

Alessio Faccin, et al. v. Pacific Century Homes,
Inc., et al.

Homeowner Documents

**Cardenas Alvarez, Jaime Joel
1149 Fairfield Way
Heber, CA 92249**

Jaime Joel Cardenas Alvarez
1149 Fairfield Way
Heber CA 92249

HOMEOWNER DOCUMENTS VERIFICATION

Alessio Faccin, et al. v. Pacific Century Homes, Inc., et al.

Case No.: ECU09044

Please mark ONLY ONE box:

I declare under penalty of perjury under the laws of the state of California that the foregoing answer is true and correct.


I have conducted a reasonably diligent search to locate and provide all documents in my possession, custody and control and have produced those that I have located.

I have conducted a reasonably diligent search to locate and provide all documents in my possession, custody and control responsive to defendant's request, and **I DO NOT have any documents in my possession.**

Executed on August 31, 2018, at **Heber**, California.
(date)

1st Owner:

Jaime Joel Cardenas Alvarez
Name



Signature

2nd Owner (if any):

Maria Cardenas
Name


Signature

Copies

 <p>A. U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT SETTLEMENT STATEMENT</p> <p>Fidelity National Title Company</p>	B. TYPE OF LOAN		OMB No. 2502-0265
	1. <input checked="" type="checkbox"/> FHA	2. <input type="checkbox"/> RHS	3. <input type="checkbox"/> Conv. Unins
	4. <input type="checkbox"/> VA	5. <input type="checkbox"/> Conv. Ins	
	6. FILE NUMBER: 10-322413-BG		7. LOAN NUMBER: 0301916706
8. MORTGAGE INSURANCE CASE NUMBER:			

C. Note: NOTE: THIS FORM IS FURNISHED TO GIVE YOU A STATEMENT OF THE ACTUAL SETTLEMENT COSTS. AMOUNTS PAID TO AND BY THE SETTLEMENT AGENT ARE SHOWN. ITEMS MARKED "(P.O.C.)" WERE PAID OUTSIDE OF THE CLOSING; THEY ARE SHOWN HERE FOR INFORMATIONAL PURPOSES AND ARE NOT INCLUDED IN THE TOTALS.

D. NAME & ADDRESS OF BORROWER: Jaime J. Cardenas-Alvarez and Maria S. Cardenas	E. NAME & ADDRESS OF SELLER: Central Mortgage Company D/B/A Central Mortgage Loan Servicing Company 801 John Barrow Rd., Ste. 1 Little Rock, AR 72205	F. NAME & ADDRESS OF LENDER: Wells Fargo Bank, N. A. 1003 E. Brier Drive San Bernardino, CA 92408
G. PROPERTY LOCATION: 1149 Fairfield Way Heber, California 92249	H. SETTLEMENT AGENT: Fidelity National Title Company 707 449-3472 PLACE OF SETTLEMENT: 785 Alamo Drive, Suite 180 Vacaville, CA 95688	I. SETTLEMENT DATE: August 17, 2010

J. SUMMARY OF BORROWER'S TRANSACTION		K. SUMMARY OF SELLER'S TRANSACTION	
100. GROSS AMOUNT DUE FROM BORROWER		400. GROSS AMOUNT DUE TO SELLER	
101. Contract Sales Price		401. Contract Sales Price	
102. Personal Property		402. Personal Property	
103. Settlement charges to borrower (line 1400)		403.	
104.		404.	
105.		405.	
Adjustments for Items Paid by Seller In Advance		Adjustments for Items Paid by Seller In Advance	
106. City/Town Taxes		406. City/Town Taxes	
107. County Taxes		407. County Taxes	
108. Assessments		408. Assessments	
109.		409.	
110.		410.	
111.		411.	
112.		412.	
113.		413.	
114.		414.	
115.		415.	
116.		416.	
117.		417.	
118.		418.	
120. GROSS AMOUNT DUE FROM BORROWER		420. GROSS AMOUNT DUE TO SELLER	
200. AMOUNT PAID BY BORROWER TO BORROWER		500. REDUCTIONS IN AMOUNT DUE TO SELLER	
201. Deposit or earnest money		501. Excess deposit (see Instructions)	
202. Principal amount of new loan(s)		502. Settlement charges to seller (line 1400)	
203. Existing loan(s) taken subject to		503. Existing loan(s) taken subject to	
204. Seller Credit for Transfer Tax		504. Payoff to	
205. Seller Credit For Closing Costs		505. Seller Credit for Transfer Tax	
206. Seller Credit for Owners Title Policy		506. Seller Credit For Closing Costs	
207.		507. Seller Credit for Owners Title Policy	
208.		508.	
209.		509.	
Adjustments for Items Unpaid by Seller		Adjustments for Items Unpaid by Seller	
210. City/Town Taxes		510. City/Town Taxes	
211. PPD County Taxes fr 7/1/2010 to 8/17/2010		511. PPD County Taxes fr 7/1/2010 to 8/17/2010	
212. Assessments		512. Assessments	
213.		513.	
214.		514.	
215.		515.	
216.		516.	
217.		517.	
218.		518.	
219.		519.	
220. TOTAL PAID BY/FOR BORROWER		520. TOTAL REDUCTION AMOUNT DUE SELLER	
300. CASH AT SETTLEMENT FROM TO BORROWER		600. CASH AT SETTLEMENT TO FROM SELLER	
301. Gross amount due from borrower (line 120)		601. Gross amount due to seller (line 420)	
302. Less amounts paid by/for borrower (line 220)		602. Less reductions in amount due seller (line 520)	
303. CASH (XX FROM) (TO) BORROWER		603. CASH (XX TO) (FROM) SELLER	

