and Loan History

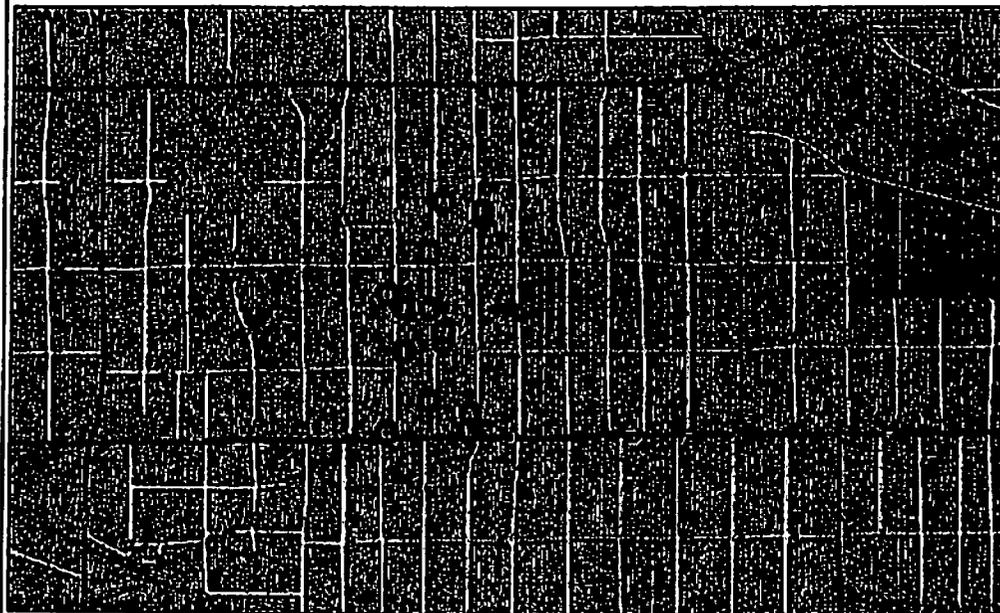
Property Details	
No. of Units:	1,951
Tax Amount:	31,951
View:	
Lot Size:	RSFR
Use Code:	RSFR
Building sqft:	92.0%
Bedrooms:	
Garage:	
Pool:	
Five Place:	
Stones:	
Hallng:	
Bathrooms:	
Living sqft:	
Assessed Land:	\$4,400
Assessed Improvement:	\$52,300
Assessed Total:	\$56,700
Assessed Market:	
Owner Information	
Current Owner:	ROBINSON JESSIE J and MARIE
Spouse:	
MSA Code:	3480
MSA Name:	INDIANAPOLIS, IN MSA
County:	Harrison County
Legal Desc:	FERNDALE L 59
Mail Address:	1057 N BELLEVIEW PL INDIANAPOLIS IN, 46222-3177
Site Address:	1146 N HOLMES AVE INDIANAPOLIS IN, 46222-3633
Assessment	
Last Sale	
Sale Date:	Apr 26, 2004
Sale Price:	
Subject Report	
Passes HUD Property Rules:	YES
Burdened Information:	YES
There are no documented sales of this property in the last 3 years. There are no additional HUD property rule requirements associated with this property.	
Sales within last 3 years:	NO
Sales within last 12 months:	NO
Sales within last 90 days:	NO

HUD Property Rules Report



Transfer Date Apr 28, 2004	Transfer Value \$0	1st Loan \$60,000	2nd Loan \$0	Transfer Type Nominal
Buyer: ROBINSON JESSIE J and MAMIE		Deed Type: QUIT		Valued Sale:
Seller: ROBINSON MAMIE		Loan Type: CNV		Document Number: 67765
Lender: FIELDSTONE MTG CO		Rate Type: FIX		

Nearby Properties Map



Nearby Properties are shown with letter designations

Nearby Sales

Miles	Address (Rec #)	Living SqFt	Lot SqFt	\$ SqFt	Assessment	Bed	Bath	Rooms	Year BR	Land Use
0.14	1022 N WARMAN AVE (A) INDIANAPOLIS IN, 46222	0	0	\$0	\$67,900	0	0	0	0	RSFR
Zoning:		Legal Desc: STOUTS HAUGHVILLE ADD LOT 100								
Date	Sale Value	1st Loan Amt	Transaction	Deed	Buyer	Seller				
Jul 25, 2005	\$58,179	\$59,200	RESALE	GRANT	PERRY GLENDA	EDWARDS CARLETTA E				
0.14	1220 WINFIELD AVE (B) INDIANAPOLIS IN, 46222	0	0	\$0	\$41,200	0	0	0	0	RSFR
Zoning:		Legal Desc: STOUTS HAUGHVILLE ADD L69								
Date	Sale Value	1st Loan Amt	Transaction	Deed	Buyer	Seller				
Jun 29, 2005	\$79,800	\$54,000	RESALE	GRANT	ELLIS ALEXIA	AMERICAN PROP INVESTMENTS INC				
May 26, 2004	\$0	\$290,000	REFVCO	TRUST	AMERICAN PROP INVESTMENTS INC					
Apr 15, 2004	\$0	\$0	RESALE	GRANT	AMERICAN PROPERTY INVESTMENTS	FANNIE MAE				
Apr 5, 2004	\$0	\$0	RESALE	GRANT	AMERICAN PROPERTY INVESTMENTS	FANNIE MAE				
Oct 29, 2003	\$42,000	\$0	RESALE	T/ FRCL	FEDERAL NATIONAL MORTGAGE ASSN	SHERIFF OF MARION COUNTY				
0.17	1161 SHARON AVE (C) INDIANAPOLIS IN, 46222	0	0	\$0	\$31,300	0	0	0	0	RSFR
Zoning:		Legal Desc: STOUTS HAUGHVILLE ADD L78								

<http://www.csmarketing.com/A0Server/webapp/CNSRetrieve/ArchiveRetrieve?SEARCH...> 10/28/2005

