STATE OF WASHINGTON
DEPARTMENT OF FINANCIAL INSTITUTIONS
DIVISION OF CONSUMER SERVICES

IN THE MATTER OF DETERMINING Whether there has been a violation of the Consumer Loan Act of Washington by: NORTHWEST LENDING GROUP, JOSEPH L. RAQUIZA, Owner and President, and DANIEL C. GRUELL, Owner and Vice President, Respondents.	NO. C-08-101-09-CO01 CONSENT ORDER

COMES NOW the Director of the Department of Financial Institutions (Director), through his designee Deborah Bortner, Division Director, Division of Consumer Services, and Northwest Lending Group (hereinafter Respondent Northwest Lending Group), Joseph L. Raquiza, Owner and President (hereinafter Respondent Raquiza), and Daniel C. Gruell, Owner and Vice-President (hereinafter Respondent Gruell), and finding that the issues raised in the above-captioned matter may be economically and efficiently settled, agree to the entry of this Consent Order. This Consent Order is entered pursuant to chapter 31.04 of Revised Code of Washington (RCW) and RCW 34.05.060 of the Administrative Procedure Act, based on the following:

AGREEMENT AND ORDER

The Department of Financial Institutions, Division of Consumer Services (Department) and Respondents have agreed upon a basis for resolution of the matters alleged in Statement of Charges No. C-08-101-08-SC01 (Statement of Charges), entered December 22, 2007, (copy attached hereto). Pursuant to chapter 31.04 RCW, the Consumer Loan Act (Act), and RCW 34.05.060 of the Administrative Procedure Act, Respondents hereby agree to the Department's entry of this Consent Order and further agree that the issues raised in the above-captioned matter may be economically and efficiently settled by entry of this Consent Order. The parties intend this Consent Order to fully resolve the Statement of Charges. Respondents are agreeing not to contest the Statement of Charges in consideration of the terms of this Consent Order.

Based upon the foregoing:

A. Jurisdiction. It is AGREED that the Department has jurisdiction over the subject matter of the activities discussed herein.

B. Waiver of Hearing. It is AGREED that Respondents have been informed of the right to a hearing before an administrative law judge, and that they hereby waive their right to a hearing and any and all administrative and judicial review of the issues raised in this matter, or of the resolution reached herein. Accordingly, Respondents, by their signatures below, hereby withdraw their appeal.

C. Admission of Liability. Respondents AGREE that the borrowers more specifically set forth in subjoined Restitution Schedule, incorporated herein by reference, were damaged in the amount stated therein by Respondents' violations of the Act.

D. License Surrender. It is AGREED that the Department will accept the voluntary surrender of Respondents' Consumer Loan License. Respondents AGREE to surrender said license within five business days of the entry of this Consent Order. Respondents further AGREE to comply with all requirements of the Act for license surrender and AGREE to maintain records in compliance with the Act and provide the Director with the location of the books, records, and other information relating to Respondents' consumer loan company business, and the name, address, and telephone number of the individual responsible for maintenance of such records in compliance with the Act.

E. Prohibition from Industry. It is AGREED that Respondent Northwest Lending Group shall be prohibited from participating in the conduct of the affairs of any consumer lender licensed by the Department or subject to licensure or regulation by the Department for ten years from the date of entry of this Consent Order, in any capacity.

It is AGREED that Respondent Raquiza shall be prohibited from participating in the conduct of the affairs of any consumer lender or mortgage broker licensed by the Department or subject to licensure or regulation by the Department, for a period of five years from the date of this Consent Order, in any capacity other than a loan officer or loan originator, including but not limited to: (1) any financial capacity whether active or passive, or (2) as an officer, director, principal, designated broker or (3) any management, control, oversight or maintenance of any trust

account(s) in any way related to any residential mortgage transaction, or (4) receiving, disbursing, managing or controlling in any way, consumer trust funds in any way related to any residential mortgage transaction.

It is AGREED that Respondent Gruell shall be prohibited from participating in the conduct of the affairs of any consumer lender licensed by the Department or subject to licensure or regulation by the Department, for a period of five years from the date of this Consent Order, in any capacity, including but not limited to: (1) any financial capacity whether active or passive, or (2) as an officer, director, principal, designated broker, loan originator or (3) any management, control, oversight or maintenance of any trust account(s) in any way related to any residential mortgage transaction, or (4) receiving, disbursing, managing or controlling in any way, consumer trust funds in any way related to any residential mortgage transaction.

F. Agreement not to Apply. It is AGREED that Respondent Raquiza shall not apply for any license issued by the Department, except for a loan originator license, for a period of five years from the date of this Consent Order.

