

World Savings Lender Fees (Brokered Loans all states except NJ, NY, and TX)
As of 11/17/04

PORTFOLIO LOANS (First Trusts up to 80% LTV)

UPFRONT FEES (Due upon Submission via Visa, MasterCard, or Personal Check made to World Savings)

PROCESSING FEE	\$	306.00	
INITIAL FLOOD	\$	4.00	
TOTAL UPFRONT FEES	\$	310.00	SEE NOTE 1

NET FUNDED FEES

APPRAISAL	\$	325.00	SEE NOTE 2
WIC APPRAISAL REVIEW FEE	\$	50.00	
DOC PREP	\$	50.00	
CREDIT REVIEW	\$	25.00	FNMA Only
ONGOING FLOOD	\$	9.00	
TAX SERVICE	\$	61.00	
TOTAL NET FUNDED FEES	\$	520.00	

TOTAL LENDER FEES	\$	830.00	SEE NOTE 3
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OPTIONAL NET FUNDED FEES

Equity Builder Setup Fee	\$	150.00	(one time set up fee for automatic biweekly payment withdraw from bank account)
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NOTE 1: When submitting a fee appraisal with the loan package, the upfront fee is reduced to \$100.00. Please note that World will still perform an internal appraisal even when a fee appraisal is submitted. If loan is in the name of a Trust, there is an additional \$200.00 upfront fee for Trust review

NOTE 2: Appraisal fee increases to \$375.00 for loans above 600K and to \$425.00 for 2-4 unit properties)

NOTE 3: Additional origination fees may apply for Portfolio Fixed loans (please contact your rep for details).

ELOC FEES (Second Trusts up to 90% CLTV: i.e. 80-10, 75-15)

NO UPFRONT FEES

NET FUNDED FEES

OPTIONAL ELOC FEE	\$	200.00	ALL REFINANCE TRANSACTIONS
CONCURRENT ELOC FEE	\$	400.00	ALL PURCHASE TRANSACTIONS

UPFRONT FEE PAYMENT INFORMATION

There is an upfront fee due upon submission of your complete loan package.

The fee is \$310.00 and includes the Processing Fee of \$306.00 and the initial flood zone determination fee of \$4.00 for a total of \$310.00.

If a recent (90 days) fee appraisal is submitted with the initial loan package, the upfront fee is reduced to \$100. Please note that we will always perform an interior appraisal on each and every loan regardless of whether a fee appraisal is submitted upfront or not.

Acceptable forms of payment are as follows:

- 1) Master Card or VISA Only (Discover and American Express are **NOT** accepted)
- 2) Personal Check made out to World Savings

It is **highly recommended that the payment be made by credit card** to expedite the process and to avoid the delay of mailing a check. Please note, the appraisal ordering process will not commence until the payment is received.

Please note, Brokers are welcome to pay the fee with a personal or business credit card or check and have the borrower reimburse them directly.

FOR CREDIT CARD payments, please provide the following information:

- 1) Name of Card Holder: _____ (Will accept card from someone other than the borrower)
- 2) Account Number: _____ (critical - will not process without this information)
- 3) Expiration Date: _____ (critical - will not process without this information)
- 4) 3 Digit Security Code From Back of Credit Card: _____ (critical - will not process without this information)

Please complete the above information and fax this form to your account manager along with a complete loan package.

If paying by personal check, please fax a copy of the check along with your loan submission and mail the check overnight for processing.

If you are submitting the loan online via the internet (www.worldmortgage.com), please provide the above information in the "Comments" section of the submission forms.

PREFERRED MORTGAGE BROKER DEMAND STATEMENT

I AM SENDING THIS SIGNED DEMAND STATEMENT, ALONG WITH A COMPLETE LOAN FILE,
TO AN AUTHORIZED WORLD SAVINGS REPRESENTATIVE.

