

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 or other person who has community property rights pursuant to state law will not be used as a basis for loan qualification, but his or her liabilities must be considered because the spouse or other person has community property rights pursuant to applicable law and 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.

If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit (sign below):

Borrower Co-Borrower

I. TYPE OF MORTGAGE AND TERMS OF LOAN					
Mortgage Applied for:	<input type="checkbox"/> VA <input type="checkbox"/> FHA	<input checked="" type="checkbox"/> Conventional <input type="checkbox"/> USDA/Rural Housing Service	<input type="checkbox"/> Other (explain):	Agency Case Number	Lender Case Number
				700100684	700100684
Amount \$	261,000	Interest Rate	5.000 %	No. of Months	360/36
		Amortization Type:		<input checked="" type="checkbox"/> Fixed Rate <input type="checkbox"/> GPM	<input type="checkbox"/> Other (explain): <input type="checkbox"/> ARM (type):

II. PROPERTY INFORMATION AND PURPOSE OF LOAN	
Subject Property Address (street, city, state, & ZIP)	No. of Units
18480 Aguiro Street, Rowland Heights Area, CA 91748 County: Los Angeles	1
Legal Description of Subject Property (attach description if necessary)	Year Built
	1952

Purpose of Loan	<input checked="" type="checkbox"/> Purchase <input type="checkbox"/> Refinance	<input type="checkbox"/> Construction <input type="checkbox"/> Construction-Permanent	<input type="checkbox"/> Other (explain):	Property will be:	<input checked="" type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input type="checkbox"/> Investment
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Complete this line if construction or construction-permanent loan.

Year Lot Acquired	Original Cost	Amount Existing Liens	(a) Present Value of Lot	(b) Cost of Improvements	Total (a+b)
	\$	\$	\$	\$	\$

Complete this line if this is a refinance loan.

Year Acquired	Original Cost	Amount Existing Liens	Purpose of Refinance	Describe Improvements	Cost: \$
	\$	\$		<input type="checkbox"/> made <input type="checkbox"/> to be made	

Title will be held in what Name(s)	Manner in which Title will be held	Estate will be held in:
Ta Wei Jao Mei Ling Chen		<input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold (show expiration date)
Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain)		
Checking/Savings		

Borrower				III. BORROWER INFORMATION				Co-Borrower			
Borrower's Name (include Jr. or Sr. if applicable)				Co-Borrower's Name (include Jr. or Sr. if applicable)							
Ta Wei Jao				Mei Ling Chen							
Social Security Number	Home Phone (incl. area code)	DOB (mm/dd/yyyy)	Yrs. School	Social Security Number	Home Phone (incl. area code)	DOB (mm/dd/yyyy)	Yrs. School				
609-37-6663	626-723-4181	10/10/1966	16	609-37-6664	626-723-4181	02/29/1967	16				
<input checked="" type="checkbox"/> Married (includes registered domestic partners)		Dependents (not listed by Co-Borrower)		<input checked="" type="checkbox"/> Married (includes registered domestic partners)		Dependents (not listed by Borrower)					
<input type="checkbox"/> Unmarried (includes single, divorced, widowed)		No. _____		<input type="checkbox"/> Unmarried (includes single, divorced, widowed)		No. _____					
<input type="checkbox"/> Separated		Ages _____		<input type="checkbox"/> Separated		Ages _____					
Present Address (street, city, state, ZIP/ country) <input checked="" type="checkbox"/> Own <input type="checkbox"/> Rent <u>4</u> No. Yrs.				Present Address (street, city, state, ZIP/ country) <input checked="" type="checkbox"/> Own <input type="checkbox"/> Rent <u>4</u> No. Yrs.							
18602 La Guardia Street Rowland Heights, CA 91748 / United States				18602 La Guardia Street Rowland Heights, CA 91748 / United States							
Mailing Address, if different from Present Address				Mailing Address, if different from Present Address							
18480 Aguiro Street Rowland Heights, CA 91748				18480 Aguiro Street Rowland Heights, CA 91748							

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

Former Address (street, city, state, ZIP)	<input type="checkbox"/> Own <input type="checkbox"/> Rent ___ No. Yrs.	Former Address (street, city, state, ZIP)	<input type="checkbox"/> Own <input type="checkbox"/> Rent ___ No. Yrs.
Former Address (street, city, state, ZIP)	<input type="checkbox"/> Own <input type="checkbox"/> Rent ___ No. Yrs.	Former Address (street, city, state, ZIP)	<input type="checkbox"/> Own <input type="checkbox"/> Rent ___ No. Yrs.

Borrower		IV. EMPLOYMENT INFORMATION		Co-Borrower	
Name & Address of Employer PW Tec Corp 18351 Colima Road #155 Rowland Heights, CA 91748	<input checked="" type="checkbox"/> Self Employed	Yrs. on this job 1 yr(s) 0 mth(s)	Name & Address of Employer PW Tec Corp 18351 Colima Road #155 Rowland Heights, CA 91748	<input checked="" type="checkbox"/> Self Employed	Yrs. on this job 1 yr(s) 0 mth(s)
		Yrs. employed in this line of work/profession 1			Yrs. employed in this line of work/profession 1
Position/Title/Type of Business C E O	Business Phone (incl. area code) 626-560-5177	Position/Title/Type of Business Manager	Business Phone (incl. area code) 626-560-5177		

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 Ever Pure Inc., 18602 La Guardia Street Rowland Heights, CA 91748	<input checked="" type="checkbox"/> Self Employed	Dates (from-to) 08/18/2009 - 03/31/2012	Name & Address of Employer Ever Pure Inc., 18602 La Guardia Street Rowland Heights, CA 91848	<input checked="" type="checkbox"/> Self Employed	Dates (from-to) 02/18/2009 - 03/31/2012
		Monthly Income \$			Monthly Income \$
Position/Title/Type of Business Manager	Business Phone (incl. area code) 626-723-5181	Position/Title/Type of Business C E O	Business Phone (incl. area code) 626-723-4181		
Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)	Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)
		Monthly Income \$			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	<input type="checkbox"/> Self Employed	Dates (from-to)	Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)
		Monthly Income \$			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	<input type="checkbox"/> Self Employed	Dates (from-to)	Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)
		Monthly Income \$			Monthly Income \$
Position/Title/Type of Business	Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)		

V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION

Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expense	Present	Proposed
Base Empl. Income*	\$ 5,000.00	\$ 2,500.00	\$ 7,500.00	Rent	\$	
Overtime				First Mortgage (P&I)	1,538.00	\$ 1,401.10
Bonuses				Other Financing (P&I)		
Commissions				Hazard Insurance	100.00	76.13
Dividends/Interest				Real Estate Taxes	325.00	453.13
Net Rental Income	537.00		537.00	Mortgage Insurance		
Other (before completing, see the notice in "describe other income," below)				Homeowner Assn. Dues		
				Other:		
Total	\$ 5,537.00	\$ 2,500.00	\$ 8,037.00	Total	\$ 1,963.00	\$ 1,930.36

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

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

B/C	Monthly Amount
	\$

Borrower
Co-Borrower

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 non-applicant spouse or other person, this Statement and supporting schedules must be completed by that spouse or other person also.

Completed Jointly Not Jointly

ASSETS		Cash or Market Value	LIABILITIES		
Description			Name and address of Company		Monthly Payment & Months Left to Pay
Cash deposit toward purchase held by:	\$		Flagstar Bank		\$
Escrow Deposit		10,000	Acct. no. 6460503424873		(1,033.00)
List checking and savings accounts below			Name and address of Company		Unpaid Balance
Name and address of Bank, S&L, or Credit Union			Right Star Mt		\$
Wells Fargo Bank			Acct. no. 3101424938353		(1,538.00)
Acct. no. 3675151116	\$	176,116	Name and address of Company		\$
Name and address of Bank, S&L, or Credit Union			Amex		\$
FGB			Acct. no. 3499905591365953		(196.75)
Acct. no. 6300693	\$	500	Name and address of Company		\$
Name and address of Bank, S&L, or Credit Union			THD/CBNA		\$
Acct. no.			Acct. no. 60353203728097065		25.00
Stocks & Bonds (Company name/number description)	\$		Name and address of Company		\$
Life insurance net cash value			Elan Financial		\$
Face amount: \$			Acct. no. 4147768565598521		30.00
Subtotal Liquid Assets	\$	186,616	Name and address of Company		\$
Real estate owned (enter market value from schedule of real estate owned)	\$	760,000	Job-Related Expense (child care, union dues, etc.)		\$
Vested interest in retirement fund	\$		Total Monthly Payments		\$ 251.75
Net worth of business(es) owned (attach financial statement)	\$		Net Worth (a minus b) =>		\$ 606,773
Automobiles owned (make and year)	\$		Total Liabilities b.		\$ 339,843
Other Assets (itemize)	\$		Total Assets a.		\$ 946,616
			Total Assets a.		\$ 946,616

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
18602 La Guardia Street Rowland Heights, CA 91748	R SFR	\$ 380,000	\$ 140,134	\$ 1,850	\$ 1,033	\$ 425	\$ 392
18487 Del Bonita Street Rowland Heights, CA 91748	R SFR	380,000	194,703	1,850	1,530	465	145
Totals		\$ 760,000	\$ 334,837	\$ 3,700	\$ 2,563	\$ 890	\$ 537