Date	Sale Value	1st Loan Amt	Transaction	Deed	Buyer	Seller
May 13, 2005	\$67,639	\$60,860	REBALE	GRANT	STAYTON STEVE	RODRIGUEZ DANILO A
Feb 18, 2005	\$0	\$0	REBALE	GRANT	RODRIGUEZ DANILO	CNS FINANCE CO INC
Jun 29, 2004	\$23,969	\$0	REBALE	T/FRCL	CNS FINANCE CO INC	SHERIFF OF MARION COUNTY
Miles Address (Rec #: 164452683)						
Q.11	1105 WINFIELD AVE (D) INDIANAPOLIS IN, 46222	Living SqFt: 0	Lot SqFt: 0	\$ SqFt: \$0	Assessment: \$42,600	Bed Bath Rooms Year Bl Land Use: 0 0 0 0 RSFR
Zoning: Legal Desc: STOUTS HAUGHVILLE L134						
Date	Sale Value	1st Loan Amt	Transaction	Deed	Buyer	Seller
May 10, 2005	\$63,639	\$0	REBALE	T/FRCL	FEDERAL HOME LOAN MTO CORP	SHERIFF OF MARION COUNTY
Miles Address (Rec #: 164449048)						
Q.12	1309 N WARMAN AVE (E) INDIANAPOLIS IN, 46222	Living SqFt: 0	Lot SqFt: 0	\$ SqFt: \$0	Assessment: \$48,300	Bed Bath Rooms Year Bl Land Use: 0 0 0 0 RSFR
Zoning: Legal Desc: A V BROWNS RIVERSIDE PARK ADD L 27						
Date	Sale Value	1st Loan Amt	Transaction	Deed	Buyer	Seller
Apr 28, 2005	\$82,127	\$56,600	CNST	GRANT	MCKNIGHT DEJUAN	HOWARD FRANCOE SR
Mar 10, 2005	\$0	\$0	REBALE	GRANT	HOWARD FRANCOE	VANCEAVE WAYNE L
Miles Address (Rec #: 164450424)						
Q.13	1329 N WARMAN AVE (F) INDIANAPOLIS IN, 46222	Living SqFt: 0	Lot SqFt: 0	\$ SqFt: \$0	Assessment: \$42,800	Bed Bath Rooms Year Bl Land Use: 0 0 0 0 RSFR
Zoning: Legal Desc: A V BROWNS RIVERSIDE PARK ADD L 22						
Date	Sale Value	1st Loan Amt	Transaction	Deed	Buyer	Seller
Apr 14, 2005	\$52,135	\$39,200	REBALE	GRANT	CLAY VIVIAN	GRiffin KEITH
Feb 11, 2005	\$0	\$0	REBALE	GRANT	GRiffin KEITH	REALCAP LLC
Feb 12, 2004	\$0	\$18,000	REFVCO	TRUST	REALCAP LLC	
Jan 28, 2004	\$0	\$0	REBALE	GRANT	REALCAP LLC	
Nov 8, 2003	\$24,627	\$0	REBALE	T/FRCL	CNS ABS TRUST SERIES 2001-HE3 0	CNS ABS TRUST SERIES 2001-H SHERIFF OF MARION COUNTY
Miles Address (Rec #: 164447013)						
Q.24	3014 W JOYNT ST (G) INDIANAPOLIS IN, 46222	Living SqFt: 0	Lot SqFt: 0	\$ SqFt: \$0	Assessment: \$85,800	Bed Bath Rooms Year Bl Land Use: 0 0 0 0 RSFR
Zoning: Legal Desc: WILLIAM GARDNER'S FIRST ADDITION L 4						
Date	Sale Value	1st Loan Amt	Transaction	Deed	Buyer	Seller
Apr 13, 2005	\$9,335	\$0	REBALE	T/FRCL	2004 TAX LIEN ALLIANCE LLC	AUDITOR OF MARION COUNTY
Miles Address (Rec #: 164444702)						
Q.17	1040 WINFIELD AVE (H) INDIANAPOLIS IN, 46222	Living SqFt: 0	Lot SqFt: 0	\$ SqFt: \$0	Assessment: \$64,600	Bed Bath Rooms Year Bl Land Use: 0 0 0 0 RSFR
Zoning: Legal Desc: STOUTS HAUGHVILLE ADD L116						
Date	Sale Value	1st Loan Amt	Transaction	Deed	Buyer	Seller
Jan 29, 2005	\$76,714	\$0	REBALE	T/FRCL	FEDERAL HOME LOAN MTO CORP	SHERIFF OF MARION COUNTY
Miles Address (Rec #: 164481640)						
Q.17	1109 SHARON AVE (I) INDIANAPOLIS IN, 46222	Living SqFt: 0	Lot SqFt: 0	\$ SqFt: \$0	Assessment: \$33,000	Bed Bath Rooms Year Bl Land Use: 0 0 0 0 RSFR
Zoning: Legal Desc: STOUTS HAUGHVILLE ADD 32FT N SIDE L85						
Date	Sale Value	1st Loan Amt	Transaction	Deed	Buyer	Seller
Jan 14, 2005	\$48,488	\$34,200	REBALE	GRANT	CARY JERRY	ARNOLD GARY
Nov 9, 2004	\$0	\$0	REBALE	GRANT	ARNOLD GARY	LFB INC
Jun 2, 2004	\$0	\$9,000	REFVCO	TRUST	LFB INC	
May 28, 2004	\$0	\$0	REBALE	GRANT	LFB INC	
Oct 29, 2003	\$50,400	\$0	REBALE	T/FRCL	OPTION ONE MTO LOAN TRUST 2000-A	SHERIFF OF MARION COUNTY
Miles Address (Rec #: 164461653)						
Q.17	1143 SHARON AVE (J) INDIANAPOLIS IN, 46222	Living SqFt: 0	Lot SqFt: 0	\$ SqFt: \$0	Assessment: \$32,600	Bed Bath Rooms Year Bl Land Use: 0 0 0 0 RSFR
Zoning: Legal Desc: STOUTS HAUGHVILLE ADD L74						
Date	Sale Value	1st Loan Amt	Transaction	Deed	Buyer	Seller
Jan 3, 2005	\$45,889	\$0	REBALE	T/FRCL	AMERIQUEST MTO SECURITIES INC	SHERIFF OF MARION COUNTY
May 20, 2003	\$55,635	\$49,500	REBALE	GRANT	DAWSON APRIL	HOWARD LAMONT
Mar 12, 2003	\$23,477	\$17,852	CNST	GRANT	HOWARD LAMONT	BANKERS TRUST COMPANY
Miles Address (Rec #: 164449342)						
Q.13	1159 WINFIELD AVE (K) INDIANAPOLIS IN, 46222	Living SqFt: 0	Lot SqFt: 0	\$ SqFt: \$0	Assessment: \$41,300	Bed Bath Rooms Year Bl Land Use: 0 0 0 0 RSFR

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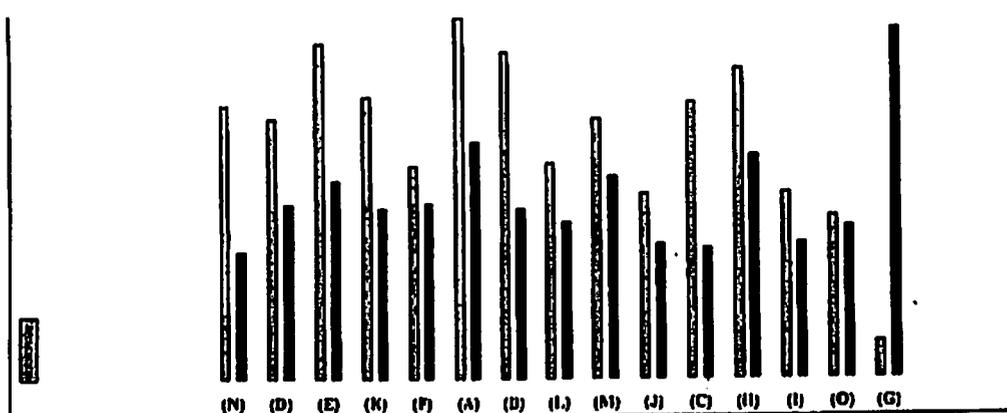
Zoning:		Legal Desc: STOUTS HAUGHVILLE L98								
Date	Sale Value	1st Loan Amt	Transaction	Deed	Buyer	Seller				
Dec 7, 2004	\$69,426	\$62,200	RESALE	GRANT	SMITH-WOODARD MARCIA	CAMILLE GROUP LLC				
Oct 16, 2004	\$23,772	\$17,874	CRST	GRANT	CAMILLE GROUP LLC	MCCOY TYRONE J				
Miles	Address (Rec #: 164450448)	Living SqFt	Lot SqFt	\$ SqFt	Assessment	Bed	Bath	Rooms	Year Bt	Land Use
0.16	2008 W 10TH ST (L) INDIANAPOLIS, IN 46222	0	0	\$0	\$38,000	0	0	0	0	RSFR
Zoning:		Legal Desc: STOUTS HAUGHVILLE ADD L40								
Date	Sale Value	1st Loan Amt	Transaction	Deed	Buyer	Seller				
Dec 3, 2004	\$52,822	\$0	RESALE	T/ FRCL	FIFTH THIRD MORTGAGE CO	SHERIFF OF MARION COUNTY				
Nov 29, 2004	\$0	\$0	RESALE	GRANT	FEDERAL HOME LOAN MTO CORP	FIFTH THIRD MORTGAGE				
Miles	Address (Rec #: 164456923)	Living SqFt	Lot SqFt	\$ SqFt	Assessment	Bed	Bath	Rooms	Year Bt	Land Use
0.17	1335 WINFIELD AVE (A1) INDIANAPOLIS, IN 46222	0	0	\$0	\$49,300	0	0	0	0	RSFR
Zoning:		Legal Desc: STOUTS HAUGHVILLE ADD S1/2 OF W1/2 L212 8EQ SW COR N 60FT X 120FT								
Date	Sale Value	1st Loan Amt	Transaction	Deed	Buyer	Seller				
Nov 19, 2004	\$63,840	\$48,000	RESALE	GRANT	COSEY JERALD	HOCA GROUP LLC				
Nov 18, 2004	\$0	\$0	RESALE	QUIT	RYSY LLC	COSEY JERALD P				
Sep 1, 2004	\$0	\$18,000	REFINQ	TRUST	HOCA GROUP LLC	WELLS FARGO BK MINNESOTA				
Aug 24, 2004	\$0	\$0	RESALE	GRANT	HOCA GROUP LLC	SHERIFF OF MARION COUNTY				
Jun 30, 2004	\$42,900	\$0	RESALE	T/ FRCL	WELLS FARGO BANK MINNESOTA NA					
Miles	Address (Rec #: 164451667)	Living SqFt	Lot SqFt	\$ SqFt	Assessment	Bed	Bath	Rooms	Year Bt	Land Use
0.11	1121 WINFIELD AVE (N) INDIANAPOLIS, IN 46222	0	0	\$0	\$30,500	0	0	0	0	RSFR
Zoning:		Legal Desc: STOUTS HAUGHVILLE ADD L138								
Date	Sale Value	1st Loan Amt	Transaction	Deed	Buyer	Seller				
Nov 3, 2004	\$67,032	\$50,400	RESALE	GRANT	ARRHOLD GARY	LFB INC				
Aug 28, 2004	\$0	\$0	RESALE	GRANT	LFB INC	CSFB MBS SERIES 2002-10				
Jun 2, 2004	\$51,869	\$0	RESALE	T/ FRCL	CSFB MBS SERIES 2002-10	SHERIFF OF MARION COUNTY				
Miles	Address (Rec #: 164445843)	Living SqFt	Lot SqFt	\$ SqFt	Assessment	Bed	Bath	Rooms	Year Bt	Land Use
0.19	1186 SHARON AVE (U) INDIANAPOLIS, IN 46222	0	0	\$0	\$38,900	0	0	0	0	RSFR
Zoning:		Legal Desc: ALMA POTTEBAUMS ADD L8								
Date	Sale Value	1st Loan Amt	Transaction	Deed	Buyer	Seller				
Sep 24, 2004	\$29,561	\$29,700	RESALE	GRANT	CARY JERRY	WHITE FRED JR				

