

**First General Bank**

2112 Walnut Grove Avenue  
Rosemead, CA 91770

(P) 626-289-5788  
(F) 626-289-5762

**Conditional Loan Approval Notice**

Decision Date: <b>03/05/2013</b>	Underwriter: <b>Charles Lo</b>	Lender Case No.: <b>700100684</b>
Company:		File No.: <b>Ta Wei Jao</b>
Originator: <b>Charles Lo</b>		Estimated Close Date: <b>03/22/2013</b>
Processor:		

Borrower Information		Co-Borrower Information	
Name: <b>Ta Wei Jao</b>		Name: <b>Mei Ling Chen</b>	
SSN: <b>609-37-6663</b>	<input checked="" type="checkbox"/> Self-Employed	SSN: <b>609-37-6664</b>	<input checked="" type="checkbox"/> Self-Employed
Experian: <b>766</b>	U.S. Citizen [ <b>Y</b> ]	Experian: <b>716</b>	U.S. Citizen [ <b>Y</b> ]
TransUnion:	Permanent Resident Alien [ <b>N</b> ]	TransUnion:	Permanent Resident Alien [ <b>N</b> ]
Equifax:	Non-Permanent Resident Alien [ ]	Equifax:	Non-Permanent Resident Alien [ ]

Subject Property Information	
Property Address: <b>18480 Aguiro Street, Rowland Heights Area, CA 91748</b>	County: <b>Los Angeles</b>
Property Type: <b>Detached</b>	# of Units: <b>1</b> If Condo, # of Stories: <input type="checkbox"/> Warrantable

Loan Information				
<b>Lien Position:</b>	<b>Loan Type:</b>	<b>Loan Purpose:</b>	Loan Amount: \$ <b>261,000</b>	LTV/CLTV: <b>60.000 / 60.000%</b>
<input checked="" type="checkbox"/> First	<input checked="" type="checkbox"/> Conventional	<input checked="" type="checkbox"/> Purchase	w/MIP, FF: \$ <b>261,000.00</b>	DTI Ratios: <b>25.738 / 38.148%</b>
<input type="checkbox"/> Second	<input type="checkbox"/> FHA	<input type="checkbox"/> No Cash-Out	Sales Price: \$ <b>435,000</b>	Combined Ratios: <b>25.738 / 38.148%</b>
	<input type="checkbox"/> VA	<input type="checkbox"/> Cash-Out	Appraised Value: \$ <b>435,000</b>	Doc Type: <b>Flex 3, 30 / 3 balloon</b>
	<input type="checkbox"/> USDA/Rural	\$ _____	<b>ARM Information</b>	
<b>Occupancy:</b>	<input type="checkbox"/> Other:	<input type="checkbox"/> Construction	Index Type:	Margin:
<input checked="" type="checkbox"/> Owner Occupied		<input type="checkbox"/> Construction-Perm	Index Value:	Periodic Cap:
<input type="checkbox"/> Second Home		<input type="checkbox"/> Other:	1st Cap:	
<input type="checkbox"/> Investment			Life Cap:	

Rate Lock & Loan Program Information		
Lock Expiration Date:	Locked Rate: <b>5.000 %</b>	Net Adjusted Price:
Lender Name: <b>First General Bank</b>	Interest Only: _____ months	MI Type:
Product ID:		MI Premium Type:
Loan Program: <b>EasyDoc Flex 3</b>		MI Coverage:
Term / Due: <b>360 / 36</b> months	<input type="checkbox"/> 1st Time Homebuyer	Credit Grade:

Underwriting Information			
Underwriting Decision: <b>Approved</b>	Approval Expires: <b>05/05/2013</b>	Max Approved Rate: <b>5.000 %</b>	<input type="checkbox"/> Loan Exception Granted
Exception Decision:			

**Loan Conditions**

[ PTD ] CAM Approval

[ PTD ] Escrow  
 \*\*\*\*Escrow amendment --loan amount , rate & term and vesting  
 \*\*\*Estimated HUD-1  
 \*\*\*CPL  
 \*\*\*Escrow receipt for EMD & page 8/8 purchase contract missing seller signature

[ PTD ] Borrower  
 \*\*\*\*Sign initial loan packages  
 \*\*\*\*Open reserve CD acct. with FGB for 6 months PI \$8407  
 \*\*\*\*Open DDA acct with FGB for Auto debit mortgage payment

[ PTF ] Final HUD-1  
 Final Funds  
 Hazard insurance with FGB as loss payee and mortgage & 100% R/C  
 Property tax must pay current at closing