

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

Homeowner Documents

**Faccin, Alessio  
1156 Fairfield Way  
Heber, CA 92249**

Alessio Faccin  
1156 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 11/1/2017, 2017, at **Heber**, California.  
(date)


*1st Owner:*

ALESSIO FACCIN  
Name

  
Signature

*2nd Owner (if any):*

CAROLINA FACCIN  
Name

  
Signature

# Closing Disclosure

This form is a statement of final loan terms and closing costs. Compare this document with your Loan Estimate.

Closing Information		Transaction Information		Loan Information	
Date Issued	06/15/2016	Borrower	Alessio F Faccin 1156 FAIRFIELD WAY HEBER, CA 92249-9512	Loan Term	15 years
Closing Date	06/21/2016	Lender	Wells Fargo Bank, N.A.	Purpose	Refinance
Disbursement Date	06/27/2016			Product	Fixed Rate
Settlement Agent	ServiceLink			Loan Type	<input type="checkbox"/> Conventional <input type="checkbox"/> FHA <input checked="" type="checkbox"/> VA <input type="checkbox"/>
File #	20992105			Loan ID #	XXXXXX3416-003
Property	1156 FAIRFIELD WAY HEBER, CA 92249-9512			MIC #	777765262091
Estimated Prop. Value	\$128,000.00				

Loan Terms		Can this amount increase after closing?
Loan Amount	[REDACTED]	NO
Interest Rate	[REDACTED]	NO
Monthly Principal & Interest <i>See Projected Payments below for your Estimated Total Monthly Payment</i>	[REDACTED]	NO
		Does the loan have these features?
Prepayment Penalty	[REDACTED]	NO
Balloon Payment	[REDACTED]	NO

Projected Payments		Years 1-15
Payment Calculation		
Principal & Interest	[REDACTED]	[REDACTED]
Mortgage Insurance	[REDACTED]	[REDACTED]
Estimated Escrow <i>Amount can increase over time</i>	[REDACTED]	[REDACTED]
Estimated Total Monthly Payment	[REDACTED]	[REDACTED]

Estimated Taxes, Insurance & Assessments <i>Amount can increase over time See page 4 for details</i>	[REDACTED]	<b>This estimate includes</b> <input checked="" type="checkbox"/> Property Taxes <input checked="" type="checkbox"/> Homeowner's Insurance <input type="checkbox"/> Other: <i>See Escrow Account on page 4 for details. You must pay for other property costs separately.</i>	<b>In escrow?</b> YES YES
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Costs at Closing	
Closing Costs	Includes \$850.50 in Loan Costs + \$2,019.40 in Other Costs - \$0.00 in Lender Credits. See page 2 for details.
Cash to Close	Includes Closing Costs. See Calculating Cash to Close on page 3 for details. <input checked="" type="checkbox"/> From <input type="checkbox"/> To Borrower

# Closing Cost Details

	Borrower-Paid		Paid by Others
	At Closing	Before Closing	
<b>Loan Costs</b>			
<b>A. Origination Charges</b>			
01 % of Loan Amount (Points)			
02			
03			
04			
05			
06			
07			
08			
<b>B. Services Borrower Did Not Shop For</b>			
01 Title-All Endorsements	to ServiceLink		
02 Title-Closing/Escrow	to ServiceLink		
03 Title-Lender's Policy	to ServiceLink		
04 Title-Recording Service	to ServiceLink		
05			
06			
07			
08			
09			
10			
<b>C. Services Borrower Did Shop For</b>			
01			
02			
03			
04			
05			
06			
07			
08			
<b>D. TOTAL LOAN COSTS (Borrower-Paid)</b>			
Loan Costs Subtotals (A + B + C)			
<b>Other Costs</b>			
<b>E. Taxes and Other Government Fees</b>			
01 Recording Fees	Deed:	Mortgage: \$105.00	
<b>F. Prepays</b>			
01 Homeowner's Insurance Premium ( mo.)			
02 Mortgage Insurance Premium ( mo.)			
03 Prepaid Interest (\$10.80 per day from 06/27/16 to 06/30/16)			
04 Property Taxes ( mo.)			
05			
<b>G. Initial Escrow Payment at Closing</b>			
01 Homeowner's Insurance	\$62.06 per month	for 8 mo.	
02 Mortgage Insurance	per month	for mo.	
03 Property Taxes	\$249.81 per month	for 6 mo.	
04			
05			
06			
07			
08 Aggregate Adjustment			
<b>H. Other</b>			
01			
02			
03			
04			
05			
06			
07			
08			
<b>I. TOTAL OTHER COSTS (Borrower-Paid)</b>			
Other Costs Subtotals (E + F + G + H)			
<b>J. TOTAL CLOSING COSTS (Borrower-Paid)</b>			
Closing Costs Subtotals (D + I)			
Lender Credits			

**Payoffs and Payments**

Use this table to see a summary of your payoffs and payments to others from your loan amount.