G. Fine. It is AGREED that Respondents shall pay to the Department a fine of $25,000. It is further AGREED that Respondents shall pay $10,000 of the fine upon entry of this Consent Order, in the form of a cashier's check made payable to the "Washington State Treasurer," and shall enter into a Confession of Judgment in favor of the Department for the remaining $15,000, to be joint and several among the three Respondents.

H. Restitution. It is AGREED that Respondent Northwest Lending Group shall pay restitution in the aggregate amount of $52,230.29 to the borrowers and in the amounts more specifically set forth in the subjoined Restitution Schedule, incorporated herein by reference, within 30 days of the entry of this Consent Order.

I. Payment of Fees. It is AGREED that Respondent Northwest Lending Group shall pay to the Department fees totaling $20,892.50, consisting of $4,330.10 in unpaid annual assessment fees for 2006 and 2007, $12,076.75 for examination fees, calculated at $69.01 per hour for 175 staff hours devoted to the examination, and $4,485.65 for investigation fees, calculated at $69.01 per hour for 65 staff hours devoted to the investigation, within 30 days of the entry of this Consent Order.

J. Authority to Execute Order. It is AGREED that the undersigned Respondents have represented and warranted that they have the full power and right to execute this Consent Order on behalf of the parties represented.

K. Non-Compliance with Order. It is AGREED that Respondents understand that failure to abide by the terms and conditions of this Consent Order may result in further legal action by the Director. In the event of such legal action, Respondents may be responsible to reimburse the Director for the cost incurred in pursuing such action, including but not limited to, attorney fees. It is further AGREED that Respondents understand that failure to comply with the financial obligations set forth in this Consent Order may result in further action by the Director, including, but not limited to, a claim against Respondents' surety bond.

L. Voluntarily Entered. It is AGREED that the undersigned Respondents have voluntarily entered into this Consent Order, which is effective when signed by the Director's designee.

M. Completely Read, Understood, and Agreed. It is AGREED that Respondents have read this Consent Order in its entirety and fully understand and agree to all of the same.

RESPONDENTS:

Northwest Lending Group
By:

Joseph L. Raquiza Owner and President	Date
Daniel C. Gruell Owner and Vice-President	12/1/09 Date
Joseph L. Raquiza Individually	Date
Daniel C. Gruell Individually	12/01/09 Date

J. Authority to Execute Order. It is AGREED that the undersigned Respondents have represented and warranted that they have the full power and right to execute this Consent Order on behalf of the parties represented.

K. Non-Compliance with Order. It is AGREED that Respondents understand that failure to abide by the terms and conditions of this Consent Order may result in further legal action by the Director. In the event of such legal action, Respondents may be responsible to reimburse the Director for the cost incurred in pursuing such action, including but not limited to, attorney fees. It is further AGREED that Respondents understand that failure to comply with the financial obligations set forth in this Consent Order may result in further action by the Director, including, but not limited to, a claim against Respondents' surety bond.

L. Voluntarily Entered. It is AGREED that the undersigned Respondents have voluntarily entered into this Consent Order, which is effective when signed by the Director's designee.

M. Completely Read, Understood, and Agreed. It is AGREED that Respondents have read this Consent Order in its entirety and fully understand and agree to all of the same.

RESPONDENTS:

Northwest Lending Group
By:

_____ 12/3/07
Joseph L. Raquiza — Date
Owner and President

_____ _____
Daniel C. Gruell — Date
Owner and Vice-President

_____ 12/3/07
Joseph L. Raquiza — Date
Individually

_____ _____
Daniel C. Gruell — Date
Individually

John A. Long, WSBA #15119
Attorney at Law
Attorney for Respondents

12-10-09
Date

DO NOT WRITE BELOW THIS LINE

THIS ORDER ENTERED THIS 22nd DAY OF December, 2009.

DEBORAH BORTNER
Director
Division of Consumer Services
Department of Financial Institutions

Presented by:

STEVEN C. SHERMAN
Financial Legal Examiner

Approved by:

JAMES R. BRUSSELBACK
Enforcement Chief

RESTITUTION SCHEDULE

Borrower	Reference Number[1]	Amount Due
D.A.	047-199934-2	$1,100.00
N.B.	0606062021	$ 598.00
J.B.	470229678	$1,298.00
A.B.	12442398	$1,298.00
J.B.	047-549817-6	$1,298.00
S.B.	191815189	$1,448.00
R.B.	0038623278	$ 598.00
D.B.	047-394496-5	$1,298.00
V.C.	0704162423	$1,298.00
J.D.	0005848379	$1,298.00
S.D.	0707232464	$1,298.00
G.G.	0612271904	$ 799.00
E.G.	047-550452-8	$ 598.00
J.G.	193588480	$ 898.00
G.G.	129470028	$ 799.00
H.G.	047-223501-9	$1,298.00
J.H.	047-019280-8	$ 598.00
H.H.	047-271890-7	$ 95.00
B.H.	047-548980-3	$1,598.00

[1] All reference numbers are the loan number from the HUD-1 unless otherwise noted.