TO: **WORLD SAVINGS**
Street Address: _____
City, State, Zip Code: _____
Attention: _____
Origination Manager/Loan Representative Name

BROKER INFORMATION

Name of Firm: _____
Street Address: _____ Mortgage Broker License No.: _____
City, State, Zip: _____ Expiration Date: _____
Telephone No.: _____ Tax ID No.: _____

BORROWER AND PROPERTY INFORMATION

Borrower's Name(s): _____
Property Address: _____ Mailing Address: _____
City, State, Zip: _____ City, State, Zip: _____
Type of Property: SFR CONDO PUD Other | **Fee Appraisal enclosed?** Yes No
Appraisal Access: _____
Contact Name Contact Telephone Number Alternate Telephone Number

LOAN INFORMATION

Loan Amount: _____ Loan To Value (LTV): _____ % Estimated Closing Date: _____
World Program Type: _____ Margin: _____ Index Value: _____ Points to World: _____
Purpose: Purchase Refi Equity | Payments: Monthly Bi-Weekly | Tax Escrow Account: Yes No
Occupancy: Owner Non-Owner | Prepay. Fee: Yes No ____ Years | Hazard Insurance
Documentation: QQ Full Doc | Fixed Rate Option: Yes No | Escrow Account: Yes No
Pick-a-Paymentsm Loan Program Only: Borrower Requested Initial Payment Amount: _____

FEE INFORMATION

I. Upfront Fees Paid to Broker by Borrower (Specify Fee Type):

_____ SUBTOTAL I.: _____

II. Fees Paid to Broker by:

- A.) Lender (to be paid at closing) () % of 1st loan amount . . . _____
B.) 1.) Borrower (to be deducted from loan proceeds at closing) () % of 1st loan amount . . . _____
B.) 2.) Borrower (other fees to be deducted from proceeds at closing) _____
C.) Seller or other 3rd party (to be paid outside of closing) _____

SUBTOTAL II.: _____

III. TOTAL BROKER FEES PAID (Subtotals for Sections I and II) _____

Note: Total Lender and Borrower Paid Broker Fees cannot exceed 4% of the loan amount plus \$350.00

I UNDERSTAND AND AGREE THAT: 1) this statement is my written demand for the mortgage broker's fees indicated above; 2) the borrower will pay my mortgage broker fee (except to the extent indicated above) from the borrower's loan proceeds; 3) as required by applicable state and federal law and regulation, World will disclose to the borrower all information concerning the borrower's loan application, including the mortgage broker's fees; 4) World is relying on the accuracy of this statement in preparing borrower disclosures required by the federal Truth in Lending Act and Real Estate Settlement Procedures Act; and 5) World will authorize the remittance of my mortgage broker's fee to me on behalf of the borrower only after World has approved the application, escrow has closed and the security instruments have been recorded.

I represent and warrant that (1) I am duly licensed and authorized to receive the above compensation for the brokering of this loan in the state in which the property is located; (2) the license by which I am authorized to broker this loan is in good standing; (3) I have disclosed to the borrower the amount of my mortgage broker fees from all sources and the fact that borrower-paid fees will be deducted from the borrower's loan proceeds before closing; (4) I have also made all disclosures to the borrower required by applicable law and regulation and all disclosures recommended by HUD Policy Statements 1999-1 and 2001-1 regarding lender payments to mortgage brokers; and (5) all compensation payable to me in connection with this loan is disclosed above.

IF THE LOAN AMOUNT CHANGES DUE TO A COUNTER OFFER, I ACKNOWLEDGE AND AGREE THAT MY FEE MAY BE RECALCULATED BASED ON THE NEW LOAN AMOUNT.

Mortgage Broker's Signature / Date PMB Agent Unique Number

Print Name PMB Unique Account Number

FOR WORLD USE ONLY

Approved: _____ / _____
Underwriting Manager I or Origination Manager I Date
Loan Number: _____ Loan Amount at Closing: _____



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WORLD SAVINGS

APPLICATION FOR SUBORDINATE LOAN

PLEASE SUPPLY THE INFORMATION REQUESTED BELOW. THEN SIGN AND DATE THIS FORM AND RETURN IT ALONG WITH WORLD'S FIRST MORTGAGE LOAN APPLICATION PACKAGE. IF YOU HAVE NOT ALREADY COMPLETED, SIGNED AND RETURNED THIS FORM, PLEASE DO SO NOW. WE NEED IT SO WE CAN CONTINUE PROCESSING YOUR SUBORDINATE LOAN APPLICATION. REFERENCES TO "I," "ME," OR "MY" INCLUDE THE CO-APPLICANT.