TO	AMOUNT
1 WFHM, to Pay Off Mortgage	
2	
3	
4	
5	
6	
7	
8	
9	
10	
11	
12	
13	
14	
15	
<b>K. TOTAL PAYOFFS AND PAYMENTS</b>	<b>\$109,874.22</b>

**Calculating Cash to Close**

Use this table to see what has changed from your Loan Estimate.

	Loan Estimate	Final	Did this change?
Loan Amount			YES • This amount decreased.
Total Closing Costs (J)			YES • See Total Loan Costs (D) and Total Other Costs (I)
Closing Costs Paid Before Closing			NO
Total Payoffs and Payments (K)			YES • See Payoffs and Payments (K)
<b>Cash to Close</b>			
			Closing Costs Financed (Paid from your Loan Amount) \$2,775.78

# Additional Information About This Loan

## Loan Disclosures

### Assumption

If you sell or transfer this property to another person, your lender

- will allow, under certain conditions, this person to assume this loan on the original terms.
- will not allow assumption of this loan on the original terms.

### Demand Feature

Your loan

- has a demand feature, which permits your lender to require early repayment of the loan. You should review your note for details.
- does not have a demand feature.

### Late Payment

If your payment is more than 15 days late, a charge of 4% of the *overdue payment of principal and interest* will be assessed.

### Negative Amortization (Increase in Loan Amount)

Under your loan terms, you

- are scheduled to make monthly payments that do not pay all of the interest due that month. As a result, your loan amount will increase (negatively amortize), and your loan amount will likely become larger than your original loan amount. Increases in your loan amount lower the equity you have in this property.
- may have monthly payments that do not pay all of the interest due that month. If you do, your loan amount will increase (negatively amortize), and, as a result, your loan amount may become larger than your original loan amount. Increases in your loan amount lower the equity you have in this property.
- do not have a negative amortization feature.

### Partial Payments

Your lender

- may accept payments that are less than the full amount due (partial payments) and apply them to your loan.
- may hold them in a separate account until you pay the rest of the payment, and then apply the full payment to your loan.
- does not accept any partial payments.

If this loan is sold, your new lender may have a different policy.

### Security Interest

You are granting a security interest in  
1156 FAIRFIELD WAY, HEBER, CA 92249-9512

You may lose this property if you do not make your payments or satisfy other obligations for this loan.

### Escrow Account

**For now, your loan**

- will have an escrow account (also called an "impound" or "trust" account) to pay the property costs listed below. Without an escrow account, you would pay them directly, possibly in one or two large payments a year. Your lender may be liable for penalties and interest for failing to make a payment.

Escrow	
Escrowed Property Costs over Year 1	Estimated total amount over year 1 for your escrowed property costs:  County Tax, Hazard/Home Owners Insurance
Non-Escrowed Property Costs over Year 1	Estimated total amount over year 1 for your non-escrowed property costs:  You may have other property costs.
Initial Escrow Payment	A cushion for the escrow account you pay at closing. See Section G on page 2.
Monthly Escrow Payment	The amount included in your total monthly payment.

- will not have an escrow account because  you declined it  your lender does not require or offer one. You must directly pay your property costs, such as taxes and homeowner's insurance. Contact your lender to ask if your loan can have an escrow account.

No Escrow	
Estimated Property Costs over Year 1	Estimated total amount over year 1. You must pay these costs directly, possibly in one or two large payments a year.
Escrow Waiver Fee	

### In the future,

Your property costs may change and, as a result, your escrow payment may change. You may be able to cancel your escrow account, but if you do, you must pay your property costs directly. If you fail to pay your property taxes, your state or local government may (1) impose fines and penalties or (2) place a tax lien on this property. If you fail to pay any of your property costs, your lender may (1) add the amounts to your loan balance, (2) add an escrow account to your loan, or (3) require you to pay for property insurance that the lender buys on your behalf, which likely would cost more and provide fewer benefits than what you could buy on your own.



**Loan Calculations**

**Total of Payments.** Total you will have paid after you make all payments of principal, interest, mortgage insurance, and loan costs, as scheduled.