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	\$ 435,000.00	If you answer "Yes" to any questions a through i, please use continuation sheet for explanation. a. Are there any outstanding judgments against you? b. Have you been declared bankrupt within the past 7 years? c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years? d. Are you a party to a lawsuit? e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? <small>(This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans, any mortgage, financial obligation, bond, or loan guarantee. If "Yes," provide details, including date, name, and address of Lender, FHA or VA case number, if any, and reasons for the action.)</small> 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. g. Are you obligated to pay alimony, child support, or separate maintenance? h. Is any part of the down payment borrowed? i. Are you a co-maker or endorser on a note? ----- j. Are you a U. S. citizen? k. Are you a permanent resident alien? l. Do you intend to occupy the property as your primary residence? If "Yes," complete question m below. 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 (O)?	Borrower	Co-Borrower		
b. Alterations, improvements, repairs			Yes	No	Yes	No
c. Land (if acquired separately)			<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
d. Refinance (incl. debts to be paid off)			<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
e. Estimated prepaid items	1,457.31		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
f. Estimated closing costs	7,800.00		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
g. PMI, MIP, Funding Fee			<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
h. Discount (if Borrower will pay)			<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
i. Total costs (add items a through h)	444,257.31		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
j. Subordinate financing			<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
k. Borrower's closing costs paid by Seller			<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
l. Other Credits (explain) CASH DEPOSIT ON SALES CONTRACT	10,000.00		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
m. Loan amount (exclude PMI, MIP, Funding Fee financed)	261,000.00		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
n. PMI, MIP, Funding Fee financed			<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
o. Loan amount (add m & n)	261,000.00	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
p. Cash from/to Borrower (subtract j, k, l & o from i)	173,257.31	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	

IX. ACKNOWLEDGEMENT 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 requested pursuant to this application (the "Loan") will be secured by a mortgage or deed of trust on the property described in this application; (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 in this application; (6) the Lender, its servicers, successors or assigns may retain the original and/or an electronic record of this application, whether or not the loan is 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 Lender, its servicers, successors, or assigns 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 record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding 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 written signature.

Acknowledgement. Each of the undersigned hereby acknowledges that any owner of the Loan, its servicers, successors and assigns, may verify or reverify any information contained in this application or obtain any information or data relating to the Loan, for any legitimate purpose through any source, including a source named in this application or a consumer reporting agency.

Right to Receive Copy of Appraisal I/We have the right to a copy of the appraisal report used in connection with this application for credit. To obtain a copy, I/we must send Creditor a written request at the mailing address Creditor has provided. Creditor must hear from us no later than 90 days after Creditor notifies me/us about the action taken on this application, or I/we withdraw this application.

If you would like a copy of the appraisal report, contact: **First General Bank 2112 Walnut Grove Avenue Rosemead, CA 91770**

Borrower's Signature X	Date 3/6/13	Co-Borrower's Signature X	Date 3/6/13
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X. INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a Lender may not discriminate either on the basis of this information, or 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 note the information on the basis of visual observation and surname if you have made this application in person. 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 type="checkbox"/> I do not wish to furnish this information Ethnicity: <input type="checkbox"/> Hispanic or Latino <input checked="" type="checkbox"/> Not Hispanic or Latino Race: <input type="checkbox"/> American Indian or Alaska Native <input checked="" 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 checked="" type="checkbox"/> Male	CO-BORROWER <input type="checkbox"/> I do not wish to furnish this information Ethnicity: <input type="checkbox"/> Hispanic or Latino <input checked="" type="checkbox"/> Not Hispanic or Latino Race: <input type="checkbox"/> American Indian or Alaska Native <input checked="" 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 checked="" type="checkbox"/> Female <input type="checkbox"/> Male
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To be Completed by Loan Originator:

This information was provided:
 In a face-to-face interview By the applicant and submitted by fax or mail
 In a telephone interview By the applicant and submitted via e-mail or the internet

Loan Originator's Signature X	Date 02/20/2013
Loan Originator's Name (print or type) Charles Lo	Loan Originator Identifier 257371
Loan Origination Company's Name First General Bank	Loan Origination Company Identifier 891910
(P) 626-289-5788 (F) 626-289-5762	Loan Originator's Phone Number (including area code) 626-289-5788
Uniform Residential Loan Application Freddie Mac Form 65 7/05 (rev. 6/09)	Loan Origination Company's Address 2112 Walnut Grove Avenue Rosemead, CA 91770

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:	Ta Wei Jao	Agency Case Number:	700100684
Co-Borrower:	Mei Ling Chen	Lender Case Number:	700100684

THIS LOAN MUST EITHER BE PAID IN FULL AT MATURITY OR REFINANCED TO A MARKET LEVEL FIXED-RATE MORTGAGE. YOU MUST REPAY THE ENTIRE PRINCIPAL BALANCE OF THE LOAN AND UNPAID INTEREST THEN DUE IF YOU DO NOT QUALIFY FOR THE CONDITIONAL RIGHT TO REFINANCE AS SPECIFIED IN THE NOTE ADDENDUM AND MORTGAGE RIDER. THE LENDER IS UNDER NO OBLIGATION TO REFINANCE THE LOAN IF QUALIFICATION CONDITIONS ARE NOT MET. YOU WILL, THEREFORE, BE REQUIRED TO MAKE PAYMENT OUT OF OTHER ASSETS THAT YOU MAY OWN, OR YOU WILL HAVE TO FIND A LENDER, WHICH MAY BE THE LENDER YOU HAVE THIS LOAN WITH, WILLING TO LEND YOU THE MONEY. IF YOU REFINANCE THIS LOAN AT MATURITY, YOU MAY HAVE TO PAY SOME OR ALL OF THE CLOSING COSTS NORMALLY ASSOCIATED WITH A NEW LOAN EVEN IF YOU OBTAIN REFINANCING FROM THE SAME LENDER.

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)	3/6/13	(X)	3/6/13



Good Faith Estimate (GFE)

Name of Originator	First General Bank	Borrower	Ta Wei Jao / Mei Ling Chen
Originator Address	2112 Walnut Grove Avenue Rosemead, CA 91770	Property Address	18480 Aguiro Street Rowland Heights Area, CA 91748 County: Los Angeles
Originator Phone Number	626-289-5788	Date of GFE	02/22/2013
Originator Email	clo@fgbusa.com		

Purpose

This GFE gives you an estimate of your settlement charges and loan terms if you are approved for this loan. For more information, see HUD's Special Information Booklet on settlement charges, your Truth-in-Lending Disclosures, and other consumer information at www.hud.gov/respa. If you decide you would like to proceed with this loan, contact us.

Shopping for your loan

Only you can shop for the best loan for you. Compare this GFE with other loan offers, so you can find the best loan. Use the shopping chart on page 3 to compare all the offers you receive.

Important dates

- The interest rate for this GFE is available through **04/22/2013**. After this time, the interest rate, some of your loan Origination Charges, and the monthly payment shown below can change until you lock your interest rate.
- This estimate for all other settlement charges is available through **04/22/2013**.
- After you lock your interest rate, you must go to settlement within days (your rate lock period) to receive the locked interest rate.
- You must lock the interest rate at least days before settlement.

Summary of your loan

Your initial loan amount is	\$	261,000.00
Your loan term is		3 years
Your initial interest rate is		5.000 %
Your initial monthly amount owed for principal, interest, and any mortgage insurance is	\$	1,401.10 per month
Can your interest rate rise?	<input checked="" type="checkbox"/> No	<input type="checkbox"/> Yes, it can rise to a maximum of %.
Even if you make payments on time, can your loan balance rise?	<input checked="" type="checkbox"/> No	<input type="checkbox"/> Yes, it can rise to a maximum of \$
Even if you make payments on time, can your monthly amount owed for principal, interest, and any mortgage insurance rise?	<input checked="" type="checkbox"/> No	<input type="checkbox"/> Yes, the first increase can be in and the monthly amount owed can rise to \$. The maximum it can ever rise to is \$
Does your loan have a prepayment penalty?	<input type="checkbox"/> No	<input checked="" type="checkbox"/> Yes, your maximum prepayment penalty is \$ 5,220.00
Does your loan have a balloon payment?	<input type="checkbox"/> No	<input checked="" type="checkbox"/> Yes, you have a balloon payment of \$ 250,248.07 due in 3.00 years.

Escrow account information

Some lenders require an escrow account to hold funds for paying property taxes or other property-related charges in addition to your monthly amount owed of \$ **1,401.10**.

Do we require you to have an escrow account for your loan?

No, you do not have an escrow account. You must pay these charges directly when due.

Yes, you have an escrow account. It may or may not cover all of these charges. Ask us.

Summary of your settlement charges

A	Your Adjusted Origination Charges (See page 2.)	\$	1,200.00
B	Your Charges for All Other Settlement Services (See page 2.)	\$	7,574.86
A + B	Total Estimated Settlement Charges	\$	8,774.86

Understanding your estimated settlement charges

Some of these charges can change at settlement. See the top of page 3 for more information.