Graph of Sale Price & Assessed Value

Sales Prices and Assessment Values for Recent Sales Ordered by Distance Left (closest) to Right (farthest)

- Sales Price
- Assessment





Closest Property Records

Miles	Address	SqFt	Lot SqFt	Bed	Bath	Rms	Yr Bt	Land Use	Sale Yr	Price	Assessed
0	1148 N HOLMES AVE, 48222							RSFR			\$68,700
0	1142 N HOLMES AVE, 48222							RSFR	2003		\$49,300
0.01	1152 N HOLMES AVE, 48222							RSFR	2005		\$68,000
0.01	1138 N HOLMES AVE, 48222							RSFR			\$65,100
0.01	1132 N HOLMES AVE, 48222							RSFR	2005		\$64,400
0.02	1128 N HOLMES AVE, 48222							RSFR	2005		\$68,700
0.02	1164 N HOLMES AVE, 48222							PNEC			\$13,100
0.02	1149 N HOLMES AVE, 48222							RSFR			\$47,800
0.02	1155 N HOLMES AVE, 48222							RSFR			\$51,500
0.02	1167 N HOLMES AVE, 48222							RSFR			\$58,000
0.03	1163 N HOLMES AVE, 48222							RSFR			\$63,000
0.17	1105 SHARON AVE, 48222							RSFR			\$38,200
0.19	1108 SHARON AVE, 48222							RSFR			\$44,600
0.2	1047 SHARON AVE, 48222							RSFR			\$48,800
0.2	1039 SHARON AVE, 48222							RSFR	2003	\$55,062	\$35,600
0.22	1019 SHARON AVE, 48222							PNEC	2002		\$3,600
0.22	1019 SHARON AVE, 48222							PNEC			\$32,600
0.24	3002 W 10TH ST, 48222							CMBD			\$29,200
0.24	3014 W 10TH ST, 48222							RSFR	2005	\$9,336	\$65,000
0.26	3010 W 10TH ST, 48222							RSFR			\$51,000

Market Data

	Average Value \$48,395	Minimum Value \$38,228	Maximum Value \$80,140	Median Value \$47,394				
Distance	Units/Per	% Own Occ	% Rnt Occ	% Sgl	% Mult 2-9	% Mult 10+	Avg Room	Avg Val
0.01 miles	79	69%	27%	100%	0%	0%	005.8	\$45,794
0.07 miles	88	72%	28%	100%	0%	0%	005.7	\$51,350
0.09 miles	91	77%	23%	100%	0%	0%	005.2	\$49,161
0.09 miles	100	78%	24%	100%	0%	0%	005.4	\$53,536
0.1 miles	166	48%	41%	98%	4%	0%	005.3	\$39,666
0.12 miles	69	71%	21%	92%	8%	0%	005.9	\$53,876
0.13 miles	85	77%	23%	93%	7%	0%	005.7	\$49,330
0.13 miles	50	63%	21%	95%	5%	0%	006.6	\$60,105
0.15 miles	150	62%	33%	91%	9%	0%	004.6	\$60,140
0.15 miles	111	76%	24%	100%	0%	0%	005.3	\$48,993
0.17 miles	123	68%	25%	100%	0%	0%	005.2	\$42,427
0.18 miles	48	64%	18%	91%	9%	0%	005.4	\$44,279
0.19 miles	68	58%	35%	97%	3%	0%	005.3	\$41,417
0.2 miles	108	50%	43%	81%	19%	0%	004.3	\$43,774

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0.2 miles	57	54%	29%	93%	4%	4%	005.2	\$39,228
0.2 miles	98	52%	35%	85%	15%	0%	005.3	\$40,912
0.21 miles	63	66%	14%	100%	0%	0%	005.9	\$52,192
0.21 miles	28	58%	25%	100%	0%	0%	005.4	\$50,508
0.22 miles	69	52%	45%	89%	31%	0%	005.0	\$41,248
0.23 miles	58	56%	29%	81%	19%	0%	005.7	\$40,970