**Finance Charge.** The dollar amount the loan will cost you.

**Amount Financed.** The loan amount available after paying your upfront finance charge.

**Annual Percentage Rate (APR).** Your costs over the loan term expressed as a rate. This is not your interest rate.

**Total Interest Percentage (TIP).** The total amount of interest that you will pay over the loan term as a percentage of your loan amount.

**Other Disclosures**

**Appraisal**

If the property was appraised for your loan, your lender is required to give you a copy at no additional cost at least 3 days before closing. If you have not yet received it, please contact your lender at the information listed below.

**Contract Details**

See your note and security instrument for information about

- what happens if you fail to make your payments,
- what is a default on the loan,
- situations in which your lender can require early repayment of the loan, and
- the rules for making payments before they are due.

**Liability after Foreclosure**

If your lender forecloses on this property and the foreclosure does not cover the amount of unpaid balance on this loan,

- state law may protect you from liability for the unpaid balance. If you refinance or take on any additional debt on this property, you may lose this protection and have to pay any debt remaining even after foreclosure. You may want to consult a lawyer for more information.
- state law does not protect you from liability for the unpaid balance.

**Refinance**

Refinancing this loan will depend on your future financial situation, the property value, and market conditions. You may not be able to refinance this loan.

**Tax Deductions**

If you borrow more than this property is worth, the interest on the loan amount above this property's fair market value is not deductible from your federal income taxes. You should consult a tax advisor for more information.



**Questions?** If you have questions about the loan terms or costs on this form, use the contact information below. To get more information or make a complaint, contact the Consumer Financial Protection Bureau at [www.consumerfinance.gov/mortgage-closing](http://www.consumerfinance.gov/mortgage-closing)

**Contact Information**

	Lender	Mortgage Broker	Settlement Agent
<b>Name</b>	Wells Fargo Bank, N.A.		ServiceLink
<b>Address</b>	2701 Wells Fargo Way Minneapolis, MN 55467-8000		1320 Greenway Dr Ste 300, Irving, TX 75038
<b>NMLS ID</b>	399801		
<b>CA License ID</b>			340
<b>Contact</b>	CARLOS M VERGARA		LeighAnn Mills
<b>Contact NMLS ID</b>	974252		
<b>Contact CA License ID</b>			340
<b>Email</b>	carlos.m.vergara@wellsfargo.com		wbdocs@svclnk.com
<b>Phone</b>	866-556-8786 Ext:44936		724-512-3644

**Confirm Receipt**

By signing, you are only confirming that you have received this form. You do not have to accept this loan because you have signed or received this form.

Alessio F Faccin

6/17/2016

Date

Carolina Faccin, Non-Borrowing Owner

06/17/2016

PL000182

# Closing Disclosure

This form is a statement of final loan terms and closing costs. Compare this document with your Loan Estimate.

## Closing Information

Date Issued 06/15/2016  
 Closing Date 06/21/2016  
 Disbursement Date 06/27/2016  
 Settlement Agent ServiceLink  
 File # 20992105  
 Property 1156 FAIRFIELD WAY  
 HEBER, CA 92249-9512

Estimated Prop. Value

## Transaction Information

Borrower Alessio F Faccin  
 1156 FAIRFIELD WAY  
 HEBER, CA 92249-9512  
 Lender Wells Fargo Bank, N.A.

## Loan Information

Loan Term 15 years  
 Purpose Refinance  
 Product Fixed Rate  
 Loan Type  Conventional  FHA  
 VA   
 Loan ID # XXXXXX3416-003  
 MIC # 777765262091

Loan Terms		Can this amount increase after closing?
Loan Amount	\$ [REDACTED]	NO
Interest Rate	% [REDACTED]	NO
Monthly Principal & Interest <i>See Projected Payments below for your Estimated Total Monthly Payment</i>	\$ [REDACTED]	NO
Does the loan have these features?		
Prepayment Penalty		NO
Balloon Payment		NO

Projected Payments	
Payment Calculation	[REDACTED]
Principal & Interest	[REDACTED]
Mortgage Insurance	[REDACTED]
Estimated Escrow <i>Amount can increase over time</i>	[REDACTED]
Estimated Total Monthly Payment	[REDACTED]

Estimated Taxes, Insurance & Assessments <i>Amount can increase over time</i> <i>See page 4 for details</i>	<p><b>This estimate includes</b></p> <input checked="" type="checkbox"/> Property Taxes <input checked="" type="checkbox"/> Homeowner's Insurance <input type="checkbox"/> Other: <i>See Escrow Account on page 4 for details. You must pay for other property costs separately.</i>	<p><b>In escrow?</b></p> YES YES
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Costs at Closing	
Closing Costs	Includes \$850.50 in Loan Costs + \$2,019.40 in Other Costs - \$0.00 in Lender Credits. <i>See page 2 for details.</i>
Cash to Close	Includes Closing Costs. <i>See Calculating Cash to Close on page 3 for details.</i> <input checked="" type="checkbox"/> From <input type="checkbox"/> To Borrower