Your Adjusted Origination Charges																					
1. Our origination charge This charge is for getting this loan for you.	1,200.00																				
2. Your credit or charge (points) for the specific interest rate chosen <input type="checkbox"/> The credit or charge for the interest rate of _____ % is included in "Our origination charge." (See item 1 above.) <input checked="" type="checkbox"/> You receive a credit of \$ <u>0.00</u> for this interest rate of <u>5.000</u> %. This credit reduces your settlement charges. <input type="checkbox"/> You pay a charge of \$ _____ for this interest rate of _____ %. This charge (points) increases your total settlement charges. The tradeoff table on page 3 shows that you can change your total settlement charges by choosing a different interest rate for this loan.	0.00																				
A Your Adjusted Origination Charges	\$ 1,200.00																				
Your Charges for All Other Settlement Services																					
3. Required services that we select These charges are for services we require to complete your settlement. We will choose the providers of these services. <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">Service</th> <th style="text-align: right;">Charge</th> </tr> </thead> <tbody> <tr> <td>Appraisal</td> <td style="text-align: right;">375.00</td> </tr> <tr> <td> </td> <td> </td> </tr> <tr> <td> </td> <td> </td> </tr> <tr> <td> </td> <td> </td> </tr> <tr> <td> </td> <td> </td> </tr> <tr> <td> </td> <td> </td> </tr> <tr> <td> </td> <td> </td> </tr> </tbody> </table>	Service	Charge	Appraisal	375.00													375.00				
Service	Charge																				
Appraisal	375.00																				
4. Title services and lender's title insurance This charge includes the services of a title or settlement agent, for example, and title insurance to protect the lender, if required.	3,150.00																				
5. Owner's title insurance You may purchase an owner's title insurance policy to protect your interest in the property.	1,800.00																				
6. Required services that you can shop for These charges are for other services that are required to complete your settlement. We can identify providers of these services or you can shop for them yourself. Our estimates for providing these services are below. <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">Service</th> <th style="text-align: right;">Charge</th> <th style="text-align: left;">Service</th> <th style="text-align: right;">Charge</th> </tr> </thead> <tbody> <tr> <td> </td> <td> </td> <td> </td> <td> </td> </tr> <tr> <td> </td> <td> </td> <td> </td> <td> </td> </tr> <tr> <td> </td> <td> </td> <td> </td> <td> </td> </tr> <tr> <td> </td> <td> </td> <td> </td> <td> </td> </tr> </tbody> </table>	Service	Charge	Service	Charge																	
Service	Charge	Service	Charge																		
7. Government recording charges These charges are for state and local fees to record your loan and title documents.	150.00																				
8. Transfer taxes These charges are for state and local fees on mortgages and home sales.	650.00																				
9. Initial deposit for your escrow account This charge is held in an escrow account to pay future recurring charges on your property and includes <input type="checkbox"/> all property taxes, <input type="checkbox"/> all insurance, and <input type="checkbox"/> other _____ .																					
10. Daily interest charges This charge is for the daily interest on your loan from the day of your settlement until the first day of the next month or the first day of your normal mortgage payment cycle. This amount is \$ <u>35.7534</u> per day for <u>15</u> days (if your settlement is <u>03/22/2013</u>).	536.30																				
11. Homeowner's insurance This charge is for the insurance you must buy for the property to protect from a loss, such as fire. <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">Policy</th> <th style="text-align: right;">Charge</th> </tr> </thead> <tbody> <tr> <td>Hazard Insurance</td> <td style="text-align: right;">913.56</td> </tr> <tr> <td> </td> <td> </td> </tr> <tr> <td> </td> <td> </td> </tr> </tbody> </table>	Policy	Charge	Hazard Insurance	913.56					913.56												
Policy	Charge																				
Hazard Insurance	913.56																				
B Your Charges for All Other Settlement Services	\$ 7,574.86																				
A + B Total Estimated Settlement Charges	\$ 8,774.86																				

Instructions

Understanding which charges can change at settlement

This GFE estimates your settlement charges. At your settlement, you will receive a HUD-1, a form that lists your actual costs. Compare the charges on the HUD-1 with the charges on this GFE. Charges can change if you select your own provider and do not use the companies we identify. (See below for details.)

These charges cannot increase at settlement:	The total of these charges can increase up to 10% at settlement:	These charges can change at settlement:
<ul style="list-style-type: none"> • Our origination charge • Your credit or charge (points) for the specific interest rate chosen (after you lock in your interest rate) • Your adjusted origination charges (after you lock in your interest rate) • Transfer taxes 	<ul style="list-style-type: none"> • Required services that we select • Title services and lender's title insurance (if we select them or you use companies we identify) • Owner's title insurance (if you use companies we identify) • Required services that you can shop for (if you use companies we identify) • Government recording charges 	<ul style="list-style-type: none"> • Required services that you can shop for (if you do not use companies we identify) • Title services and lender's title insurance (if you do not use companies we identify) • Owner's title insurance (if you do not use companies we identify) • Initial deposit for your escrow account • Daily interest charges • Homeowner's insurance

Using the tradeoff table

In this GFE, we offered you this loan with a particular interest rate and estimated settlement charges. However:

- If you want to choose this same loan with **lower settlement charges**, then you will have a **higher interest rate**.
- If you want to choose this same loan with a **lower interest rate**, then you will have **higher settlement charges**.

If you would like to choose an available option, you must ask us for a new GFE.

Loan originators have the option to complete this table. Please ask for additional information if the table is not completed.

	The loan in this GFE	The same loan with lower settlement charges	The same loan with a lower interest rate
Your initial loan amount	\$ 261,000.00	\$	\$
Your initial interest rate ¹	5.000 %	%	%
Your initial monthly amount owed	\$ 1,401.10	\$	\$
Change in the monthly amount owed from this GFE	No change	You will pay \$ more every month	You will pay \$ less every month
Change in the amount you will pay at settlement with this interest rate	No change	Your settlement charges will be reduced by \$	Your settlement charges will increase by \$
How much your total estimated settlement charges will be	\$ 8,774.86	\$	\$

¹For an adjustable rate loan, the comparisons above are for the initial interest rate before adjustments are made.

Using the shopping chart

Use this chart to compare GFEs from different loan originators. Fill in the information by using a different column for each GFE you receive. By comparing loan offers, you can shop for the best loan.

	This loan	Loan 2	Loan 3	Loan 4
Loan originator name	First General Bank			
Initial loan amount	\$ 261,000.00			
Loan term	3 years			
Initial interest rate	5.000 %			
Initial monthly amount owed	\$ 1,401.10			
Rate lock period				
Can interest rate rise?	NO			
Can loan balance rise?	NO			
Can monthly amount owed rise?	NO			
Prepayment penalty?	YES			
Balloon payment?	YES			
Total Estimated Settlement Charges	\$ 8,774.86			

If your loan is sold in the future

Some lenders may sell your loan after settlement. Any fees lenders receive in the future cannot change the loan you receive or the charges you paid at settlement.



Loan Number: Ta Wei Jao

INTENT TO PROCEED WITH APPLICATION

Originator: First General Bank
 2112 Walnut Grove Avenue
 Rosemead, CA 91770
 626-289-5788

Applicant(s): Ta Wei Jao
 Mei Ling Chen

Property Address: 18480 Aguiro Street
 Rowland Heights Area, CA 91748

You have applied for a mortgage loan covered by the Real Estate Settlement Procedures Act (RESPA) (12 U.S.C. 2601 et seq.). In accordance with RESPA, you were given a Good Faith Estimate. However, if you do not express intent to continue with your application on or before 04/22/2013, the loan originator is no longer bound by the Good Faith Estimate.

By signing below, I/we express intent to continue with the application for which a Good Faith Estimate was issued on 02/22/2013.

X
 Ta Wei Jao _____ 3/6/13
 Date

Y
 Mei Ling Chen _____ 3/6/13
 Date

TRUTH-IN-LENDING DISCLOSURE STATEMENT

(THIS IS NEITHER A CONTRACT NOR A COMMITMENT TO LEND)

Applicants: **Ta Wei Jao / Mei Ling Chen**
 Property Address: **18480 Aguiro Street**
Rowland Heights Area, CA 91748
 Application No: **Ta Wei Jao**

Prepared By: **First General Bank**
2112 Walnut Grove Avenue
Rosemead, CA 91770
 Date Prepared: **02/22/2013** Ph: **626-289-5788**

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	AMOUNT FINANCED	TOTAL OF PAYMENTS
The cost of your credit as a yearly rate	The dollar amount the credit will cost you	The amount of credit provided to you or on your behalf	The amount you will have paid after making all payments as scheduled
* 5.442 %	\$ * 41,986.57	\$ * 257,300.00	\$ * 299,286.57

REQUIRED DEPOSIT: The annual percentage rate does not take into account your required deposit

There is no guarantee that you will be able to refinance to lower your rate and payments

INTEREST RATE AND PAYMENT SUMMARY

Rate & Monthly Payment

Interest Rate	5.000 %
Principal + Interest Payment	\$ 1,401.10
Est. Taxes + Insurance (Escrow)	\$ 529.26
Total Est. Monthly Payment	\$ 1,930.36

Final Balloon Payment Due (04/01/2016): \$ 250,248.07

DEMAND FEATURE: This obligation has a demand feature.

VARIABLE RATE FEATURE: This loan contains a variable rate feature. A variable rate disclosure has been provided earlier.