PLEASE PRINT USING BLUE OR BLACK INK.

APPLICANT'S NAME: _____

CO-APPLICANT'S NAME(S): _____

PROPERTY ADDRESS: _____

MAILING ADDRESS: _____

TYPE OF LOAN:

Equity Line of Credit

SUBORDINATE AMOUNT REQUESTED: \$ _____

Closed End Second

TERM OF LOAN: _____ (YEARS)

I HEREBY APPLY FOR A WORLD SAVINGS SUBORDINATE LOAN ON THE PROPERTY ACCORDING TO THE TERMS WRITTEN ABOVE. I REQUEST THAT MY WORLD SAVINGS FIRST MORTGAGE LOAN APPLICATION AND ALL OTHER INFORMATION AND DOCUMENTS RELATED TO THAT APPLICATION BE CONSIDERED AS PART OF THIS SUBORDINATE LOAN APPLICATION. I AUTHORIZE WORLD TO CHECK MY CREDIT AND EMPLOYMENT HISTORY AND VERIFY ANY OTHER INFORMATION. I UNDERSTAND THAT WORLD WILL NOT MAKE A SUBORDINATE LOAN TO ME IF IT DOES NOT MAKE A FIRST MORTGAGE LOAN TO ME.

ATTENTION ILLINOIS RESIDENTS: BY SIGNING BELOW YOU ACKNOWLEDGE RECEIPT OF A BORROWER INFORMATION DOCUMENT.

APPLICANT SIGNATURE(S)

ALL APPLICANTS MUST SIGN

APPLICANT'S NAME

DATE

CO-APPLICANT'S NAME

DATE

CO-APPLICANT'S NAME

DATE

CO-APPLICANT'S NAME

DATE

CO-APPLICANT'S NAME

DATE

CO-APPLICANT'S NAME

DATE



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LENDER'S USE ONLY

WORLD SAVINGS

EQUITY BUILDER ELECTRONIC FUNDS TRANSFER AUTHORIZATION

Instructions: Complete this form and return to World Savings with your signed and dated loan application.
(Please Print Legibly)

Date: _____

Applicant's Name: _____

Co-Applicant's Name: _____

Property Address: _____

You are applying for an Equity Builder loan with biweekly loan payments that will be automatically withdrawn from your "Bank Account" every other Monday. Your Bank Account must be at a U.S. bank, savings and loan or other financial institution, which is accessible by ACH (automated clearing house), and must be open before your loan closes.

BANK ACCOUNT INFORMATION

Name of U.S. Financial Institution

Mailing Address

City, State, ZIP

Telephone No. - including area code

Checking Account No: _____

I/We are enclosing a voided check for this checking account.

Savings Account No: _____

I/We are enclosing a voided deposit slip for this savings account.

Please take the amount of the mortgage payment due from my/our Bank Account every other Monday.

Please take the amount of the mortgage payment due, plus \$ _____ from my/our Bank Account every other Monday. This additional amount will be applied to the principal balance (or unpaid deferred interest, if any). The additional payments will have no effect on the terms or provisions of my/our loan. To cancel the additional payment, I/we will notify World in writing at: World Savings, PO Box 659558, San Antonio, Texas 78265-9558, Attn: **Cashiering Department.**

The amount of the initial biweekly loan payment will appear in the Commitment Letter World will issue if the loan is approved.

The undersigned authorize the biweekly debit by World Savings of the Bank Account referenced above, for the amount indicated.

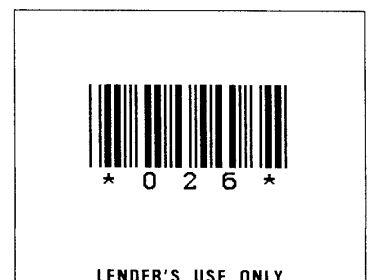
APPLICANT'S SIGNATURE DATE

CO-APPLICANT'S SIGNATURE DATE

Signatures of all other people on your Bank Account:

SIGNATURE DATE

SIGNATURE DATE



DATE:

LOAN NUMBER:

BORROWER(S) NAME:

PROPERTY ADDRESS:

Use of the words "I", "me", "my" refer to all applicants signing this form.