# Closing Cost Details

Loan Costs	Borrower-Paid		Paid by Others
	At Closing	Before Closing	
<b>A. Origination Charges</b>			
01 % of Loan Amount (Points)			
02			
03			
04			
05			
06			
07			
08			
<b>B. Services Borrower Did Not Shop For</b>			
01 Title-All Endorsements	to ServiceLink		
02 Title-Closing/Escrow	to ServiceLink		
03 Title-Lender's Policy	to ServiceLink		
04 Title-Recording Service	to ServiceLink		
05			
06			
07			
08			
09			
10			
<b>C. Services Borrower Did Shop For</b>			
01			
02			
03			
04			
05			
06			
07			
08			
<b>D. TOTAL LOAN COSTS (Borrower-Paid)</b>			
Loan Costs Subtotals (A + B + C)			

Other Costs			
<b>E. Taxes and Other Government Fees</b>			
01 Recording Fees	Deed:	Mortgage: \$105.00	
<b>F. Prepays</b>			
01 Homeowner's Insurance Premium ( mo.)			
02 Mortgage Insurance Premium ( mo.)			
03 Prepaid Interest (\$10.80 per day from 06/27/16 to 06/30/16)			
04 Property Taxes ( mo.)			
05			
<b>G. Initial Escrow Payment at Closing</b>			
01 Homeowner's Insurance	\$62.06 per month	for 8 mo.	
02 Mortgage Insurance	per month	for mo.	
03 Property Taxes	\$249.81 per month	for 6 mo.	
04			
05			
06			
07			
08 Aggregate Adjustment			
<b>H. Other</b>			
01			
02			
03			
04			
05			
06			
07			
08			
<b>I. TOTAL OTHER COSTS (Borrower-Paid)</b>			
Other Costs Subtotals (E + F + G + H)			
<b>J. TOTAL CLOSING COSTS (Borrower-Paid)</b>			
Closing Costs Subtotals (D + I)			
Lender Credits			



**Payoffs and Payments**

Use this table to see a summary of your payoffs and payments to others from your loan amount.

TO	AMOUNT
1 WFHM, to Pay Off Mortgage	[REDACTED]
2	
3	
4	
5	
6	
7	
8	
9	
10	
11	
12	
13	
14	
15	
<b>K. TOTAL PAYOFFS AND PAYMENTS</b>	[REDACTED]

**Calculating Cash to Close**

Use this table to see what has changed from your Loan Estimate.

	Loan Estimate	Final	Did this change?
Loan Amount	[REDACTED]	[REDACTED]	ES • This amount decreased.
Total Closing Costs (J)	[REDACTED]	[REDACTED]	ES • See Total Loan Costs (D) and Total Other Costs (I)
Closing Costs Paid Before Closing	[REDACTED]	[REDACTED]	O
Total Payoffs and Payments (K)	[REDACTED]	[REDACTED]	ES • See Payoffs and Payments (K)
<b>Cash to Close</b>	[REDACTED]	[REDACTED]	
			Closing Costs Financed (Paid from your Loan Amount) \$2,775.78



# Additional Information About This Loan

## Loan Disclosures

### Assumption

If you sell or transfer this property to another person, your lender

- will allow, under certain conditions, this person to assume this loan on the original terms.
- will not allow assumption of this loan on the original terms.

### Demand Feature

Your loan

- has a demand feature, which permits your lender to require early repayment of the loan. You should review your note for details.
- does not have a demand feature.

### Late Payment

If your payment is more than 15 days late, a charge of 4% of the *overdue payment of principal and interest* will be assessed.

### Negative Amortization (Increase in Loan Amount)

Under your loan terms, you

- are scheduled to make monthly payments that do not pay all of the interest due that month. As a result, your loan amount will increase (negatively amortize), and your loan amount will likely become larger than your original loan amount. Increases in your loan amount lower the equity you have in this property.
- may have monthly payments that do not pay all of the interest due that month. If you do, your loan amount will increase (negatively amortize), and, as a result, your loan amount may become larger than your original loan amount. Increases in your loan amount lower the equity you have in this property.
- do not have a negative amortization feature.

### Partial Payments

Your lender

- may accept payments that are less than the full amount due (partial payments) and apply them to your loan.
- may hold them in a separate account until you pay the rest of the payment, and then apply the full payment to your loan.
- does not accept any partial payments.