L. SETTLEMENT CHARGES		File: 10-322413-BG Locate: CAIND0000-0948-0003-	
700 TOTAL REAL ESTATE BROKER FEES		PAID FROM BORROWER'S FUNDS AT SETTLEMENT	PAID FROM SELLER'S FUNDS AT SETTLEMENT
Division of Commission (line 700) as follows:			
701. \$2,678.00 - Coldwell Banker			
702. \$4,017.00 - Amigo Real Estate			
703. Commission paid at Settlement			
704. Commissions - Bankers Asset Management			
705.			
800 ITEMS PAYABLE IN CONNECTION WITH LOAN			
801. Our origination charge \$1,959.10	(from GFE #1)		
802. Your credit or charge (points) for the specific interest rate chosen	(from GFE #2)		
803. Your adjusted origination charges	(from GFE A)		
804. Appraisal fee * \$600.00 by Borrower POC to RELS Valuation	(from GFE #3)		
805. Credit report to RELS	(from GFE #3)		
806. Tax Service Fee to Wells Fargo Bank, N. A.	(from GFE #3)		
807. Flood certification	(from GFE #3)		
808. Flood Life of Loan to Wells Fargo Bank, N. A.			
809.			
810.			
811.			
812.			
813.			
814.			
900 ITEMS RECORDED BY LENDER TO BE PAID IN ADVANCE			
901. Daily interest fr 8/16/2010 to 9/1/2010 @ \$17.1900/day to Wells Fargo Bank, N. A.	(from GFE #10)		
902. Mortgage insurance premium to FHA	(from GFE #3)		
903. Homeowner's Insurance to Estimate Per Lender	(from GFE #11)		
904.			
905.			
1000 RESERVES TO BE POSTED WITH LENDER			
1001. Initial deposit for your escrow account	(from GFE #9)	915.51	
1002. Homeowner's Insurance 4 months @ \$50.08 per month to Wells Fargo Bank, N. A. \$200.32			
1003. Mortgage Insurance months @ \$ per month			
1004. City property taxes months @ \$ per month			
1005. County property taxes 8 months @ \$139.48 per month to Wells Fargo Bank, N. A. \$1,115.84			
1006.			
1007. Aggregate Adjustment \$-400.65			
1100 TITLE CHARGES			
1101. Title services and lender's title insurance	(from GFE #4)		
1102. Settlement or closing fee to Fidelity National Title \$687.50			
1103. Owner's title Insurance to LSI Title	(from GFE #5)		
1104. Lender's title insurance to LSI Title \$355.00			
1105. Lender's title policy limit \$132,120.00			
1106. Owner's title policy limit \$133,900.00			
1107. Agent's portion of the total title Insurance premium \$692.56			
1108. Underwriter's portion of the total title Insurance premium \$94.44			
1109.			
1110.			
1111.			
1112.			
1113.			
1114.			
1115.			
1116.			
1200 GOVERNMENT RECORDING AND TRANSFER CHARGES			
1201. Government recording charges	(from GFE #7)		
1202. Deed \$30.00 Mortgage \$70.00 Release \$0.00			
1203. Transfer taxes	(from GFE #8)		
1204. City/county tax/stamps: \$147.29 Deed \$ Mortgage \$			
1205. State tax/stamps: Deed \$ Mortgage \$			
1206. Recording - P/A \$30.00			
1300 ADDITIONAL SETTLEMENT CHARGES			
1301. Required services that you can shop for	(from GFE #6)		
1302.	\$		
1303.	\$		
1304. Survey			
1305. Pest Inspection			
1306. Home Protection Plan			
1307. Management Fee to Bankers Asset Management			
1308. Natural Hazards Disclosure to GeoAssurance, Inc.			
1309. Notary/signing fee to Estimate			
1310.			
1400. TOTAL SETTLEMENT CHARGES (enter on lines 103, Section J and 502, Section K)			