SECURITY: You are giving a security interest in: **18480 Aguiro Street, Rowland Heights Area CA 91748**

The goods or property being purchased Real property you already own.

FILING FEES: \$

LATE CHARGE: If a payment is more than **15** days late, you will be charged **5.000** % of the payment.

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

Application No: Ta Wei Jao

Date Prepared: 02/22/2013

CREDIT LIFE/CREDIT DISABILITY:

Credit life insurance and credit disability insurance are not required to obtain credit, and will not be provided unless you sign and agree to pay the additional cost.

Type	Premium	Signature
Credit Life		I want credit life insurance. Signature:
Credit Disability		I want credit disability insurance. Signature:
Credit Life and Disability		I want credit life and disability insurance. Signature:

INSURANCE:

The following insurance is required to obtain credit:

- Credit life insurance Credit disability
 Property insurance Flood insurance

You may obtain the insurance from anyone you want that is acceptable to creditor.

- If you purchase property flood insurance from creditor
 you will pay \$ for a one year term.

ASSUMPTION:

Someone buying your property

- may
 may, subject to conditions
 may not assume the remainder of your loan on the original terms.

See your contract documents for any additional information about nonpayment, default, any required repayment in full before the scheduled date and prepayment refunds and penalties.

- * means an estimate
 all dates and numerical disclosures except the late payment disclosures are estimates.

You are not required to complete this agreement merely because you have received these disclosures or signed a loan application.

THE UNDERSIGNED ACKNOWLEDGES RECEIVING A COMPLETED COPY OF THIS DISCLOSURE.

Ta Wei Jao 3/6/13
Applicant Ta Wei Jao Date

Mei Ling Chen 3/6/13
Applicant Mei Ling Chen Date

Applicant Date

Applicant Date

* Prepared By Date

TRUTH-IN-LENDING DISCLOSURE STATEMENT

(THIS IS NEITHER A CONTRACT NOR A COMMITMENT TO LEND)

Applicants: **Ta Wei Jao / Mei Ling Chen**
 Property Address: **18480 Aguiro Street**
Rowland Heights Area, CA 91748
 Application No: **Ta Wei Jao**

Prepared By: **First General Bank**
2112 Walnut Grove Avenue
Rosemead, CA 91770
 Date Prepared: **02/22/2013** Ph: **626-289-5788**

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	AMOUNT FINANCED	TOTAL OF PAYMENTS
The cost of your credit as a yearly rate	The dollar amount the credit will cost you	The amount of credit provided to you or on your behalf	The amount you will have paid after making all payments as scheduled
* 5.442 %	\$ * 41,986.57	\$ * 257,300.00	\$ * -299,286.57

REQUIRED DEPOSIT: The annual percentage rate does not take into account your required deposit
PAYMENTS: Your payment schedule will be:

No. of Pmts	Amount of Payments**	Payments Due	No. of Pmts	Amount of Payments**	Payments Due	No. of Pmts	Amount of Payments**	Payments Due	No. of Pmts	Amount of Payments**	Payments Due
		Monthly Beginning:			Monthly Beginning:			Monthly Beginning:			Monthly Beginning:
35	1,401.10	05/01/2013									
1	250,248.07	04/01/2016									

DEMAND FEATURE: This obligation has a demand feature.

VARIABLE RATE FEATURE: This loan contains a variable rate feature. A variable rate disclosure has been provided earlier.

CREDIT LIFE/CREDIT DISABILITY: Credit life insurance and credit disability insurance are not required to obtain credit, and will not be provided unless you sign and agree to pay the additional cost.

Type	Premium	Signature
Credit Life		I want credit life insurance. Signature:
Credit Disability		I want credit disability insurance. Signature:
Credit Life and Disability		I want credit life and disability insurance. Signature:

INSURANCE: The following insurance is required to obtain credit:

Credit life insurance Credit disability Property insurance Flood insurance

You may obtain the insurance from anyone you want that is acceptable to creditor.

If you purchase property flood insurance from creditor you will pay \$ _____ for a one year term.

SECURITY: You are giving a security interest in: **18480 Aguiro Street, Rowland Heights Area CA 91748**

The goods or property being purchased Real property you already own.

FILING FEES: \$ _____

LATE CHARGE: If a payment is more than **15** days late, you will be charged **5.000** % of the payment.

PREPAYMENT: If you pay off early, you may will not have to pay a penalty.

may will not be entitled to a refund of part of the finance charge.

ASSUMPTION: Someone buying your property

may may, subject to conditions may not assume the remainder of your loan on the original terms.

See your contract documents for any additional information about nonpayment, default, any required repayment in full before the scheduled date and prepayment refunds and penalties * means an estimate all dates and numerical disclosures except the late payment disclosures are estimates.

You are not required to complete this agreement merely because you have received these disclosures or signed a loan application.

** NOTE: The Payments shown above include reserve deposits for Mortgage Insurance (if applicable), but exclude Property Taxes and Insurance.

THE UNDERSIGNED ACKNOWLEDGES RECEIVING A COMPLETED COPY OF THIS DISCLOSURE.

X 3/6/13
 Applicant **Ta Wei Jao** Date

✓ 3/6/13
 Applicant **Mei Ling Chen** Date

 Applicant Date

 Applicant Date

 Prepared By Date

AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE STATEMENT NOTICE

To: **Ta Wei Jao**
Mei Ling Chen
 Property: **18480 Aguiro Street**
Rowland Heights Area, CA 91748

From: **First General Bank**
2112 Walnut Grove Avenue
Rosemead, CA 91770
 Date: **02/22/2013**

This is to give you notice that First General Bank has a business relationship with _____

The nature of the relationship (and percentage of ownership interest) is: _____

Because of this relationship, this referral may provide First General Bank a financial or other benefit.

A. Set forth below is the estimated charge or range of charges for the settlement services listed. You are NOT required to use the listed provider(s) as a condition for settlement of your loan on [or] purchase, sale, or refinance of the subject property. THERE ARE FREQUENTLY OTHER SETTLEMENT SERVICE PROVIDERS AVAILABLE WITH SIMILAR SERVICES. YOU ARE FREE TO SHOP AROUND TO DETERMINE THAT YOU ARE RECEIVING THE BEST SERVICES AND THE BEST RATE FOR THESE SERVICES.

Provider and settlement service	Charge or range of charges
	\$
	\$
	\$
	\$
	\$
	\$

B. Set forth below is the estimated charge or range of charges for the settlement services of an attorney, credit reporting agency, or real estate appraiser that we, as your lender, will require you to use, as a condition of your loan on this property, to represent our interests in the transaction.

Provider and settlement service	Charge or range of charges
	\$
	\$
	\$
	\$
	\$
	\$

ACKNOWLEDGMENT

I/We have read this disclosure form, and understand that First General Bank is referring me/us to purchase the above-described settlement service(s) and may receive a financial or other benefit as the result of this referral.

✓
 Borrower **Ta Wei Jao** Date 3/6/13

✓
 Borrower **Mei Ling Chen** Date 3/6/13

Anti-Steering Disclosure - Fixed Loans

Prepared For:

Ta Wei Jao / Mei Ling Chen
18480 Aguiro Street
Rowland Heights Area, CA 91748

Provided By:

First General Bank
2112 Walnut Grove Avenue
Rosemead, CA 91770
Ph: 626-289-5788

Lowest Interest Rate	Lowest Origination Costs	Lowest Interest Rate without Risky Features *
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Loan Program

Closing Cost Scenario

Sales Price

Down Payment

Initial Loan Amount

Initial Interest Rate

Term

Due

Interest Only Period

Monthly Payment

Adjusted Origination Charges **

Total Estimated Settlement Charges ***

Cash to Close

Prepayment Penalties

Balloon Payment

APR

* Risky features refers to loan features such as a prepayment penalty or negative amortization.

** Adjusted Origination Charges (GFE Block A) is origination charge plus credit or charge(points) for the specific interest rate chosen.

*** Total Estimated Settlement Charges (GFE Block A+B) is adjusted origination charges plus charges for all other settlement services.

In compliance with the anti-steering prohibitions found in Regulation 12 CFR 226.36(e), we are providing you with this disclosure of loan options. These loan options represent the types of transactions for which you have expressed an interest and are from creditors with whom we regularly conduct business.

By signing below, I acknowledge that I have received a copy of this anti-steering disclosure and that the loan originator has explained these loan options to my satisfaction.

X _____ 3/6/13
Borrower Date

X _____ 3/6/13
Co-Borrower Date

[Signature] _____ 3/6/13
Loan Originator Date

Borrower Signature Authorization

Privacy Act Notice: This information is to be used by the agency collecting it or its assignees in determining whether you qualify as a prospective mortgagor under its program. It will not be disclosed outside the agency except as required and permitted by law. You do not have to provide this information, but if you do not your application for approval as a prospective mortgagor or borrower may be delayed or rejected. The information requested in this form is authorized by Title 38, USC, Chapter 37 (if VA); by 12 USC, Section 1701 et. seq. (if HUD/FHA); by 42 USC, Section 1452b (if HUD/CPD); and Title 42 USC, 1471 et. seq., or 7 USC, 1921 et. seq. (if USDA/FmHA).