Buyers and Sellers

Buyers Name	Sellers Name	Lender	Transaction Price	Year	ID
T 2004 TAX LIEN ALLIANCE LLC	ABN AMRO MORTGAGE GROUP INC		REBALE \$0	2005	
Q ABN AMRO MORTGAGE GROUP INC	AUDITOR OF MARION COUNTY		REBALE \$8,335	2005	(G)
T ABN AMRO MORTGAGE GROUP INC	FEDERAL HOME LOAN MTG CORP		REBALE \$0	2004	
T ABN AMRO MORTGAGE GROUP INC	SHERIFF OF MARION COUNTY		REBALE \$89,674	2004	
T ABN AMRO MORTGAGE GROUP INC	SHERIFF OF MARION COUNTY		REBALE \$22,100	2004	
AMERICAN PROP INVESTMENTS INC	MAXWELL INVESTMENT PROPS LLC		REBALE \$0	2004	
AMERICAN PROPERTY INVESTMENTS	FANNIE MAE		REBALE \$0	2004	(B)
AMERICAN PROPERTY INVESTMENTS	FANNIE MAE		REBALE \$0	2004	(B)
T AMERIQUEST MTG SECURITIES INC	SHERIFF OF MARION COUNTY		REBALE \$45,099	2005	(J)
ARNOLD GARY	LFB INC		REBALE \$0	2004	(I)
ARNOLD GARY	LFB INC	ARGENT MTG CO LLC	REBALE \$97,632	2004	(N)
T AURORA LOAN SERVICES INC	SHERIFF OF MARION COUNTY		REBALE \$49,000	2003	
T BINGHAM EUGENE	AUDITOR OF MARION COUNTY		REBALE \$2,726	2003	
CAMILLE GROUP LLC	MCCOY TYRONE J	ASPEN GRP LLC	CNST \$23,772	2004	(K)
CARY JERRY	WHITE FRED JR	COUNTRYWIDE HM LNS INC	REBALE \$36,801	2004	(O)
CARY JERRY	ARNOLD GARY	COUNTRYWIDE HM LNS INC	REBALE \$45,488	2005	(I)
CLAY VIVIAN	GRIFFIN KEITH	FIRST FRANKLIN FINL	REBALE \$62,136	2005	(F)
COSEY JERALD	NOCA GROUP LLC	AMERICAS WHOLESALE LENDER	REBALE \$63,640	2004	(M)
T CSFB ABS TRUST SERIES 2001-HE3	SHERIFF OF MARION COUNTY		REBALE \$24,627	2003	(F)
0					
T CSFB MBS SERIES 2002-10	SHERIFF OF MARION COUNTY		REBALE \$51,889	2004	(N)
T D AND L MANAGEMENT	AUDITOR OF MARION COUNTY		REBALE \$5,000	2003	
DAVIS ANGELA	JP MORGAN CHASE BANK		REBALE \$0	2003	
DAVIS ANGELA	BANK ONE NA		REBALE \$0	2003	
DAWSON APRIL	HOWARD LAMONT	ARGENT MTG CO LLC	REBALE \$65,635	2003	(J)
EDWARDS WILL	INTEGRATED RESIDENTIAL SVCS		REBALE \$0	2005	
ELLIS ALEXIA	AMERICAN PROP INVESTMENTS INC	FINANCE AMERICA LLC	REBALE \$79,800	2005	(B)
T EQUITY ONE	SHERIFF OF MARION COUNTY		REBALE \$48,460	2004	
ESTEVEZ BASILIO	FIRST BANK INC		REBALE \$0	2005	
T FEDERAL HOME LOAN MTG CORP	SHERIFF OF MARION COUNTY		REBALE \$75,714	2005	(H)
FEDERAL HOME LOAN MTG CORP	ABN AMRO MORTGAGE GROUP INC		REBALE \$0	2004	
FEDERAL HOME LOAN MTG CORP	FIFTH THIRD MORTGAGE		REBALE \$0	2004	(L)
T FEDERAL HOME LOAN MTG CORP	SHERIFF OF MARION COUNTY		REBALE \$63,636	2005	(D)
FEDERAL NATIONAL MORTGAGE ASSN	FEDERAL NATIONAL MORTGAGE ASSN		REBALE \$0	2004	
T FEDERAL NATIONAL MORTGAGE ASSN	SHERIFF OF MARION COUNTY		REBALE \$57,488	2003	
T FEDERAL NATIONAL MORTGAGE ASSN	SHERIFF OF MARION COUNTY		REBALE \$42,000	2003	(B)
T FIFTH THIRD MORTGAGE CO	SHERIFF OF MARION COUNTY		REBALE \$32,622	2004	(L)
FIRST BANK INC	MICKENS ADON L		REBALE \$0	2003	
GRIFFIN KEITH	REALCAP LLC		REBALE \$0	2005	
GRIFFIN KEITH	REALCAP LLC		REBALE \$0	2005	(F)
GURNELL LUSIE	GURNELL ORLANDO		NNNL \$0	2005	
Q HEDGE LISA	MCKAING SAMUEL T		REBALE \$0	2005	
Q HEDGE LISA	MCKAIG SAMUEL T		REBALE \$0	2005	
HOWARD FRANKIE	VANCLEAVE WAYNE L		REBALE \$0	2005	(E)
HOWARD LAMONT	BANKERS TRUST COMPANY	ASPEN GRP LLC	CNST \$23,477	2003	(J)
HOWARD MARK	EQUITY ONE		REBALE \$0	2005	
HOWELL DARRY	ABN AMRO MORTGAGE GROUP INC		REBALE \$0	2005	
INTEGRATED RESIDL SVCS INC	MILAM GAIL		REBALE \$0	2005	
T JPMORGAN CHASE BANK	SHERIFF OF MARION COUNTY		REBALE \$48,921	2003	

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LFB INC	OPTION ONE MTG LOAN TRUST 20	RESALE	\$0	2004	(I)
LFB INC	CSFB MBS SERIES 2002-10	RESALE	\$0	2004	(N)
LONDON BRANDI	DENNY BRADLEY E	RESALE	\$0	2003	
MAXWELL INVESTMENT PROPS LLC	FANNE MAE	RESALE	\$0	2004	
MCKAIG SAMUEL	AURORA LOAN SERVICES INC	RESALE	\$0	2004	
MCKNIGHT DEJUAN	HOWARD FRANKIE SR	ARGENT MTG CO LLC	CNST	\$82,127 2005	(E)
Q MCNEAL ANTHONY	GAMBLE CLARA	RESALE	\$0	2005	
Q MCNEAL ANTHONY	GAMBLE CLARA	RESALE	\$0	2005	
NOCA GROUP LLC	WELLS FARGO BK MINNESOTA	RESALE	\$0	2004	(M)
T ONB FINANCE CO INC	SHERIFF OF MARION COUNTY	RESALE	\$23,998 2004		(C)
T OPTION ONE MTG LOAN TRUST 2000 -A	SHERIFF OF MARION COUNTY	RESALE	\$86,400 2003		(I)
ORDONEZ RUTH	DAVIS ANGELA	RESALE	\$0	2004	
PACK JAMES	PACK EMMA J	NMNL	\$0	2005	
Q PACK JUDY	PACK JAMES	NMNL	\$0	2005	
PERRY GLENDA	EDWARDS CARLETTA E	MILA INC	RESALE	\$88,179 2005	(A)
T PROVIDENT BANK	SHERIFF OF MARION COUNTY	RESALE	\$9,800 2004		
QUEST TRUST	HAYES RICHARD V	RESALE	\$0	2004	
RAMOS RICARDO	D AND L MANAGEMENT LLC	RESALE	\$0	2004	
REALCAP LLC	FIRST COMMUNITY BANK AND TRUST	RESALE	\$0	2003	
REALCAP LLC	CSFB ABS TRUST SERIES 2001-H	RESALE	\$0	2004	(F)
RICHARDSON ROBERT	RICHARDSON MOLLIE	NMNL	\$0	2003	
RICHARDSON ROWLAND	RICHARDSON ROBERT H SR	NMNL	\$0	2003	
RODRIGUCZ DANILO	ONB FINANCE CO INC	RESALE	\$0	2005	(C)
ROSALES AURELIO	DAVIS ANGELA	RESALE	\$0	2004	
RUIZ DANIEL		DIAZ	CNST	\$0	2005
RUIZ DANIEL	PROVIDENT BANK	RESALE	\$0	2004	
Q RYBY LLC	COSEY JERALD P	RESALE	\$0	2004	(M)
SMITH ADDIE	RICHARDSON ROWLAND	RESALE	\$0	2005	
SMITH WOODARD MARCIA	CAMILLE GROUP LLC	ARGENT MTG CO LLC	RESALE	\$89,428 2004	(K)
STAYTON STEVE	RODRIGUEZ DANILO A	FINANCE AMERICA LLC	RESALE	\$87,830 2003	(C)
SUTAN LLC	AMERICAN PROP INVESTMENTS INC	RESALE	\$0	2004	
THOMAS MARK AND TANDY	D AND L MANAGEMENT LLC	RESALE	\$0	2004	
T WELLS FARGO BANK MINNESOTA NA	SHERIFF OF MARION COUNTY	RESALE	\$42,000 2004		(M)
Q WILSON JANESE	EUGENE BINGHAM JR	RESALE	\$0	2005	
ZACKERY MARK	EDWARDS ARTHUR L	RESALE	\$0	2005	

Factors

\$0(GTE), 0%(PGTE), 0%(PGPY), \$0(OFH_GTE), 0%(OFH_PGTE), 0%(OFH_PGPY), \$0(OFH), \$0(CFMNLI), \$24,180(8FM), 37.84%(P8FM), 8 (FSORE), \$0(FSCORE2), \$0(NAM), \$0(ov), 0%(d), 0%(g), 0%(y), HFF(m), HFF(s), HFF(n), HFF(smm), 87.14%(wrsNoDad), 114.29% (wrsDad), 34(wscoreDad), 40(wscoreDad), 1.7x(wfactorDad), 2x(wfactorDad), 47(1yrac), 63(3yrac), 1(1yrac), 6(3yrac), 48(1yrac), 91(3yrac) 17% (pdr) 22%(pdr) 8.8%(pdr)

