

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 will not be used as a basis for loan qualification, but his or her liabilities must be considered because the 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.

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		Samaan

Amount \$	1,374,400	Interest Rate %	5.500	No. of Months	360/360	Amortization Type:	<input type="checkbox"/> Fixed Rate <input type="checkbox"/> GPM	<input type="checkbox"/> Other (explain):	<input checked="" type="checkbox"/> ARM (type): 5 Yr I/O
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II. PROPERTY INFORMATION AND PURPOSE OF LOAN	
Subject Property Address (street, city, state, ZIP)	No. of Units
320 S. Peck Drive, Beverly Hills, CA 90212 County: Los Angeles	1
Legal Description of Subject Property (attach description if necessary)	Year Built
See Preliminary Title Report	1930

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	<input type="checkbox"/> made <input type="checkbox"/> to be made
	\$	\$		Cost: \$	

Title will be held in what Name(s)	Nivie Samaan	Manner in which Title will be held	Estate will be held in:
		An Unmarried Woman	<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			

III. BORROWER INFORMATION							
Borrower's Name (include Jr. or Sr. if applicable)	Co-Borrower's Name (include Jr. or Sr. if applicable)						
Nivie Samaan							
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
	323-653-4841	11/06/1966	18				
<input type="checkbox"/> Married <input type="checkbox"/> Separated	<input checked="" type="checkbox"/> Unmarried (include single, divorced, widowed)	Dependents (not listed by Co-Borrower) no. _____ ages _____	<input type="checkbox"/> Married <input type="checkbox"/> Separated	<input type="checkbox"/> Unmarried (include single, divorced, widowed)	Dependents (not listed by Borrower) no. _____ ages _____		
Present Address (street, city, state, ZIP)				Present Address (street, city, state, ZIP)			
1227 1/2 S. Alfred Street Los Angeles, CA 90035							
Mailing Address, if different from Present Address				Mailing Address, if different from Present Address			

If residing at present address for less than 1 year, complete the following:

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

IV. EMPLOYMENT INFORMATION	
Borrower	Co-Borrower
Name & Address of Employer	Name & Address of Employer
Spellbound Enterprise, Inc. 133 S. Peck Drive, Suite 104 Beverly Hills, CA 90212	
<input checked="" type="checkbox"/> Self Employed	<input type="checkbox"/> Self Employed
Yrs. on this job	Yrs. on this job
4 yr(s)	
Yrs. employed in this line of work/profession	Yrs. employed in this line of work/profession
20	
Position/Title/Type of Business	Position/Title/Type of Business
President	
Business Phone (incl. area code)	Business Phone (incl. area code)
323-655-5654	

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	<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*	\$ 33,333.00	\$	\$ 33,333.00	Rent	\$ 3,390.00	
Overtime				First Mortgage (P&I)		\$ 6,299.33
Bonuses				Other Financing (P&I)		1,128.60
Commissions				Hazard Insurance		400.87
Dividends/Interest				Real Estate Taxes		1,789.58
Net Rental Income				Mortgage Insurance		
Other (before compiling, see the notice in "describe other income," below)				Homeowner Assn. Dues		
				Other:		
Total	\$ 33,333.00	\$	\$ 33,333.00	Total	\$ 3,390.00	\$ 9,618.38

* 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
	\$

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 spouse, this Statement and supporting schedules must be completed about that spouse also.

Completed Jointly Not Jointly

ASSETS		Cash or Market Value	Liabilities and Pledged Assets. List the creditor's name, address and account number for all outstanding debts, including automobile loans, revolving charge accounts, real estate loans, alimony, child support, stock pledges, etc. Use continuation sheet, if necessary. Indicate by (*) those liabilities which will be satisfied upon sale of real estate owned or upon refinancing of the subject property.	Monthly Payment & Months Left to Pay	Unpaid Balance
Cash deposit toward purchase held by:					
Mara Escrow		30,000			
<i>List checking and savings accounts below</i>					
Name and address of Bank, S&L, or Credit Union			Name and address of Company	\$ Payment/Months	\$
Wells Fargo Bank P.O. Box 6995 Portland, OR 97228-6995			FIRST USA P O BOX 29520 PHOENIX, AZ 85038		
Acct. no. 681-4098380	\$ 181,097		Acct. no. 4332370061040372	197	9,870
Name and address of Bank, S&L, or Credit Union			Name and address of Company	\$ Payment/Months	\$
Wells Fargo Bank P.O. Box 6995 Portland, OR 97228-6995			FST ENTRMNT 6735 FOREST LAWN HOLLYWOOD, CA 90088		
Acct. no. 750-0194399	\$ 82,325		Acct. no. 925840600	266 /60	9,033
Name and address of Bank, S&L, or Credit Union			Name and address of Company	\$ Payment/Months	\$
			WASHINGTON MUTUAL BANK PO BOX 1093 NORTHRIDGE, CA 91328		
Acct. no.	\$		Acct. no. 100100000000629063611	102	7,904
Name and address of Bank, S&L, or Credit Union			Name and address of Company	\$ Payment/Months	\$
			CITI POB 6241 SIOUX FALLS, SD 57117		
Acct. no.	\$		Acct. no. 542418069919	132	6,347
Stocks & Bonds (Company name/ number & description)			Name and address of Company	\$ Payment/Months	\$
			BARNEYS NY CRED CO 1201 VALLEY BROOK AVE LYNDHURST, NJ 07071		
Acct. no.	\$		Acct. no. 6003355682	114	1,477
Life insurance net cash value			Name and address of Company	\$ Payment/Months	\$
Face amount \$	500,000				
Subtotal Liquid Assets		\$ 293,422			
Real estate owned (enter market value from schedule of real estate owned)		\$	Acct. no.		
Vested interest in retirement fund		\$ 44,000	Name and address of Company	\$ Payment/Months	\$
Net worth of business(es) owned (attach financial statement)		\$ 500,000			
Automobiles owned (make and year)		\$	Acct. no.		
2002 Honda Accord		25,000	Alimony/Child Support/Separate Maintenance Payments Owed to:	\$	
Other Assets (itemize)		\$	Job Related Expense (child care, union dues, etc.)	\$	
Furniture		150,000			
Jewelry		100,000			
			Total Monthly Payments	\$ 911	
Total Assets a.		\$ 1,112,422	Net Worth (a minus b)	\$ 1,077,791	Total Liabilities b. \$ 34,631