Settlement Agent: Fidelity National Title Company

File No.: 10-322413-BG
 Locate No.: CAIND0000-0948-0003-

Lender Name: Wells Fargo Bank, N. A.

Loan Number: 0301916706

Comparison of Good Faith Estimate (GFE) and HUD-1 Charges		Good Faith Estimate	HUD-1
Charges That Cannot Increase			
Our origination charge		801	
Your credit or charge (points) for the specific interest rate chosen		802	
Your adjusted origination charges	Subtotal	803	
Transfer taxes		1203	
	Tolerance Adjustment		
	Total		

Charges That in Total Cannot Increase More Than 10%		Good Faith Estimate	HUD-1
Government recording charges		1201	
Appraisal Fee		804	
Credit Report		805	
Tax Service Fee		806	
Flood Life of Loan		808	
Mortgage Insurance premium		902	
Title services and lender's title insurance		1101	
Owner's title insurance		1103	
	Tolerance Adjustment		
	Total		
Total Difference Between GFE and HUD-1 Charges			\$-

Charges That Can Change		Good Faith Estimate	HUD-1
Initial deposit for your escrow account		1001	
Daily interest fr 8/16/2010 to 9/1/2010 @ \$17.1900/day		901	
Homeowner's insurance		903	
Notary/signing fee		1309	

Loan Terms

Your initial loan amount is	
Your loan term is	
Your initial interest rate is	
Your initial monthly amount owed for principal, interest, and any mortgage insurance is	\$748.01 includes <input checked="" type="checkbox"/> Principal <input checked="" type="checkbox"/> Interest <input checked="" type="checkbox"/> Mortgage Insurance
Can your interest rate rise?	<input checked="" type="checkbox"/> No. <input type="checkbox"/> Yes, it can rise to a maximum of % . The first change will be on and can change again every after . Every change date, your interest rate can increase or decrease by % . Over the life of the loan, your interest rate is guaranteed to never be lower than % or higher than % .
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 mortgage insurance rise?	<input checked="" type="checkbox"/> No. <input type="checkbox"/> Yes, the first increase can be on and the monthly amount owed can rise to \$. The maximum it can ever rise to is \$.
Does your loan have a prepayment penalty?	<input checked="" type="checkbox"/> No. <input type="checkbox"/> Yes, your maximum prepayment penalty is \$.
Does your loan have a balloon payment?	<input checked="" type="checkbox"/> No. <input type="checkbox"/> Yes, you have a balloon payment of \$ due in years on .
Total monthly amount owed including escrow account payments	<input type="checkbox"/> You do not have a monthly escrow payment for items, such as property taxes and homeowner's insurance. You must pay these items directly yourself. <input checked="" type="checkbox"/> You have an additional monthly escrow payment of \$248.37 that results in a total initial monthly amount owed of \$937.57. This includes principal, interest, any mortgage insurance and any items checked below: <input checked="" type="checkbox"/> Property taxes <input type="checkbox"/> Homeowner's insurance <input type="checkbox"/> Flood Insurance <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>

Note: If you have any questions about the Settlement Charges and Loan Terms listed on this form, please contact your lender.

ATTACHMENT TO RESPA

DEPOSITS TO ESCROW
Jaime Joel Cardenas Alvarez
Subtotal

BOR



SELLER

I have carefully reviewed the HUD-1 Settlement Statement and to the best of my knowledge and belief, it is a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction. I further certify that I have received a copy of the HUD-1 Settlement Statement.

BORROWER'S:

Jaime J. Cardenas-Alvarez Maria S. Cardenas

SELLER'S:

Central Mortgage Company D/B/A Central Mortgage Loan Servicing Company

By: _____

SETTLEMENT AGENT:

The HUD-1 Settlement Statement which I have prepared is a true and accurate account of this transaction. I have caused or will cause funds to be disbursed in accordance with this statement.

Settlement Agent