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 www.csmarketing.com

RFC Loan Number: 10224511
Commitment Number: 1034637
Asset/Use: Y
Evaluation Method: A/W
Seller Name: Mercantile Mortgage Company
Seller ID: T76
CR: 2
Seller Loan Number: 2005090360
Primary Borrower: JESSIE ROBINSON
Property Address: 1146 HOLMES AVE
INDIANAPOLIS, IN 46222

Evolve/We Decision Summary
Print Date: 10/28/2005

Final Results

Approved: Y
Evaluated Product Group: AlterNet
Product: 30 YR Fixed
Interest Only Indicators: N
Evaluated Grade: AM
Credit Diligence: N
Appraisal Diligence: Y
Loan Purpose: Rate/Term Refinance
Loan Amount: 66,000.00
Loan Doc Type: Pu/AH
Evaluated LTV: 75.00
Note Term Months: 360
Asset Term Months: 360

Loan Data

Occupancy: Non-Owner Occupied
Cash Out Amount: .00
Property Value: 88,000.00
Property Type: Single Family Residence
Stories: 1
Front End Ratio: 30.87
Back End Ratio: 22.22
Total All Monthly Payments: 514.00
Mortgage Lates 30 days: 4
Mortgage Lates 60 days: 0
Mortgage Lates 90 days: 0
Rolling Lates 30 days: 0
Rolling Lates 60 days: 0
Rolling Lates 90 days: 0
Major Derogations Total Amount: 17973
Bankruptcy Since Year:
Foreclosure Since Year:
First Time Home Buyer: N
Interest Rate: 8.990
Product Variation:
Self Employed Ind: N
HIP Score: 8
HIP Report ID: W810737c64e990000071e5
HIP Report Date: 10/28/2005 8:09:0

Evaluation Results

Client Submitted Product Group	AlterNet
Credit Rating	
FMI Credit Score	542
Seller Credit Score	386
PA Rating	B
PA Score	341

Evaluation Comments (Observation & Referral):

Diligence Message:

Occupancy type = Investment and AVM Variance exceeds 10% or AVM was not available. Full Appraisal Diligence.

End of Report: 10224511 JESSIE ROBINSON



Powered by Mercantile Mortgage

Recommendation: Approve
Mercantile Case #: 90479007
Primary Borrower: JESSIE ROBINSON
Co-Borrower(s): MAMIE ROBINSON
Property Address: 1146 HOLMES AVE
 INDIANAPOLIS, IN 46222
Broker: PREMIER MORTGAGE FUNDING -
 INDY WEST
Region: Westerville
Underwriting Date: 09/30/2005 12:19
Submitted By: Chris Schwartz
Delivery Code: A6 AM

Please place this certificate on the top left of the file folder
 All Non-Arms Length transactions including Land Contracts, Lease Options and Gift of Equity
 must be manually underwritten and are not eligible for automated underwriting

PROGRAM OPTIONS/LOAN DETAIL

Submission Reference Number: 21944602
Product Group: ML1
Documentation Type: Full
First Product Type: 30 Yr Fixed Term
First Term: 360
First Time Home Buyer: NO
Property Type: Single Family
Rural Property: NO
Occupancy: Non-Owner Occupied
Citizenship: Primary Borrower - US Citizen
Loan Amount: \$66,000.00
Subordinate Financing: \$0.00
Amortization Type: Fixed Rate
Interest Rate: 8.990
Loan Purpose: Refinance
Equity Refi: No
Property Value: \$88,000.00
LTV: 75.00
CLTV: 75.00
Total Debt Ratio: 22.23
Cash to Close: \$11,667.37
Cash out Amount: \$0.00
Credit Score: 586
Repository Used: Experian (TRW)
Disposable Income: 1798.34
Month Reserves: 0

No Rolling
 2X30
 Rolling OK

REQUIRED DOCUMENTATION

INCOME REQUIREMENTS FOR Full Documentation

Submission Reference Number: 21944602 .

- Please verify monthly income listed on the application for the following borrower(s):

<https://www.mlink.mercantilemortgage.net/app/reports/viewHTMLReport.asp?loanSeqID...> 9/30/2005

- For borrower **JESSIE ROBINSON:**
- Must receive One of the following for Pension Income showing a fixed income of \$159.66 & continuance for three years:
 - 1 year W-2P form
 - 1 year Checks
 - Letter indicating yearly Pension amount
- Must receive all of the following for Social Security Income showing a fixed income of \$980.75 & continuance for three years (unless awards letter states "improvement not expected"):
 - Awards letter
 - Bank statement showing automatic deposit
- For rental property, either an active annual lease OR 6 months cancelled rent checks OR 2 years of Schedule E from personal federal tax returns OR operating income statement (form 216) showing monthly net rental income of at least \$116.23.
- For borrower **MAMIE ROBINSON:**
- Must receive One of the following for Pension Income showing a fixed income of \$226.95 & continuance for three years:
 - 1 year W-2P form
 - 1 year Checks
 - Letter indicating yearly Pension amount
- Must receive all of the following for Social Security Income showing a fixed income of \$628.75 & continuance for three years (unless awards letter states "improvement not expected"):
 - Awards letter
 - Bank statement showing automatic deposit

ASSET REQUIREMENTS

Submission Reference Number: 21944602 .

- Insufficient assets are listed to cover closing costs.
- Please verify assets of \$11,667.37 for Full documentation using any of the following options.
 - *For Verification of Deposit
 - Provide copy of two (2) most recent bank statements.
 - *For Gift Funds...
 - Provide gift letter from immediate family member AND verification of receipt of funds. Gift Funds must be acceptable for the approved program.
 - *For Stock Funds
 - Provide copy of stock certificates OR most recent two (2) months statement(s) from stock account(s).
 - *For Retirement Accounts
 - Provide copy of the most recent statement(s) from retirement account(s). (Condition includes statement that if this loan is a loan, payment must be added to the liabilities.)
 - *For Trust Funds
 - Provide copy of the trust agreement AND verification of the request for withdrawal.
 - *For Life Insurance Policy
 - Provide verification of insurance policy cash value AND liquidation verified with the request for withdrawal AND a copy of the check.
 - *For Cash from New or Existing Home
 - Provide verification of withdrawal of equity in home. (Verify that any increase in loan/line amount is matched with an increase in payment.)
 - *For Sale of Previous Home
 - Provide copy of HUD-1 statement showing sale of residence with amount of equity received.

CREDIT REQUIREMENTS

Submission Reference Number: 21944602 .

- Any additional debt not found on the Credit Report is required for evaluation.
- For the following derogatory accounts, please provide:
 - Evidence TaxLien in the amount of \$138.00 has been satisfied.
 - Evidence past due amount of \$9,108.00 with AAC account BANK ONE-9533020 has been satisfied.
 - Evidence past due amount of \$1,354.00 with COLLECTION ASSOCIATE account 733545 has been satisfied.
- For the following accounts being paid off, please provide:
 - Evidence \$62,363.46 with CHASE MANHATTAN MORT account 18021196 has been paid off in full.
- Provide satisfactory evidence to justify the change in payment history for the following

<https://www.mlink.mercantilemortgage.net/app/reports/viewHTMLReport.asp?loanSeqID...> 9/30/2005

derogatory account(s):

- CHASE MANHATTAN MORT account 18021196 from Current to 30 Days In 04/2005.

PROPERTY REQUIREMENTS

Submission Reference Number: 21944602 .

- Please select from the following appraisal option(s):
Full appraisal supporting a value of at least \$88,000.
- All additional appraisal requirements for the program specified must be met.

ADDITIONAL REQUIREMENTS

Submission Reference Number: 21944602 .