I voluntarily request that World establish an Escrow Account for payment of the following checked items. An Escrow Account is an account held by World for payment of taxes, insurance or other periodic debts against my property. **Under certain circumstances, World may require an Escrow Account as a condition of the loan.**

By checking the applicable box(es) below, I request an Escrow Account(s) for the payment of:

- PROPERTY TAXES
- FIRE/HAZARD INSURANCE
- FLOOD INSURANCE (if required for the loan)

Note: World will not collect for or pay supplemental property tax bills, special assessments or similar assessments or charges against the property. To request that World pay these items, I must make a separate request in writing to: World Savings, Attn.: Escrow Department, T6D5, P.O. Box 659568, San Antonio, Texas 78265-9568.

If I have a voluntary or required Escrow Account, I agree to make escrow payments to World at the same time as my regular periodic payments. At loan closing there may be a deposit required to ensure that World has sufficient funds to pay initial bills for escrowed items when they are due. If I do not have an Escrow Account, I am responsible for paying my property taxes and fire/hazard insurance directly.

After the opening of an Escrow Account, World will conduct an annual Escrow Account analysis to determine my monthly Escrow Account payments for the next computation year and to determine the status of the Escrow Account. World will provide me with an itemized statement of Escrow Account activity listing the anticipated taxes and/or insurance amounts to be paid over the next twelve months. Estimated escrow payment amounts are typically based on current tax and insurance information in accordance with applicable law. Escrow payment amounts can increase or decrease as the required annual amounts on escrowed items change.

In the event of an over collection of escrow funds, World will handle the excess in accordance with applicable law. If the Escrow Account balance is insufficient to pay the amount(s) due, World will notify me of the shortage/deficiency and may require an immediate deposit into the Escrow Account. I understand that failure to pay a required escrow amount may result in a demand for immediate payment of the entire loan balance.



LOAN NUMBER:

By signing below, I voluntarily request that World Savings include payment of property taxes and/or property insurance, as indicated above, with my regular periodic loan payments. These funds will be held in an escrow account.

I understand and agree that at loan closing there may be a deposit required to ensure that World has sufficient funds to pay the initial bills for escrowed items when they come due.

BORROWER(S) SIGNATURE(S) - All Borrower(s) must sign:

**PLEASE SIGN AND RETURN THIS FORM TO WORLD SAVINGS ONLY IF YOU ARE
REQUESTING A VOLUNTARY ESCROW ACCOUNT.**

WORLD SAVINGS

PICK-A-PAYMENT LOAN
REQUEST FOR INITIAL LOAN PAYMENT AMOUNT

DATE:

APPLICANT'S NAME(S):

PROPERTY ADDRESS:

LOAN NO.: _____ LOAN AMOUNT REQUESTED: \$ _____

I/We hereby request an adjustable rate Pick-a-Payment Loan in the amount shown above
having an initial _____ payment amount of

\$ _____ .

ALL APPLICANTS MUST SIGN

**PLEASE SIGN THIS FORM AND RETURN TO WORLD SAVINGS
IN THE ENCLOSED SELF-ADDRESSED POSTAGE PAID ENVELOPE.**



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LENDER'S USE ONLY

Complete and return this form along with your signed loan application.

For World Use Only

Loan No.: _____

PROPERTY ADDRESS:**PRINT YOUR NAME****APPLICANT:****CO-APPLICANT:****BILLING ADDRESS:**

(Please print the address where all correspondence and loan statements will be mailed.)

Name: _____

Address: _____
Street _____ Unit/Apt.# _____

City: _____

State/Territory _____ ZIP Code: _____
Country: _____

Telephone No.: _____ Email Address: _____

NOTE: If your agent/representative, e.g., Property Manager, will make the monthly loan payment, please call our Customer Service Department, toll free, at 1-800-642-0257 to determine the required documentation for loan statements to be sent to your agent/representative.**ALTERNATE U.S. CONTACT ADDRESS:**

(Please complete this section if the billing address shown above is not in the U.S.)