C.H.	7075443[1]	$1,298.00
E.H.	3014760619	$1,298.00
G.H.	1096856740	$1,298.00
L.K.	047-284302-8	$ 598.00
J.L.	0045736741	$1,298.00
G.L.	1697593	$ 291.29
D.L.	047-345384-3	$1,298.00
W.L.	047-422074-6	$1,298.00
G.L.	12614343	$1,298.00
C.L.	12367538	$1,298.00
C.M.	047-461561-4	$ 75.00
K.M.	047-240539-8	$1,298.00
D.M.	4600017889	$ 349.00
M.O.	0005333070	$ 150.00
K.O.	0706041943	$1,298.00
T.O.	0706149120	$1,298.00
S.O.	047-463385-6	$1,298.00
D.O.	047-463848-3	$1,298.00
D.P.	047-741855-2	$1,298.00
R.P.	047-738232-9	$ 300.00
B.S.	047-625774-6	$ 799.00

[1] Escrow File number from HUD-1.

STATE OF WASHINGTON
DEPARTMENT OF FINANCIAL INSTITUTIONS
CONSUMER SERVICES DIVISION

IN THE MATTER OF DETERMINING Whether there has been a violation of the Consumer Loan Act of Washington by: NORTHWEST LENDING GROUP, JOSEPH L. RAQUIZA, Owner and President, and DANIEL C. GRUELL, Owner and Vice President, Respondents.	NO. C-08-101-08-SC01 STATEMENT OF CHARGES and NOTICE OF INTENTION TO ENTER AN ORDER TO REVOKE LICENSE, PROHIBIT FROM INDUSTRY, IMPOSE FINE, ORDER RESTITUTION, COLLECT EXAMINATION FEE, AND COLLECT INVESTIGATION FEE

INTRODUCTION

Pursuant to RCW 31.04.093 and RCW 31.04.165, the Director of the Department of Financial Institutions of the State of Washington (Director) is responsible for the administration of chapter 31.04 RCW, the Consumer Loan Act (Act). After having conducted an investigation pursuant to RCW 31.04.145, and based upon the facts available as of the date of this Statement of Charges, the Director, through his designee Division of Consumer Services Director Deborah Bortner, institutes this proceeding and finds as follows:

I. FACTUAL ALLEGATIONS

1.1 Respondents.

A. Northwest Lending Group, Ltd., (Respondent Northwest Lending Group) was licensed by the Department of Financial Institutions of the State of Washington (Department) to conduct business as a Consumer Loan Company on November 4, 1999. Respondent Northwest Lending Group is licensed to conduct business as a Consumer Loan Company from one location at 732 Broadway #102, Tacoma, Washington.

DEPARTMENT OF FINANCIAL INSTITUTIONS
Division of Consumer Services
150 Israel Rd SW
PO Box 41200
Olympia, WA 98504-1200
(360) 902-8795

B. Joseph L. Raquiza (Respondent Raquiza) is known to be Owner and President of Respondent Northwest Lending Group.

C. Daniel C. Gruell (Respondent Gruell) is known to be Owner and Vice President of Respondent Northwest Lending Group.

1.2 Examination. In July 2008, the Department conducted an examination of the Respondents' books and records to determine compliance with the Act. The Department's examiners reviewed eighty-two residential loan files brokered by Respondents during the twenty-five month period ending June 30, 2008, and five files in which the borrower did not obtain a loan.

1.3 Falsification of 2006 Consolidated Annual Report (CAR) and Annual Assessment Report (AAR). On March 1, 2007, the Department received Respondents' CAR and AAR for the period of January 1, 2006, through December 31, 2006. Both reports were signed by Respondent Gruell and certified under penalty of perjury that "the reported information is correct and complete, and ...that there are no misrepresentations or omissions of material facts." The CAR reported a total of forty-five Washington loans were brokered by Respondents in 2006 with a dollar volume of $5,306,220. The AAR reported that Respondents' 2006 dollar volume was $5,306,220, and calculated Respondents' assessment fee for 2006 to be $956.55. Respondents paid this amount on March 1, 2007. The Department's examiners, however, determined that Respondents actually brokered at least seventy-five loans in 2006 with a dollar volume of $13,685,853 and a resulting annual assessment of $2,467.16.