If this loan is sold, your new lender may have a different policy.

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You are granting a security interest in  
1156 FAIRFIELD WAY, HEBER, CA 92249-9512

You may lose this property if you do not make your payments or satisfy other obligations for this loan.

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For now, your loan

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Escrowed Property Costs over Year 1	Estimated total amount over year 1 for your escrowed property costs: County Tax, Hazard/Home Owners Insurance
Non-Escrowed Property Costs over Year 1	Estimated total amount over year 1 for your non-escrowed property costs: You may have other property costs.
Initial Escrow Payment	Cushion for the escrow account you pay at closing. See Section G on page 2.
Monthly Escrow Payment	Amount included in your total monthly payment.

- will not have an escrow account because  you declined it  your lender does not require or offer one. You must directly pay your property costs, such as taxes and homeowner's insurance. Contact your lender to ask if your loan can have an escrow account.

No Escrow		
Estimated Property Costs over Year 1		Estimated total amount over year 1. You must pay these costs directly, possibly in one or two large payments a year.
Escrow Waiver Fee		

### In the future,

Your property costs may change and, as a result, your escrow payment may change. You may be able to cancel your escrow account, but if you do, you must pay your property costs directly. If you fail to pay your property taxes, your state or local government may (1) impose fines and penalties or (2) place a tax lien on this property. If you fail to pay any of your property costs, your lender may (1) add the amounts to your loan balance, (2) add an escrow account to your loan, or (3) require you to pay for property insurance that the lender buys on your behalf, which likely would cost more and provide fewer benefits than what you could buy on your own.

**Loan Calculations**

**Total of Payments.** Total you will have paid after you make all payments of principal, interest, mortgage insurance, and loan costs, as scheduled.

**Finance Charge.** The dollar amount the loan will cost you.

**Amount Financed.** The loan amount available after paying your upfront finance charge.

**Annual Percentage Rate (APR).** Your costs over the loan term expressed as a rate. This is not your interest rate.

**Total Interest Percentage (TIP).** The total amount of interest that you will pay over the loan term as a percentage of your loan amount.

**Other Disclosures**

**Appraisal**

If the property was appraised for your loan, your lender is required to give you a copy at no additional cost at least 3 days before closing. If you have not yet received it, please contact your lender at the information listed below.

**Contract Details**

See your note and security instrument for information about

- what happens if you fail to make your payments,
- what is a default on the loan,
- situations in which your lender can require early repayment of the loan, and
- the rules for making payments before they are due.

**Liability after Foreclosure**

If your lender forecloses on this property and the foreclosure does not cover the amount of unpaid balance on this loan,


- state law may protect you from liability for the unpaid balance. If you refinance or take on any additional debt on this property, you may lose this protection and have to pay any debt remaining even after foreclosure. You may want to consult a lawyer for more information.
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Refinancing this loan will depend on your future financial situation, the property value, and market conditions. You may not be able to refinance this loan.

**Tax Deductions**

If you borrow more than this property is worth, the interest on the loan amount above this property's fair market value is not deductible from your federal income taxes. You should consult a tax advisor for more information.



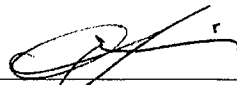
**Questions?** If you have questions about the loan terms or costs on this form, use the contact information below. To get more information or make a complaint, contact the Consumer Financial Protection Bureau at [www.consumerfinance.gov/mortgage-closing](http://www.consumerfinance.gov/mortgage-closing)


**Contact Information**

	Lender	Mortgage Broker	Settlement Agent
<b>Name</b>	Wells Fargo Bank, N.A.		ServiceLink
<b>Address</b>	2701 Wells Fargo Way Minneapolis, MN 55467-8000		1320 Greenway Dr Ste 300, Irving, TX 75038
<b>NMLS ID</b>	399801		
<b>CA License ID</b>			340
<b>Contact</b>	CARLOS M VERGARA		LeighAnn Mills
<b>Contact NMLS ID</b>	974252		
<b>Contact CA License ID</b>			340
<b>Email</b>	carlos.m.vergara@wellsfargo.com		wbdocs@svclnk.com
<b>Phone</b>	866-556-8786 Ext:44936		724-512-3644

**Confirm Receipt**

By signing, you are only confirming that you have received this form. You do not have to accept this loan because you have signed or received this form.

  
 Alessio F Faccin  
 Date 6/17/2016

  
 Carolina Faccin, Non-Borrowing Owner  
 06/17/2016