Part I - General Information

1. Borrower Ta Wei Jao 18602 La Guardia Street Rowland Heights, CA 91748		2. Name and address of Lender/Broker First General Bank 2112 Walnut Grove Avenue Rosemead, CA 91770 TEL: 626-289-5788 FAX: 626-289-5762	
3. Date 02/22/2013	4. Loan Number Ta Wei Jao		

Part II - Borrower Authorization

I hereby authorize the Lender/Broker to verify my past and present employment earnings records, bank accounts, stock holdings, and any other asset balances that are needed to process my mortgage loan application. I further authorize the Lender/Broker to order a consumer credit report and verify other credit information, including past and present mortgage and landlord references. It is understood that a copy of this form will also serve as authorization.

The information the Lender/Broker obtains is only to be used in the processing of my application for a mortgage loan.

 x
 Borrower Ta Wei Jao / SSN: 609-37-6663

 3/6/13
 Date

Borrowers' Certification and Authorization

CERTIFICATION

The Undersigned certify the following:

1. I/We have applied for a mortgage loan through First General Bank. In applying for the loan, I/We completed a loan application containing various information on the purpose of the loan, the amount and source of the down payment, employment and income information, and the assets and liabilities. I/We certify that all of the information is true and complete. I/We made no misrepresentations in the loan application or other documents, nor did I/We omit any pertinent information.
2. I/We understand and agree that First General Bank reserves the right to change the mortgage loan review processes to a full documentation program. This may include verifying the information provided on the application with the employer and/or the financial institution.
3. I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for this mortgage, as applicable under the provisions of Title 18, United States Code, Section 1014.

AUTHORIZATION TO RELEASE INFORMATION

To Whom It May Concern:

1. I/We have applied for a mortgage loan through First General Bank. As part of the application process, First General Bank and the mortgage guaranty insurer (if any), may verify information contained in my/our loan application and in other documents required in connection with the loan, either before the loan is closed or as part of its quality control program.
2. I/We authorize you to provide to First General Bank and to any investor to whom First General Bank may sell my mortgage, any and all information and documentation that they request. Such information includes, but is not limited to, employment history and income; bank, money market and similar account balances; credit history; and copies of income tax returns.
3. First General Bank or any investor that purchases the mortgage may address this authorization to any party named in the loan application.
4. A copy of this authorization may be accepted as an original.

Borrower Signature X
Ta Wei Jao

Co-Borrower Signature X
Mei Ling Chen

SSN: 609-37-6663 Date: 3/6/13

SSN: 609-37-6664 Date: 3/6/13

APPLICANT NAME AND ADDRESS
 Ta Wei Jao
 18602 La Guardia Street
 Rowland Heights CA, 91748

LENDER (ORIGINATOR) NAME AND ADDRESS
 First General Bank
 2112 Walnut Grove Avenue
 Rosemead, CA 91770
 (P) 626-289-5788, (F) 626-289-5762

First General Bank

Your Credit Score and the Price You Pay for Credit

Your Credit Score	
Your credit score	766 Source: Experian Date: 02/22/2013

Understanding Your Credit Score	
What you should know about credit scores	Your credit score is a number that reflects the information in your credit report. Your credit report is a record of your credit history. It includes information about whether you pay your bills on time and how much you owe to creditors. Your credit score can change, depending on how your credit history changes.
How we use your credit score	Your credit score can affect whether you can get a loan and how much you will have to pay for that loan.
The range of scores	Scores range from a low of 300 to a high of 850. Generally, the higher your score, the more likely you are to be offered better credit terms.
How your score compares to the scores of other consumers	Your credit score ranks higher than _____ percent of U.S. consumers.
Key factors that adversely affected your credit score	Too many inquired last 12 months Too many consumer finance company accounts No recent revolving balances Length of time accts. have been established

Checking Your Credit Report	
What if there are mistakes in your credit report?	You have a right to dispute any inaccurate information in your credit report. If you find mistakes on your credit report, contact the consumer reporting agency. It is a good idea to check your credit report to make sure the information it contains is accurate.
How can you obtain a copy of your credit report?	Under federal law, you have the right to obtain a free copy of your credit report from each of the nationwide consumer reporting agencies once a year. To order your free annual credit report - <i>By telephone:</i> Call toll-free: 1-877-322-8228 <i>On the web:</i> Visit www.annualcreditreport.com <i>By mail:</i> Mail your completed Annual Credit Report Request Form (which you can obtain from the Federal Trade Commission's web site at http://www.ftc.gov/bcp/online/include/requestformfinal.pdf) to: Annual Credit Report Request Service P.O. Box 105281 Atlanta, GA 30348-5281
How can you get more information?	For more information about credit reports and your rights under federal law, visit the Consumer Financial Protection Bureau's web site at www.consumerfinance.gov/learnmore .

Notice to the Home Loan Applicant

In connection with your application for a home loan, the lender must disclose to you the score that a consumer reporting agency distributed to users and the lender used in connection with your home loan, and the key factors affecting your credit scores.

The credit score is a computer generated summary calculated at the time of the request and based on information that a consumer reporting agency or lender has on file. The scores are based on data about your credit history and payment patterns. Credit scores are important because they are used to assist the lender in determining whether you will obtain a loan. They may also be used to determine what interest rate you may be offered on the mortgage. Credit scores can change over time, depending on your conduct, how your credit history and payment patterns change, and how credit scoring technologies change.

Because the score is based on information in your credit history, it is very important that you review the credit-related information that is being furnished to make sure it is accurate. Credit records may vary from one company to another.

If you have questions about your credit score or the credit information that is furnished to you, contact the consumer reporting agency at the address and telephone number provided with this notice, or contact the lender, if the lender developed or generated the credit score. The consumer reporting agency plays no part in the decision to take any action on the loan application and is unable to provide you with specific reasons for the decision on a loan application.

If you have questions concerning the terms of the loan, contact the lender.

I have received a copy of this disclosure.

X
Applicant Ta Wei Jao

3/6/13
Date

APPLICANT NAME AND ADDRESS
 Mei Ling Chen
 18602 La Guardia Street
 Rowland Heights CA, 91748

LENDER (ORIGINATOR) NAME AND ADDRESS
 First General Bank
 2112 Walnut Grove Avenue
 Rosemead, CA 91770
 (P) 626-289-5788, (F) 626-289-5762

First General Bank

Your Credit Score and the Price You Pay for Credit

Your Credit Score	
Your credit score	<p style="font-size: 24pt; font-weight: bold; margin: 0;">716</p> <p>Source: Experian Date: 02/22/2013</p>

Understanding Your Credit Score	
What you should know about credit scores	<p>Your credit score is a number that reflects the information in your credit report.</p> <p>Your credit report is a record of your credit history. It includes information about whether you pay your bills on time and how much you owe to creditors.</p> <p>Your credit score can change, depending on how your credit history changes.</p>
How we use your credit score	Your credit score can affect whether you can get a loan and how much you will have to pay for that loan.
The range of scores	<p>Scores range from a low of 300 to a high of 850.</p> <p>Generally, the higher your score, the more likely you are to be offered better credit terms.</p>
How your score compares to the scores of other consumers	Your credit score ranks higher than _____ percent of U.S. consumers.
Key factors that adversely affected your credit score	<p>Ratio of balance to limit on bank revolving or other rev accts too high</p> <p>Too many inquires last 12 months</p> <p>Time since delinquency is too recent or unknown</p> <p>Length of time accts have been established</p>

Checking Your Credit Report	
What if there are mistakes in your credit report?	<p>You have a right to dispute any inaccurate information in your credit report. If you find mistakes on your credit report, contact the consumer reporting agency.</p> <p>It is a good idea to check your credit report to make sure the information it contains is accurate.</p>
How can you obtain a copy of your credit report?	<p>Under federal law, you have the right to obtain a free copy of your credit report from each of the nationwide consumer reporting agencies once a year.</p> <p>To order your free annual credit report -</p> <p><i>By telephone:</i> Call toll-free: 1-877-322-8228</p> <p><i>On the web:</i> Visit www.annualcreditreport.com</p> <p><i>By mail:</i> Mail your completed Annual Credit Report Request Form (which you can obtain from the Federal Trade Commission's web site at http://www.ftc.gov/bcp/online/include/requestformfinal.pdf) to:</p> <p style="text-align: center;">Annual Credit Report Request Service P.O. Box 105281 Atlanta, GA 30348-5281</p>
How can you get more information?	For more information about credit reports and your rights under federal law, visit the Consumer Financial Protection Bureau's web site at www.consumerfinance.gov/learnmore .

Notice to the Home Loan Applicant

In connection with your application for a home loan, the lender must disclose to you the score that a consumer reporting agency distributed to users and the lender used in connection with your home loan, and the key factors affecting your credit scores.

The credit score is a computer generated summary calculated at the time of the request and based on information that a consumer reporting agency or lender has on file. The scores are based on data about your credit history and payment patterns. Credit scores are important because they are used to assist the lender in determining whether you will obtain a loan. They may also be used to determine what interest rate you may be offered on the mortgage. Credit scores can change over time, depending on your conduct, how your credit history and payment patterns change, and how credit scoring technologies change.

Because the score is based on information in your credit history, it is very important that you review the credit-related information that is being furnished to make sure it is accurate. Credit records may vary from one company to another.