Name: _____

Address: _____
Street _____ Unit/Apt.# _____

City: _____

State: _____ ZIP Code: _____

Telephone No.: _____ Email Address: _____

Receipt of this completed form and the signed loan application are required PRIOR to final loan commitment.**APPLICANT'S ACKNOWLEDGEMENT****Any Applicant May Sign.****By signing below, I acknowledge that the information provided on this form is accurate unless otherwise noted.**_____
APPLICANT'S SIGNATURE_____
DATE

LENDER'S USE ONLY

World Savings Appraisal Checklist

Borrower Name: _____

Property Address: _____

Circle One

Property Type: SFR Townhouse Condo PUD 2-4 Unit

Occupancy Owner Investment

Transaction Type: Purchase Refinance

In order to provide you with the best possible service, please answer the following questions:

The Subject Property Is:

YES

NO

- | | | |
|------------------------------------------------------------------------------------------------|-------|-------|
| 1) Is conforming in size and design to other homes in the neighborhood: | _____ | _____ |
| 2) Is NOT significantly over-improved (or non-conforming) in overall design: | _____ | _____ |
| 3) Is in "good condition with no significant deferred maintenance issues: | _____ | _____ |
| 4) Is zoned "Residential" (not mixed use) with no commercial influences: | _____ | _____ |
| 5) Is located on a residential low-traffic street: | _____ | _____ |
| 6) Is NOT bordering or within immediate view of a high traffic street: | _____ | _____ |
| 7) Is less than 5 acres in total size (size if > 5 acres _____): | _____ | _____ |
| 8) Is NOT located in a rural, low population density area: | _____ | _____ |
| 9) Is free of influences from power lines, railroad tracks, waste dumps, airports, etc: | _____ | _____ |
| 10) Is a colonial, ranch, split level, townhouse, or traditional design (with no indoor pool): | _____ | _____ |
| 11) Is at least a two bedroom home with no layout/floor plan issues: | _____ | _____ |
| 12) Does NOT have a second kitchen (If there is a 2nd kitchen, permits must be provided): | _____ | _____ |
| 13) Is NOT a mobile, manufactured, log, geo dome, or earth or contemporary design: | _____ | _____ |
| 14) Is built on continuous block, concrete, or stone foundation (no post or piers): | _____ | _____ |
| 15) Is on public sewer and water (if NO, will need well and septic certifications): | _____ | _____ |

If the property is a condominium, please also answer the following:

The Condo Property:

YES

NO

- | | | |
|-----------------------------------------------------------------------------------|-------|-------|
| 1) Is at least 10 units in size: | _____ | _____ |
| 2) Is at least 50% of the units are owner occupied: | _____ | _____ |
| 3) Is NOT significantly affected by law suits, tax liens, or special assessments: | _____ | _____ |
| 4) Subject unit is at least two bedrooms in size: | _____ | _____ |
| 5) Subject unit is at least 700 square feet in size: | _____ | _____ |

Broker's Signature: _____

Date: _____

IMPORTANT

If you answered "NO" to any of the above questions, you must contact your World Loan Representative prior to loan submission as this may indicate that the subject property does not comply with World property guidelines.

**Mid Atlantic CSC/ROC Closing Confirmation
(REQUIRED FOR ALL LOANS TO CLOSE)**

To ensure accurate documents as closing, complete the information below, sign, date and return this form to World Mortgage. Broker complete Section 1. World Processor complete Section 2.

Section 1 - Attention _____

Date: _____

Loan#	_____	Borrower	_____
Loan Amount	_____	Purchase Price/Estimated Value	_____
Loan Program (COSI/CODI)	_____	Broker Front Pts.	_____
Initial Payment Rate	_____	Broker Rebate (YSP)	_____
Margin	_____	Broker Other Fees (processing, etc)	_____
		Miscellaneous broker fees paid <u>upfront</u> to broker by borrower:	_____
		World Points	_____
Appraisal Submitted Upfront	<input type="checkbox"/> YES <input type="checkbox"/> NO		
Biweekly Payments	<input type="checkbox"/> YES <input type="checkbox"/> NO		
Tax Impounds	<input type="checkbox"/> YES <input type="checkbox"/> NO	Yearly Tax Premium:	_____
Hazard Escrow	<input type="checkbox"/> YES <input type="checkbox"/> NO	Yearly Hazard Premium:	_____
Flood Ins Escrow	<input type="checkbox"/> YES <input type="checkbox"/> NO	Yearly Flood Ins. Premium:	_____
Fixed Rate Option	<input type="checkbox"/> YES <input type="checkbox"/> NO		
Prepay Applies	<input type="checkbox"/> YES <input type="checkbox"/> NO		
Requested 1st payment date (monthly payments only): 1st or 15th	_____		
Additional Payment Amount Per Month (if desired):	_____		
Pick - A - Payment Loan _____			
Minimum PI payment amount chosen by borrower	_____		
Saleable Second / ELOC/ Outside Second - Circle One (if applicable)			
Loan#	_____	Loan amount	_____
ELOC Draw Amount	_____	First Payment Date	_____
Loan Type	_____	Rate	_____
Footnotes	_____	Prepay	<input type="checkbox"/> YES <input type="checkbox"/> NO