- If the secondary financing does not meet the following standards, resubmit as an equity refinance: -
LINE OF CREDIT: Provide evidence any draws in the last year have not exceeded 1% of the first mortgage balance or \$2000, unless draws were for documented home improvements or incurred at the time of purchase. - FIXED RATE LOAN: If second lien has less than 12 month seasoning, provide evidence loan was obtained for documented home improvements or incurred at time of purchase.

PRICING OPTIONS

Price Sheet Code: ML1w.9.12.2005.02
Price Active Date: 09/12/2005 01:25 PM PT

The following pricing options are available:

Pre Pay Term	Rate	Price
Max Prepayment 2% for 2 Yrs	8.9	-1
	9.15	-0.5
	9.4	0
	9.65	0.5
	9.9	1
	10.15	1.5
	10.4	2
1-YR Prepayment: 2%	9.1	-1
	9.35	-0.5
	9.6	0
	9.85	0.5
	10.1	1
	10.35	1.5
	10.6	2
No Prepayment	9.25	-1
	9.5	-0.5
	9.75	0
	10	0.5
	10.25	1

Above rates include the following adjustments that apply to this loan:

Loan Amount < \$ 75,000 = Rate Increase of 0.300

Non Owner Occupied = Rate Increase of 0.500

All adjustments are subject to change without notice or with any change to loan data.

Pricing is subject to change without notice or with any change to loan data.

All pricing reflects a 15 day delivery commitment.

LOAN ANALYSIS REPORT

INCOME ANALYSIS

Income Type	Total	J ROBINSON	M ROBINSON
Other	\$2,196	\$1,140	\$1,056
Net Rental Gain	\$116	\$116	\$0
Total Income	\$2,312	\$1,256	\$1,056

<https://www.mlink.mercantilemortgage.net/app/reports/viewHTMLReport.asp?loanSeqID...> 9/30/2005

LIABILITIES ANALYSIS

Outstanding Debts

Creditor	Type	Calc Pymt	App Pymt	CrdrRp Pmt	Balance
NATIONAL CITY MORTGA	Mortgage	\$514	\$514	\$514	\$60,845
Total		\$514	\$514	\$514	\$60,845

Payments Not Included

Creditor	Type	Payment	Balance	Reason
CHASE MANHATTAN MORT	Mortgage	\$725	\$62,363	Refinancing
Total		\$725	\$62,363	

Total Liabilities

Type	Payment
* Outstanding Debt	\$514
Total	\$514

RENTAL ANALYSIS

Property Address	Gross Inc	Mort Pymnts	Misc Exp	Net Inc/Loss
1146 HOLMES AVE	\$414	\$725	\$0	\$116
INDIANAPOLIS IN				
Total	\$414	\$725	\$0	\$116

PROPOSED HOUSING EXPENSE ANALYSIS

Expense	Amount
P&I	\$531
Taxes	\$119
Insurance	\$64
HOA	\$0
Mortgage Ins	\$0
Other Financing	\$0
Other	\$0
Total	\$714

ASSET ANALYSIS

Total Assets

Type	Total
Total Assets	\$0

Cash to Close

Item	Amount	Total
Liens to be Paid	\$62,363	
Closing Costs	\$4,630	
Prepays	\$74	
Derogs / Past Dues	\$10,600	
Total Costs		\$77,667
Loan Amount	\$66,000	
Total Credits		\$66,000
Cash to Close		\$11,667

Reserves

Element	Amount
Total Assets	\$0
Cash to Close	\$11,667
Reserves	\$0

CREDIT REPORT ANALYSIS

Derogatories

Type	Amount
Collections / Charge Offs	\$10,462
Judgements	\$0
Tax Liens	\$138

<https://www.mlink.mercantilemortgage.net/app/reports/viewHTMLReport.asp?loanSeqID...> 9/30/2005

Past Due	\$0
Current Derogatories	\$10,600
Bankruptcy Derogatories	\$0
Total Derogatories	\$10,600

Period	Type	Mortgage Lates			
		30 days	60 days	90 days	120+ days
12 Months	Regular	2	0	0	0
	Rolling	0	0	0	0
24 Months	Regular	0	0	0	0
	Rolling	0	0	0	0

MISCELLANEOUS ANALYSIS

Percentage of Own Funds:	25.00%
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Once you have gathered the necessary conditions for this file, please overnight the complete package to our regional office:

Columbus Wholesale Regional Office
 Mercantile Mortgage Company
 470 Olde Worthington Rd.
 Suite 300
 Westerville, OH 43082
 614-885-6900

Call the Mercantile support line at 1-800-591-8847 with any questions.

The credit report used for this evaluation is dated 9/12/2005. All credit documents must be dated no more than 120 days prior to the Note date for existing construction and 180 days for new construction according to the program guidelines.

This commitment is valid for 25 days after the approval date, however, the credit report used for the evaluation must be dated prior to the note date.

Please verify the interest rate used for this loan and remove any mortgage insurance payment from the proposed housing expense. If the application changes, re-submit the request.
 END OF REPORT

MERCANTILE MORTGAGE COMPANY
Uniform Residential Loan Application

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.

I. TYPE OF MORTGAGE AND TERMS OF LOAN

Mortgage Applied for: VA Conventional Other: _____ Agency Case Number _____ Lender Case Number _____
 FHA USDA/Rural Housing Service

Amount: \$ **66000.00** Interest Rate: **8.990** % No. of Months: **360** Amortization Type: Fixed Rate Other (explain): _____
 ARM (type): _____

II. PROPERTY INFORMATION AND PURPOSE OF LOAN

Subject Property Address (street, city, state & ZIP): **1146 HOLMES AVE, Indianapolis, IN 46222** No. of Units: **001**
 Legal Description of Subject Property (attach description if necessary): _____ Year Built: _____

Purpose of Loan: Purchase Construction Other (explain): _____ Property will be: _____
 Refinance Construction-Permanent 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: **1989** Original Cost: \$ **17000.00** Amount Existing Liens: \$ **69000.00** Purpose of Refinance: **13**
Limited Cash-Out Ra Describe Improvements: made to be made Cost: \$ _____

Title will be held in what Name(s): **JESSIE & MAMIE ROBINSON** Manner in which Title will be held: **Joint Tenancy** Estate will be held in: Fee Simple Leasehold (show expiration date) _____

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

III. BORROWER INFORMATION

Borrower's Name (include Jr. or Sr. if applicable): **JESSIE ROBINSON** Co-Borrower's Name (include Jr. or Sr. if applicable): **MAMIE ROBINSON**

Social Security Number: **428-60-2298** Home Phone (incl. area code): **317-638-8257** DOB (MM/DD/YYYY): **08/08/1931** Yrs. School: **12**
 Social Security Number: **307-38-4815** Home Phone (incl. area code): **317-638-8257** DOB (MM/DD/YYYY): **08/14/1933** Yrs. School: **12**

Married Unmarried (include single, divorced, widowed) Separated Dependent (not listed by Co-Borrower) no. **0** age _____
 Married Unmarried (include single, divorced, widowed) Separated Dependent (not listed by Borrower) no. **0** age _____

Present Address (street, city, state, ZIP): **1057 N BELLEVIEW Indianapolis, IN 46222** Own Rent No. Yrs: **16**
 Present Address (street, city, state, ZIP): **1057 N BELLEVIEW Indianapolis, IN 46222** Own Rent No. Yrs: **16**

Mailing Address, if different from Present Address: _____

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

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

IV. EMPLOYMENT INFORMATION

Name & Address of Employer: **RETIRED** Self Employed Yrs. in this job: **10**
 Name & Address of Employer: **RETIRED** Self Employed Yrs. in this job: **10**
 Yrs. employed in this line of work/profession: **10** Yrs. employed in this line of work/profession: **16**

Position/Title/Type of Business: **RETIRED** Business Phone (incl. area code): _____
 Position/Title/Type of Business: **RETIRED** Business Phone (incl. area code): _____

If employed in current position for less than two years or if currently employed in more than one position, complete the following:

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

Position/Title/Type of Business: _____ Business Phone (incl. area code): _____
 Position/Title/Type of Business: _____ Business Phone (incl. area code): _____

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

Position/Title/Type of Business: _____ Business Phone (incl. area code): _____
 Position/Title/Type of Business: _____ Business Phone (incl. area code): _____

MERCANTILE MORTGAGE COMPANY

V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION

Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expense	Present	Proposed
Base Empl. Income *	\$	\$	\$	Rent	\$	
Dividends				First Mortgage P&I	514.00	514.00
Spouse				Other Financing (P&I)		
Commissions				Home Insurance	64.00	64.00
Dividends/Interest				Real Estate Taxes	119.11	119.11
Net Rental Income				Mortgage Insurance		
Other (Before considering see the notes to "describe other income," below)	1140.41	1055.70	2196.11	Homeowner Assn. Dues		
				Other:		
Total	\$ 1140.41	\$ 1055.70	\$ 2196.11	Total	\$ 697.11	\$ 697.11

* 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 spousal maintenance income need not be reported if the Borrower (B) or Co-Borrower (C) does not choose to have it considered for repaying this loan.	Monthly Amount
B	Social Security grossed up 125% & Pension		\$ 1140.41
C	Social Security grossed up 125%		1055.70

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, the Statement and supporting schedules must be completed about that spouse also.