If you have questions about your credit score or the credit information that is furnished to you, contact the consumer reporting agency at the address and telephone number provided with this notice, or contact the lender, if the lender developed or generated the credit score. The consumer reporting agency plays no part in the decision to take any action on the loan application and is unable to provide you with specific reasons for the decision on a loan application.

If you have questions concerning the terms of the loan, contact the lender.

I have received a copy of this disclosure.

X
Applicant Mei Ling Chen

3/6/13
Date

DISCLOSURE NOTICES

Date: 02/22/2013

Applicant(s): Ta Wei Jao Mei Ling Chen	Property Address: 18480 Aguiro Street Rowland Heights Area, CA 91748
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AFFIDAVIT OF OCCUPANCY

Applicant(s) hereby certify and acknowledge that, upon taking title to the real property described above, their occupancy status will be as follows:

- Primary Residence - Applicant(s) shall occupy, establish, and use the Property as Applicant(s) principal residence within 60 days after closing and shall continue to occupy the Property as Applicant(s) principal residence for at least one year after the date of occupancy, unless Lender otherwise agrees in writing, which consent shall not be unreasonably withheld, or unless extenuating circumstances exist which are beyond Borrower's control.
- Secondary Residence - To be occupied by Applicant(s) at least 15 days yearly, as second home (vacation, etc.), while maintaining principal residence elsewhere. [Please check this box if you plan to establish it as your primary residence at a future date (e.g., retirement)].
- Investment Property - Not owner occupied. Purchased as an investment to be held or rented.

The Applicant(s) acknowledge it is a federal crime punishable by fine or imprisonment, or both, to knowingly make any false statement concerning this loan application as applicable under the provisions of Title 18, United States Code, Section 1014.

_____ APPLICANT SIGNATURE	_____ CO-APPLICANT SIGNATURE
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ANTI-COERCION STATEMENT

The insurance laws of this state provide that the lender may not require the applicant to take insurance through any particular insurance agent or company to protect the mortgaged property. The applicant, subjected to the rules adopted by the Insurance Commissioner, has the right to have the insurance placed with an insurance agent or company of his choice, provided the company meets the requirement of the lender. The lender has the right to designate reasonable financial requirements as to the company and the adequacy of the coverage.

I have read the foregoing statement, or the rules of the Insurance Commissioner relative hereto, and understand my rights and privileges and those of the lender relative to the placing of such insurance.

I have selected the following agencies to write the insurance covering the property described above:

Insurance Company Name	Agent
------------------------	-------

Agent's Address	Agent's Telephone Number
-----------------	--------------------------

_____ APPLICANT SIGNATURE	_____ CO-APPLICANT SIGNATURE
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FAIR CREDIT REPORTING ACT

An investigation will be made as to the credit standing of all individuals seeking credit in this application. The nature and scope of any investigation will be furnished to you upon written request made within a reasonable period of time. In the event of credit denial due to an unfavorable consumer report, you will be advised of the identity of the Consumer Reporting Agency making such report and of your right to request within sixty (60) days the reason for the adverse action, pursuant to provisions of section 615(b) of the Fair Credit Reporting Act.

_____ APPLICANT SIGNATURE	_____ CO-APPLICANT SIGNATURE
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FHA LOANS ONLY

IF YOU PREPAY YOUR LOAN ON OTHER THAN THE REGULAR INSTALLMENT DATE, YOU MAY BE ASSESSED INTEREST CHARGES UNTIL THE END OF THAT MONTH.

GOVERNMENT LOANS ONLY

RIGHT TO FINANCIAL PRIVACY ACT OF 1978 - This is a notice to you as required by the Right to Financial Privacy Act of 1978 that the Department of Housing and Urban Development or Department of Veterans Affairs has a right of access to financial records held by a financial institution in connection with the consideration of administration of assistance to you. Financial records involving your transaction will be available to the Department of Housing and Urban Development or Department of Veterans Affairs without further notice or authorization but will not be disclosed or released to another Government agency or Department without your consent except as required or permitted by law.

_____ APPLICANT SIGNATURE	_____ CO-APPLICANT SIGNATURE
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EQUAL CREDIT OPPORTUNITY ACT

APPLICATION NO: Ta Wei Jao

Date: 02/22/2013

PROPERTY ADDRESS: 18480 Aguiro Street
Rowland Heights Area, CA 91748

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The Federal Agency that administers compliance with this law concerning this company is the Office of the Comptroller of the Currency, Customer Assistance Group, 1301 McKinney Street, Suite 3710, Houston, Texas 77010

We are required to disclose to you that you need not disclose income from alimony, child support or separate maintenance payment if you choose not to do so.

Having made this disclosure to you, we are permitted to inquire if any of the income shown on your application is derived from such a source and to consider the likelihood of consistent payment as we do with any income on which you are relying to qualify for the loan for which you are applying.

X
Ta Wei Jao (Applicant) 3/6/13 (Date)

X
Mei Ling Chen (Applicant) 3/6/13 (Date)

MORTGAGE LOAN ORIGATION AGREEMENT

(Warning to Broker: The content of this form may vary depending upon the state in which it is used.)

You **Ta Wei Jao / Mei Ling Chen** agree to enter into this Mortgage Loan Origination Agreement with **First General Bank** as an independent contractor to apply for a residential mortgage loan from a participating lender with which we from time to time contract upon such terms and conditions as you may request or a lender may require. You inquired into mortgage financing with **First General Bank** on **02/22/2013**. We are licensed as a "Mortgage Broker" under

SECTION 1. NATURE OF RELATIONSHIP. In connection with this mortgage loan:

- * We are acting as an independent contractor and not as your agent.
- * We will enter into separate independent contractor agreements with various lenders.
- * While we seek to assist you in meeting your financial needs, we do not distribute the products of all lenders or investors in the market and cannot guarantee the lowest price or best terms available in the market.

SECTION 2. OUR COMPENSATION. The lenders whose loan products we distribute generally provide their loan products to us at a wholesale rate.

- * The retail price we offer you - your interest rate, total points and fees - will include our compensation.
- * In some cases, we may be paid all of our compensation by either you or the lender. For example, in some cases, if you would rather pay a lower interest rate, you may pay higher up-front points and fees.
- * Also, in some cases, if you would rather pay less up front, you may be able to pay a higher interest rate in which case we will be paid directly by the lender.

We also may be paid by the lender based on (i) the value of the Mortgage Loan or related servicing rights in the market place or (ii) other services, goods or facilities performed or provided by us to the lender.

By signing below, the mortgage loan originator and mortgage loan applicant(s) acknowledge receipt of a copy of this signed Agreement.

MORTGAGE LOAN ORIGINATOR		APPLICANT(S)	
First General Bank	Ta Wei Jao / Mei Ling Chen		
Company Name	Applicant Name(s)		
2112 Walnut Grove Avenue	18602 La Guardia Street		
Address	Address		
Rosemead, CA 91770	Rowland Heights, CA 91748		
City, State, Zip	City, State, Zip		
626-289-5788 / 626-289-5762		3/6/13	
Phone/Fax	Borrower Signature	Date	
		3/6/13	
Broker or Authorized Agent Signature	Co-Borrower Signature	Date	

PATRIOT ACT INFORMATION DISCLOSURE

Applicant Name Ta Wei Jao
Co-Applicant Name Mei Ling Chen
Present Address 18602 La Guardia Street, Rowland Heights, CA 91748
Mailing Address 18480 Aguiro Street, Rowland Heights, CA 91748

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

I/we acknowledge that I/we received a copy of this disclosure.

X
Applicant

3/6/13
Date

X
Applicant

3/6/13
Date

FACTS **What Does First General Bank Do With Your Personal Information?**

Why? Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also required us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What? The types of personal information we collect and share depend on the product or service you have with us. This information can include:

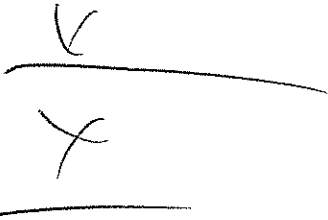
- Social Security Number and Income
- account balances and credit history
- payment history and credit scores

When you are *no longer* our customer, we continue to share your information as described in this notice.

How? All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons First General Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does First General Bank share?	Can you limit this sharing?
For our everyday business purposes -- such as to process your transactions, maintain your account(s), responds to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes -- to offer our products and services to you	No	We Don't Share
For joint marketing with other financial companies	No	We Don't Share
For our affiliates' everyday business purposes -- information about your transactions and experiences	No	We Don't Share
For our affiliates' everyday business purposes -- information about your creditworthiness	No	We Don't Share
For our affiliates to market to you	No	We Don't Share
For nonaffiliates to market to you	No	We Don't Share

Questions? • Call 626-820-1234 or go to www.firstgeneralbank.com



Who we are	
Who is providing this notice?	First General Bank
What we do	
How does First General Bank protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does First General Bank collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • Open an account or pay your bills • use your credit or debit card or deposit money • apply for a loan <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> • sharing for affiliates' everyday business purposes - information about your creditworthiness • affiliates from using your information to market to you • sharing for non-affiliates to market to you <p>State Laws and individual companies may give you additional rights to limit sharing.</p>
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <p><i>First General Bank has no affiliates.</i></p>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Nonaffiliates we share with can include Companies that assist us in servicing your accounts with us, law enforcement agencies to report if we believe a crime has been committed, agencies that submit subpoenas or court orders..</i>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • <i>First General Bank doesn't jointly market.</i>

NOTICE TO APPLICANT OF RIGHT TO RECEIVE COPY OF APPRAISAL REPORT

APPLICATION NO: Ta Wei Jao

Date: 02/22/2013

PROPERTY ADDRESS: 18480 Aguiro Street
Rowland Heights Area, CA 91748 County: Los Angeles

The Equal Credit Opportunity Act (Regulation B) requires creditors to provide applicants with a copy of the appraisal report used in conjunction with their loan application.