I have reviewed Section 1 and verified that the above information is correct

Print Name _____ **Signature** _____ **Date** _____

Section 2 - World Processor

<u>Closing Information</u>	
Closing Date / Time	_____
Title Company Name	_____
Closing Agent	_____
Address	_____
Phone#	_____ Fax# _____

(Be sure Wire Instructions are stored in Query.)	
ABA#	_____ ACCT# _____
Receiving Company / Bank:	_____
Further Credit To:	_____

Distribution of Closing Docs Via Internet	
Email Address:	_____

World to World Loan (requesting refund or waiver of prepay fee on previous World loan)	
Prepay waiver faxed to and confirmed with Loan Services:	<input type="checkbox"/> Yes <input type="checkbox"/> No

Special / Additional Instructions: _____

I have reviewed Section 2 and verified that the above information is correct

Print Name _____ **Signature** _____ **Date** _____

WORLD SAVINGS**CLOSING AGENT'S STATEMENT OF THIRD PARTY CLOSING FEES PAID BY BORROWER**

Date: _____ Loan No.: _____
 Borrower's Name: _____ Loan Amount: _____
 Property Address: _____ Commitment/Escrow No.: _____
 Loan Type: _____

We are required by the Truth-In-Lending Act and Regulation Z to include certain fees charged by the Closing Agent in the Finance Charge and APR on the final Truth-In-Lending ("TIL") Disclosure.

Please complete the amount of costs and third party fees that will be charged to the borrower at loan closing and FAX to the number shown below. We must receive this completed form before documents are drawn.

SECTION I - THIRD PARTY CLOSING FEES PAID BY BORROWER

HUD #	FEE NAME	FEE AMOUNTS PAID BY BORROWER	
		First Lien	Second Lien
Finance Charge Fees			
1101	Settlement or closing fee (including any portion of attorney fee identified as settlement or closing fee)	\$	\$
1101	Escrow fee	\$	\$
	Wire and/or funding fee	\$	\$
	Electronic document delivery/e-mail fee	\$	\$
	Loan tie-in fee	\$	\$
1303	Courier/express mail/delivery	\$	\$
Other Loan Related Charges (not considered finance charges)			
1102	Abstract or title search fee	\$	\$
1103	Title examination fee	\$	\$
1104	Title insurance binder	\$	\$
1105	Document preparation fee	\$	\$
1106	Notary fee	\$	\$
1107	Attorneys' fees (not included in attorney fee identified in item 1101 above)	\$	\$
1108	Title insurance premium (including endorsements)	\$	\$
	Other closing agent fees not identified above. Specify: _____	\$	\$
1201	Recording fee	\$	\$
1204	Mortgage/intangible tax	\$	\$
1205	Mortgage tax certificate fee	\$	\$

SECTION II - CLOSING AGENT'S ACKNOWLEDGEMENT

By signing below, I acknowledge that the third party fees provided above are accurate to the best of my knowledge.

Closing Agent Signature: _____ Date: _____

Closing Agent Name: _____ E-Mail: _____

(Please Print)

OPTIONAL:

Wire Account Information: Bank ABA #: _____ Bank Account #: _____

SECTION III - FAX INSTRUCTIONS

Please FAX the completed form to the FAX no. provided below.

WORLD SAVINGS OFFICE:

FAX NO.:

OFFICE TELEPHONE NO.:

SECTION IV - FOR WORLD USE ONLY

Processor's Signature: _____ Date: _____

Processor's Name: _____

(Please Print)

*** 573 ***

LENDER'S USE ONLY