Completed Jointly Not Jointly

ASSETS		Cash or Market Value	LIABILITIES	Monthly Payment & Months Left to Pay	Unpaid Balance
Decision: List checking and savings accounts below			Name and address of Company	\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union			NATIONAL CITY MORTGA	514.00	60845.00
Acct. no.			Acct. no. 4331720817		
Name and address of Bank, S&L, or Credit Union			Name and address of Company	\$ Payment/Months	\$
			CHASE MANHATTAN MORT	*725.00	*62363.46
Acct. no.			Acct. no. 18021196		
Name and address of Bank, S&L, or Credit Union			Name and address of Company	\$ Payment/Months	\$
Acct. no.			Name and address of Company	\$ Payment/Months	\$
Acct. no.			Name and address of Company	\$ Payment/Months	\$
Acct. no.			Name and address of Company	\$ Payment/Months	\$
Stocks & Bonds (Company name/number & description)			Name and address of Company	\$ Payment/Months	\$
Life Insurance (not cash value)					
Face amount: \$					
Subtotal Liquid Assets			Acct. no.		
Real estate owned (net market value from schedule of real estate owned)		\$ 157000.00	Name and address of Company	\$ Payment/Months	\$
Vested interest in retirement fund					
Net worth of business(es) owned (attach financial statement)			Acct. no.		
Automobiles owned (make and year)			Admny/Child Support/Spouse's Maintenance Payments Owed to:		
Other Assets (describe)			Job-Related Expense (child care, union dues, etc.)		
			Total Monthly Payments	\$ 1239.00	
Total Assets a.		\$ 157000.00	Net Worth (a minus b)	\$ 33791.54	Total Liabilities b.
					\$ 123208.46

MERCANTILE MORTGAGE COMPANY

VI. ASSETS AND LIABILITIES (cont.)

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

Property Address (enter S if sold, FS 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
1057 N BELLEVUE	SFR	\$ 70000.00	\$ 60845.00	\$ 514.00	\$ 183.11		
1146 HOLMES AVE	R SFR	87000.00	*62363.46	*726.00			
Totals		\$ 157000.00	\$ 123208.46	\$ 1239.00	\$ 183.11		

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

VII. DETAILS OF TRANSACTION

VIII. DECLARATIONS

a. Purchase price	\$		If you answer "Yes" to any questions a through l, please use continuation sheet for explanation.	Borrower Co-Borrower Yes No Yes No				
b. Alterations, improvements, repairs				a. Are there any outstanding judgments against you?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
c. Land (if acquired separately)				b. Have you been declared bankrupt within the past 7 years?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
d. Refinance (incl. debts to be paid off)		62363.46		c. Have you had property foreclosed upon or given title or deed in fee thereof in the last 7 years?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
e. Estimated prepaid items		73.91		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		4830.00		e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in fee of foreclosure, or judgment? (This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured housing loans, any mortgages, financial obligations, bond, or loan guarantees. 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 date(s) 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)		67067.37		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			1. Are you a U.S. citizen?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
l. Other Credits (optional)			2. 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 Escrowed)		66000.00	Do you intend to occupy the property as your primary residence? If "Yes," complete question m below.	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
n. PMI, MIP, Funding Fee financed			o. Have you had an ownership interest in a property in the last three years?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
a. Loan amount (add m & n)		66000.00	(1) What type of property did you own - principal residence (PR), second home (SH), or investment property (IP)?			IP	IP	
p. Cash from / to Borrower (Indicate I, R, S or FS)		1087.37	(2) How did you hold title to the home - jointly by yourself (J), jointly with your spouse (JP), or jointly with another person (JP)?			SP	SP	

IX. ACKNOWLEDGMENT AND AGREEMENT

Each of the undersigned specifically represents to Lender and to Lender's actual or potential agents, brokers, processors, attorneys, insurers, servicers, successors and assigns and agrees and acknowledges that: (1) the information provided in this application is true and correct as of the date set forth opposite my signature and that any intentional or negligent misrepresentation of this information contained in this application may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon any misrepresentation that I have made on this application, and/or in criminal penalties (including, but not limited to, fine or imprisonment or both) under the provisions of Title 18, United States Code, Sec. 1001, et seq.; (2) the loan received pursuant to this application (the "Loan") will be secured by a mortgage or deed of trust on the property described herein; (3) the property will not be used for any illegal or prohibited purpose or use; (4) all statements made in this application are made for the purpose of obtaining a residential mortgage loan; (5) the property will be occupied as indicated herein; (6) any owner or servicer of the Loan may verify or reverify any information contained in the application from any source named in this application, and Lender, its successors or assigns may obtain the original credit reports of this application, even if the Loan is not approved; (7) the Lender and its agents, brokers, insurers, servicers, successors and assigns may continuously rely on the information contained in the application, and I am obligated to amend and/or supplement the information provided in this application if any of the material facts that I have represented herein should change prior to closing of the Loan; (8) in the event that my payments on the Loan become delinquent, the owner or servicer of the Loan may, in addition to any other rights and remedies that it may have relating to such delinquency, report my name and account information to one or more consumer credit reporting agencies; (9) ownership of the Loan and/or administration of the Loan account may be transferred with such notice as may be required by law; (10) neither Lender nor its agents, brokers, insurers, servicers, successors or assigns has made any representation or warranty express or implied, to me regarding the property or the condition or value of the property; and (11) my transmission of this application as an "electronic signature," as those terms are defined in applicable federal and/or state laws (including state and video recordings), or my facsimile transmission of this application containing a facsimile of my signature, shall be as effective, enforceable and valid as if a paper version of this application were delivered containing my original written signature.

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

X. INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The following information is requested by the Federal Government for certain types of loans entered 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 discriminate neither on the basis of this information, nor on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, this lender is required to make the information on the basis of visual observation or estimate. If you do not wish to furnish the 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 <input checked="" type="checkbox"/> I do not wish to furnish this information.	CO-BORROWER <input checked="" type="checkbox"/> I do not wish to furnish this information.
Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino	Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino
Race: <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White	Race: <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White
Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male	Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male

To be Completed by Interviewer

This application was taken by:

Face-to-face interview
 Mail
 Telephone
 Internet

Interviewer's Name (print or type): **CASEY HERNING**

Interviewer's Signature: _____

Interviewer's Phone Number (incl. area code): **614-885-6900**

Name and Address of Interviewer's Employer: **MERCANTILE MORTGAGE COMPANY
 470 OLDE WORTHINGTON ROAD, STE. 300
 WESTERVILLE, OH 43082**

US Bank0141

Continuation Sheet/Residential Loan Application

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: JESSIE ROBINSON	Agency Case Number:
	Co-Borrower: MAMIE ROBINSON	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	

Continuation Sheet/Residential Loan Application

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: JESSE ROBINSON	Agency Case Number:
	Co-Borrower: MAMIE ROBINSON	Lender Case Number:

ASSETS AND LIABILITIES

ASSETS	Cash or Market Value	LIABILITIES	Monthly Payment & Months Left to Pay	Unpaid Balance
Name and address of Bank, S&L, or Credit Union		Name and address of Company WFFMANICAL 8833 W 38TH ST INDIANAPOLIS, IN 46254	\$ Pay/Mo.	0
Acct. no. <input type="checkbox"/>	<input type="checkbox"/>	Acct. No. 100169241972459	\$ Pay/Mo.	39
Name and address of Bank, S&L, or Credit Union		Name and address of Company IMC CREDIT	\$ Pay/Mo.	189
Acct. no. <input type="checkbox"/>	<input type="checkbox"/>	Acct. No. EB0NTR002348437	\$ Pay/Mo.	0
Name and address of Bank, S&L, or Credit Union		Name and address of Company DISH NETWORK PO BOX 3897 BLOOMINGTON, IL 61702	\$ Pay/Mo.	182
Acct. no. <input type="checkbox"/>	<input type="checkbox"/>	Acct. No. 1094387043	\$ Pay/Mo.	0
Name and address of Bank, S&L, or Credit Union		Name and address of Company GENEX SERVICES CORP 3300 DEPAUL BLVD STE 305 INDIANAPOLIS, IN 46268	\$ Pay/Mo.	188
Acct. no. <input type="checkbox"/>	<input type="checkbox"/>	Acct. No. 34978901	\$ Pay/Mo.	0
Name and address of Bank, S&L, or Credit Union		Name and address of Company CENTRAL COLLEGE BUR 7910 S. MADISON AVENUE INDIANAPOLIS, IN 46227	\$ Pay/Mo.	87
Acct. no. <input type="checkbox"/>	<input type="checkbox"/>	Acct. No. C16HDXCAR2380320	\$ Pay/Mo.	0
Name and address of Bank, S&L, or Credit Union		Name and address of Company CREDIT BUREAU SHELBY 108 N. HARRISON SHELBYVILLE, IN 49176	\$ Pay/Mo.	47
Acct. no. <input type="checkbox"/>	<input type="checkbox"/>	Acct. No. 31001125 4494443	\$ Pay/Mo.	0
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Pay/Mo.	32
Acct. no. <input type="checkbox"/>	<input type="checkbox"/>	Acct. No.	\$ Pay/Mo.	0
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Pay/Mo.	0
Acct. no. <input type="checkbox"/>	<input type="checkbox"/>	Acct. No.	\$ Pay/Mo.	0
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Pay/Mo.	0
Acct. no. <input type="checkbox"/>	<input type="checkbox"/>	Acct. No.	\$ Pay/Mo.	0
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Pay/Mo.	0
Acct. no. <input type="checkbox"/>	<input type="checkbox"/>	Acct. No.	\$ Pay/Mo.	0
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Pay/Mo.	0

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

VI. ASSETS AND LIABILITIES (cont.)							
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
1148 HOLMES AVE Indianapolis, IN 46222	SFR	\$ 87,000	\$	\$	725	\$	\$
Totals		\$ 87,000	\$	\$	725	\$	\$

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

VII. DETAILS OF TRANSACTION		VIII. DECLARATIONS	
a. Purchase price	\$	If you answer "yes" to any questions a through l, please use continuation sheet for explanation.	
b. Alterations, improvements, repairs		Borrower: Yes No Co-Borrower: Yes No	
c. Land (if acquired separately)		a. Are there any outstanding judgments against you?	
d. Refinance (incl. debts to be paid off)	59,399.00	b. Have you been declared bankrupt within the past 7 years?	
e. Estimated prepaid items	73.91	c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?	
f. Estimated closing costs	4,630.00	d. Are you a party to a lawsuit?	
g. PMI, MIP, Funding Fee		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 cash loans, lease mortgage loans, SBA loans, home improvement loans, educational loans, recreational (pleasure) loans, any mortgage, second mortgage, home, or lease guarantee, if "Yes," provide details including name and address of lender, FHA or VA case number, if any, and reasons for the action.)	
h. Discount (if Borrower will pay)		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.	
i. Total costs (add items a through h)	64,092.91	g. Are you obligated to pay alimony, child support, or separate maintenance?	
j. Subordinate financing		h. Is any part of the down payment borrowed?	
k. Borrower's closing costs paid by Seller		i. Are you a co-tenant or endorser on a note?	
l. Other Credits (explain)		j. Are you a U.S. citizen?	
m. Loan amount (exclude PMI, MIP, Funding Fee finance)	64,600.00	k. Are you a permanent resident alien?	
n. PMI, MIP, Funding Fee financed		l. Do you intend to occupy the property as your primary residence? If "Yes," complete question a below.	
o. Loan amount (add m & n)	64,600.00	m. Have you had an ownership interest in a property in the last three years? (1) What type of property did you own: principal residence (PR), second home (SH), or investment property (IP)? (2) How did you hold title to the home: solely by yourself (S), jointly with your spouse (SP), or jointly with another person (JP)?	
p. Cash from Borrower (subtract j, k, l & o from i)	(467.06)		

IX. ACKNOWLEDGMENT AND AGREEMENT

Each of the undersigned specifically represents to Lender and to Lender's actual or potential agents, brokers, processors, attorneys, insurers, servicers, successors and assigns and agrees and acknowledges that: (1) the information provided in this application is true and correct as of the date set forth opposite my signature and that any intentional or negligent misrepresentation of this information contained in this application may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon any misrepresentation that I have made on this application, and/or in violation of applicable law, but not limited to, the or in violation of any provision of the Uniformed Services Joint Benefit Act (USJBPA), (2) the loan requested pursuant to this application ("Loan") will be secured by a mortgage or deed of trust on the property described herein; (3) the security will not be used for any illegal or prohibited purpose or use; (4) all statements made in this application are made for the purpose of obtaining a residential mortgage loan; (5) the property will be occupied as indicated herein; (6) any owner or servicer of the Loan may verify or reverify any information contained in the application from any source named in this application, and Lender, its successors or assigns may retain the original or a copy of any electronic record of this application, even if the loan is not approved; (7) the Lender and its agents, brokers, insurers, servicers, successors and assigns may continuously rely on the information contained in this application, and I am obligated to accept and/or supplement the information provided in this application if any of the material facts that I have represented herein should change prior to closing of the loan; (8) in the event that my payments on the Loan become delinquent, the owner or servicer of the Loan may, in addition to any other rights and remedies that I may have relating to such delinquency, report my name and assumed information to one or more consumer credit reporting agencies; (9) ownership of the Loan and/or administration of the Loan account may be transferred with such notice as may be required by law; (10) neither Lender nor its agents, brokers, insurers, servicers, successors or assigns has made any representation or warranty, express or implied, to me regarding the property or the condition or value of the property; and (11) my transmission of this application as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (including audio and video recordings), or my facsimile transmission of this application containing a facsimile of my signature, shall be as effective, enforceable and valid as if a paper version of this application were delivered containing my original signature.

Borrower's Signature: *Janie Robin* Date: *9/19/05* Co-Borrower's Signature: *Marnie Robinson* Date: *9/19/05*

X. INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The following information is requested by the Federal Government for certain types of loans 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 discriminate neither on the basis of this information, nor on whether you choose to furnish it. If you furnish the information, please provide both a "first" and "last" name. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, this Lender is required to note the information on the basis of visual observation or surname. If you do not wish to furnish the information, please check the box below. (Lender must review this 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 <input type="checkbox"/> I do not wish to furnish this information	CO-BORROWER <input type="checkbox"/> I do not wish to furnish this information
Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino	Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino
Race: <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White	Race: <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White
Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male	Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male
To be Completed by Interviewer: This application was taken by: <input type="checkbox"/> Face-to-face interview <input type="checkbox"/> Mail <input type="checkbox"/> Telephone <input type="checkbox"/> Internet	Name and Address of Interviewer's Employer: PREMIER MORTGAGE FUNDING, INC. 2421 PRODUCTION DRIVE STE 200 INDIANAPOLIS, IN 46241 (P) 317-270-8310 (F) 317-270-8370

US Bank0146