Pursuant to the Appraiser Independence Requirements, you are entitled to receive a copy of any appraisal report that is obtained on your behalf, concerning your subject property, at least three business days prior to the closing of your loan. A copy of any and all such appraisal reports will be delivered to you, or may have already been delivered to you, allowing you at least three business days to review the appraisal prior to closing of your loan.

If you wish to proceed with the loan closing, your signature will acknowledge either:

- (1) Your receipt of the appraisal report three or more business days prior to your loan closing, or alternatively;
- (2) That you previously waived your right to review the appraisal report three or more business days prior to the closing of your loan.

X
Ta Wei Jao (Applicant) (Date) 3/6/13

X
Mei Ling Chen (Applicant) (Date) 3/6/13

(Applicant) (Date)

(Applicant) (Date)

SERVICING DISCLOSURE STATEMENT

Originator: First General Bank
2112 Walnut Grove Avenue
Rosemead, CA 91770

Date: 02/22/2013

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

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

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

- We may assign, sell or transfer the servicing of your loan while the loan is outstanding.
- We do not service mortgage loans of the type for which you applied. We intend to assign, sell, or transfer the servicing of your mortgage loan before the first payment is due.
- The loan for which you have applied will be serviced at this financial institution and we do not intend to sell, transfer, or assign the servicing of the loan.

Acknowledgment of Mortgage Loan Applicant(s)

I/We have read and understood the disclosure, and understand that the disclosure is a required part of the mortgage application as evidenced by my/our signature(s) below;

X _____ Date 3/6/13
Applicant Ta Wei Jao

X _____ Date 3/6/13
Applicant Mei Ling Chen

Form **4506-T**

Request for Transcript of Tax Return

OMB No. 1545-1872

(Rev. January 2012)
Department of the Treasury
Internal Revenue Service

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

Tip. Use Form 4506-T to order a transcript or other return information free of charge. See the product list below. You can quickly request transcripts by using our automated self-help service tools. Please visit us at IRS.gov and click on "Order a Transcript" or call 1-800-908-9946. If you need a copy of your return, use **Form 4506, Request for Copy of Tax Return**. There is a fee to get a copy of your return.

<p>1a Name shown on tax return. If a joint return, enter the name shown first.</p> <p>Ta Wei Jao</p>	<p>1b First social security number on tax return, individual taxpayer identification number, or employer identification number (see instructions)</p> <p>609-37-6663</p>
<p>2a If a joint return, enter spouse's name shown on tax return</p> <p>Mei Ling Chen</p>	<p>2b Second social security number or individual taxpayer identification number if joint tax return</p> <p>609-37-6664</p>
<p>3 Current name, address (including apt., room, or suite no.), city, state, and ZIP code (See instructions)</p> <p>Ta Wei Jao 18602 La Guardia Street, Rowland Heights, CA 91748</p>	
<p>4 Previous address shown on the last return filed if different from line 3 (See instructions)</p>	
<p>5 If the transcript or tax information is to be mailed to a third party (such as a mortgage company), enter the third party's name, address, and telephone number.</p>	

Caution: If the transcript is being mailed to a third party, ensure that you have filled in lines 6 through 9 before signing. Sign and date the form once you have filled in these lines. Completing these steps helps to protect your privacy. Once the IRS discloses your IRS transcript to the third party listed on line 5, the IRS has no control over what the third party does with the information. If you would like to limit the third party's authority to disclose your transcript information, you can specify this limitation in your written agreement with the third party.

6 Transcript requested. Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request. ▶ _____

<p>a Return Transcript, which includes most of the line items of a tax return as filed with the IRS. A tax return transcript does not reflect changes made to the account after the return is processed. Transcripts are only available for the following returns: Form 1040 series, Form 1065, Form 1120, Form 1120A, Form 1120H, Form 1120L, and Form 1120S. Return transcripts are available for the current year and returns processed during the prior 3 processing years. Most requests will be processed within 10 business days</p>	<input type="checkbox"/>
<p>b Account Transcript, which contains information on the financial status of the account, such as payments made on the account, penalty assessments, and adjustments made by you or the IRS after the return was filed. Return information is limited to items such as tax liability and estimated tax payments. Account transcripts are available for most returns. Most requests will be processed within 30 calendar days</p>	<input type="checkbox"/>
<p>c Record of Account, which is a combination of line item information and later adjustments to the account. Available for current year and 3 prior tax years. Most requests will be processed within 30 calendar days</p>	<input type="checkbox"/>
<p>7 Verification of Nonfiling, which is proof from the IRS that you did not file a return for the year. Current year requests are only available after June 15th. There are no availability restrictions on prior year requests. Most requests will be processed within 10 business days</p>	<input type="checkbox"/>
<p>8 Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcript. The IRS can provide a transcript that includes data from these information returns. State or local information is not included with the Form W-2 information. The IRS may be able to provide this transcript information for up to 10 years. Information for the current year is generally not available until the year after it is filed with the IRS. For example, W-2 information for 2007, filed in 2008, will not be available from the IRS until 2009. If you need W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213. Most requests will be processed within 45 days</p>	<input type="checkbox"/>

Caution: If you need a copy of Form W-2 or Form 1099, you should first contact the payer. To get a copy of the Form W-2 or Form 1099 filed with your return, you must use Form 4506 and request a copy of your return, which includes all attachments.

9 Year or period requested. Enter the ending date of the year or period, using the mm/dd/yyyy format. If you are requesting more than four years or periods, you must attach another Form 4506-T. For requests relating to quarterly tax returns, such as Form 941, you must enter each quarter or tax period separately. _____

Check this box if you have notified the IRS or the IRS has notified you that one of the years for which you are requesting more a transcript involved **identity theft** on your federal tax return.

Caution. Do not sign this form unless all applicable lines have been completed.

Signature of taxpayer(s). I declare that I am either the taxpayer whose name is shown on line 1a or 2a, or a person authorized to obtain the tax information requested. If the request applies to a joint return, **either** husband or wife must sign. If signed by a corporate officer, partner, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506-T on behalf of the taxpayer. **Note.** For transcripts being sent to a third party, this form must be received **within 120 days of signature date.**

Sign Here	<p><input checked="" type="checkbox"/> Signature (see instructions)</p>	<p>Date</p> <p style="text-align: center;">3/6/13</p>	<p>Telephone number of taxpayer on line 1a or 2a</p> <p style="text-align: center;">626-723-4181</p>
	<p>Title (if line 1a above is a corporation, partnership, estate, or trust)</p>		
	<p><input checked="" type="checkbox"/> Spouse's signature</p>	<p>Date</p> <p style="text-align: center;">3/6/13</p>	

Section references are to the Internal Revenue Code unless otherwise noted.

What's New

The IRS has created a page on IRS.gov for information about Form 4506-T at www.irs.gov/form4506. Information about any recent developments affecting Form 4506-T (such as legislation enacted after we released it) will be posted on that page.

General Instructions

CAUTION. Do not sign this form unless all applicable lines have been completed.
Purpose of form. Use Form 4506-T to request tax return information. You can also designate (on line 5) a third party to receive the information.
Note. If you are unsure of which type of transcript you need, request the Record of Account, as it provides the most detailed information.
Tip. Use Form 4506. Request for Copy of Tax Return, to request copies of tax returns.

Where to file. Mail or fax Form 4506-T to the address below for the state you lived in, or the state your business was in, when that return was filed. There are two address charts: one for individual transcripts (Form 1040 series and Form W-2) and one for all other transcripts.

If you are requesting more than one transcript or other product and the chart below shows two different addresses, send your request to the address based on the address of your most recent return.

Automated transcript request. You can quickly request transcripts by using our automated self help-service tools. Please visit us at IRS.gov and click on "Order a Transcript" or call 1-800-908-9946.

Chart for individual transcripts (From 1040 series and Form W-2)

If you filed an individual return and lived in:	Mail or fax to the "Internal Revenue Service" at:
Alabama, Kentucky Louisiana, Mississippi Tennessee, Texas, a foreign country, American Samoa, Puerto Rico, Guam, the Commonwealth of the Northern Mariana Islands the U.S. Virgin Islands, or A.P.O. or F.P.O. address	RAIVS Team Stop 6716 AUSC Austin, TX 73301 512-460-2272
Alaska, Arizona, Arkansas California, Colorado Hawaii, Idaho, Illinois Indiana, Iowa, Kansas Michigan, Minnesota Montana, Nebraska Nevada, New Mexico North Dakota, Oklahoma Oregon, South Dakota Utah, Washington Wisconsin, Wyoming	RAIVS Team Stop 37106 Fresno, CA 93888 559-456-5876
Connecticut, Delaware, District of Columbia, Maine, Maryland Massachusetts, Missouri, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Vermont, Virginia, West Virginia	RAIVS Team Stop 6705 P-6 Kansas City, MO 64999 816-292-6102

Chart for all other transcripts

If you lived in or your business was in:	Mail or fax to the "Internal Revenue Service" at:
Alabama, Alaska, Arizona, Arkansas, California, Colorado, Florida, Hawaii, Idaho, Iowa, Kansas, Louisiana, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Texas, Utah, Washington, Wyoming, a foreign country, or A.P.O. or F.P.O. address	RAIVS Team P.O. Box 9941 Mail Stop 6734 Ogden, UT 84409 801-620-6922
Connecticut, Delaware, District of Columbia, Georgia, Illinois, Indiana, Kentucky, Maine, Maryland, Massachusetts, Michigan, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Tennessee, Vermont, Virginia, West Virginia, Wisconsin	RAIVS Team P.O. Box 145500 Stop 2800 F Cincinnati, OH 45250 859-669-3592

Line 1b. Enter your employer identification number (EIN) if your request relates to a business return. Otherwise, enter the first social security number (SSN) or your individual taxpayer identification number (ITIN) shown on the return. For example, if you are requesting Form 1040 that includes Schedule C (Form 1040), enter your SSN.

Line 3. Enter your current address. If you use a P.O. box, include it on this line.

Line 4. Enter the address shown on the last return filed if different from the address entered on line 3.

Note. If the address on Lines 3 and 4 are different and you have not changed your address with the IRS, file Form 8822, Change of Address.

Line 6. Enter only one tax form number per request

Signature and date. Form 4506-T must be signed and dated by the taxpayer listed on line 1a or 2a. If you completed line 5 requesting the information be sent to a third party, the IRS must receive Form 4506-T within 120 days of the date signed by the taxpayer or it will be rejected.

Individuals. Transcripts of jointly filed tax returns may be furnished to either spouse. Only one signature is required. Sign Form 4506-T exactly as your name appeared on the original return. If you changed your name, also sign your current name.

Corporations. Generally, Form 4506-T can be signed by: (1) an officer having legal authority to bind the corporation, (2) any person designated by the board of directors or other governing body, or (3) any officer or employee on written request by any principal officer and attested to by the secretary or other officer.

Partnerships. Generally, Form 4506-T can be signed by any person who was a member of the partnership during any part of the tax period requested on line 9.

All others. See Internal Revenue Code section 6103(e) if the taxpayer has died, is insolvent, is a dissolved corporation, or if a trustee, guardian, executor, receiver, or administrator is acting for the taxpayer.

Documentation. For entities other than individuals, you must attach the authorization document. For example, this could be the letter from the principal officer authorizing an employee of the corporation or the Letters Testamentary authorizing an individual to act for an estate.

Privacy Act and Paperwork Reduction Act

Notice. We ask for the information on this form to establish your right to gain access to the requested tax information under the Internal Revenue Code. We need this information to properly identify the tax information and respond to your request. You are not required to request any transcript; if you do request a transcript, sections 6103 and 6109 and their regulations require you to provide this information, including your SSN or EIN. If you do not provide this information, we may not be able to process your request. Providing false or fraudulent information may subject you to penalties.

Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation, and cities, states, the District of Columbia, and U.S. commonwealths and possessions for use in administering their tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

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

The time needed to complete and file Form 4506-T will vary depending on individual circumstances. The estimated average time is: **Learning about the law or the form,** 10 min.; **Preparing the form,** 12 min.; and **Copying, assembling, and sending the form to the IRS,** 20 min.

If you have comments concerning the accuracy of these time estimates or suggestions for making Form 4506-T simpler, we would be happy to hear from you. You can write to:

Internal Revenue Service
Tax Products Coordinating Committee
1111 Constitution Ave, NW, IR-6526,
SE:W:CAR:MP:T:T:SP
Washington, DC 20224.

Do not send the form to this address. Instead, see *Where to file* on this page.

THE HOUSING FINANCIAL DISCRIMINATION ACT OF 1977 FAIR LENDING NOTICE

DATE: 02/22/2013

COMPANY: First General Bank
2112 Walnut Grove Avenue
Rosemead, CA 91770

APPLICATION NO: Ta Wei Jao

PROPERTY ADDRESS: 18480 Aguiro Street
Rowland Heights Area, CA 91748

It is illegal to discriminate in the provisions of or in the availability of financial assistance because of the consideration of:

1. Trends, characteristics or conditions in the neighborhood or geographic area surrounding a housing accommodation, unless the financial institution can demonstrate in the particular case that such consideration is required to avoid an unsafe and unsound business practice; or
2. Race, color, religion, sex, marital status, domestic partnership, national origin or ancestry.

It is illegal to consider the racial, ethnic, religious or national origin composition of a neighborhood or geographic area surrounding a housing accommodation or whether or not such composition is undergoing change, or is expected to undergo change, in appraising a housing accommodation or in determining whether or not, or under what terms and conditions, to provide financial assistance.

These provisions govern financial assistance for the purpose of the purchase, construction, rehabilitation or refinancing of a one-to-four unit family residence occupied by the owner and for the purpose of the home improvement of any one-to-four unit family residence.

If you have any questions about your rights, or if you wish to file a complaint, contact the management of this financial institution or the Department of Real Estate at one of the following locations:

ACKNOWLEDGMENT OF RECEIPT

I (we) received a copy of this notice.

X
Signature of Applicant Ta Wei Jao

3/6/13
Date

X
Signature of Applicant Mei Ling Chen

3/6/13
Date

SECTION I - LOAN INFORMATION

1. LENDER NAME AND ADDRESS: Account Number: 1000126871 Address: FIRST GENERAL BANK 1744 SOUTH NOGALES ST ROWLANDS HEIGHTS, CA 91748 Phone: (626)820-1099 Fax: (626)820-1299 Loan Officer/Processor: Delivery Method: FDR-COM - WEB		2. COLLATERAL (Building/Mobile Home/Personal Property) PROPERTY ADDRESS (Legal description may be attached): Borrower: JAO, TA WEI Determination Address 18480 AGUIRO ST ROWLAND HEIGHTS, CA 91748-4503 LOS ANGELES COUNTY APN/Tax ID: 8258-016-002 Lot: _____ Block: _____ Phase: _____ Subdivision: _____ Section: _____ Township: _____ Range: _____ Requested Address 18480 AGUIRO STREET ROWLAND HEIGHTS, CA 91748-4503 LOS ANGELES COUNTY	
3. LENDER I.D. NUMBER: 58060	4. LOAN IDENTIFIER: 700100684	5. AMOUNT OF FLOOD INSURANCE REQUIRED (optional):	

SECTION II

A. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) COMMUNITY JURISDICTION

1. NFIP Community Name LOS ANGELES COUNTY*	2. County(ies) Unincorporated Areas	3. State CA	4. NFIP Community Number 065043
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B. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) DATA AFFECTING BUILDING / MOBILE HOME

1. NFIP Map Number or Community Panel Number (Community Name, if not the same as "A") 06037C1875F	2. NFIP Map Panel Effective / Revised Date September 26, 2008	3. LOMA / LOMR Yes _____ Date _____	4. Flood Zone X	5. No NFIP Map
--	--	--	--------------------	----------------

C. FEDERAL FLOOD INSURANCE AVAILABILITY (Check all that apply)

1. Federal flood insurance is available (community participates in NFIP). Regular Program Emergency Program of NFIP
 2. Federal flood insurance is not available because community is not participating in the NFIP.
 3. Building / Mobile Home is in a Coastal Barrier Resources Area (CBRA) or Otherwise Protected Area (OPA). Federal flood insurance may not be available.
 CBRA/OPA designation date: _____


D. DETERMINATION

IS BUILDING / MOBILE HOME IN A SPECIAL FLOOD HAZARD AREA (ZONES CONTAINING THE LETTERS "A" OR "V")? YES NO
 If yes, flood insurance is required by the Flood Disaster Protection Act of 1973.
 If no, flood insurance is not required by the Flood Disaster Protection Act of 1973.

E. COMMENTS (Optional) LIFE OF LOAN DETERMINATION	HMDA Information	Compliance Quick Check
	State: 06 County: 037 MSA/MD: 31084 CT: 4087.22	Is Flood Insurance Required? NO Is NFIP Insurance Available? YES

This flood determination is provided solely for the use and benefit of the entity named in Section 1, Box 1 in order to comply with the 1994 Reform Act and may not be used or relied upon by any other entity or individual for any purpose, including, but not limited to deciding whether to purchase a property or determining the value of a property.

This determination is based on examining the NFIP map, any Federal Emergency Management Agency revisions to it, and any other information needed to locate the building / mobile home on the NFIP map.

F. PREPARER'S INFORMATION (If other than Lender): NAME, ADDRESS, TELEPHONE NUMBER:  LPS National Flood 1521 N Cooper St Fourth Floor Arlington, TX 76011-5942 Phone: 1.800.833.6347 Fax: 1.800.662.6347	ORDER NUMBER: 2118631886 DATE OF DETERMINATION: March 04, 2013
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