1.4 Falsification of 2007 Consolidated Annual Report (CAR) and Annual Assessment Report (AAR). On March 3, 2008, the Department received Respondents' CAR and AAR for the period of January 1, 2007, through December 31, 2007. The reports were signed by Respondent Gruell and certified under penalty of perjury that "the reported information is correct and complete in accordance

with the law, and ...that there are no misrepresentations or omissions of material facts." The AAR reported a total of fifty-seven Washington loans were brokered by Respondents in 2007 with a dollar volume of $8,604,540 and a resulting annual assessment fee of $1551.15.[1] Respondents paid this amount on March 3, 2008. The Department's examiners, however, determined that Respondents actually brokered at least one hundred-ten loans in 2007 with a dollar volume of $24,244,840 and a resulting annual assessment of $4,370.64.

1.5 Failure to Timely Provide Disclosures. In three of the loan reviewed, Respondents did not provide a Good Faith Estimate (GFE) disclosure or a Truth-in-Lending (TIL) disclosure within three days of receiving a loan application.

1.6 Failure to Provide Accurate TIL Disclosures. In fifty-one of the loans reviewed, Respondents did not complete the lower portion of the TIL.

1.7 Failure to Disclose Yield Spread Premium (YSP). In six of the loans reviewed, Respondents did not disclose to the borrower on a GFE at least three days prior to closing that the Respondents would receive a YSP from the lender.

1.8 Conducting Business under an Unregistered Trade Name. In six of the loans reviewed, Respondents used the unregistered trade name "Northwest Lending Professionals."

1.9 Failure to Properly Complete GFE Disclosures. In forty-six of the loans reviewed, Respondents used line 801 of the GFE to list fees to be paid to the Respondents.

1.10 Charging Unlawful Fees. In fifty of the loans reviewed, Respondents charged borrowers unlawful fees; including processing fees, administrative fees, application fees, underwriting fees, and licensing fees. In sixteen of the loans reviewed, Respondents charged borrowers a loan origination fee

[1] The format for the CAR and AAR was changed for 2007.

and a broker fee. In one of the loans reviewed, Respondents charged the borrower two processing fees.

1.11 Failure to Provide Timely Servicing Disclosure Statements. In two of the loans reviewed, Respondents did not provide initial servicing disclosure statements within three business days following receipt of a loan application.

1.12 Failure to Provide a Notice of Action Taken. In one of the five loans in which the borrower did not get the loan, Respondents did not provide an adverse action notice.

1.13 On-Going Investigation. The Department's investigation into the alleged violations of the Act by Respondents continues to date.

II. GROUNDS FOR ENTRY OF ORDER

2.1 Requirement to Provide True and Accurate Information on Reports to the Department. Based on the Factual Allegations set forth in Section I above, Respondents are in apparent violation of RCW 31.04.027(8) for negligently making any false statement or knowingly and willfully making any omission of material fact in connection with the 2006 and 2007 Consolidated Annual Reports and Annual Assessment Reports filed with the Department.

2.2 Requirement to Calculate and Pay Annual Assessment. Based on the Factual Allegations set forth in Section I above, Respondents are in apparent violation of RCW 31.04.085 and WAC 208-620-440 for failing to properly report the total loan volumes and pay the Department the associated annual assessments for the 2006 and 2007 Consolidated Annual Reports and Annual Assessment Reports filed with the Department.

2.3 Requirement to Provide Timely and Accurate Truth in Lending Disclosures and Good Faith Estimate Disclosures. Based on the Factual Allegations set forth in Section I above, Respondents are in apparent violation of RCW 31.04.027(2), (6), (7), and (10), RCW 31.04.102(2) and

(3), WAC 208-620-505, WAC 208-620-510, 24 C.F.R. Section 3500.21(b)(1) [Regulation X], and 12 C.F.R. Section 226.5b [Regulation Z] for failing to provide timely and accurate and Truth-in-Lending disclosures and Good Faith Estimate disclosures.

2.4 Requirement to Disclose Yield Spread Premium. Based on the Factual Allegations set forth in Section I above, Respondents are in apparent violation of RCW 31.04.027(2), (6), (7), and (10), RCW 31.04.102(2) and (3), WAC 208-620-505, WAC 208-620-510, and 24 C.F.R. Section 3500, Appendix B(13) [Regulation X], for failing to disclose a yield spread premium.

2.5 Requirement to Register Trade Name. Based on the Factual Allegations set forth in Section I above, Respondents are in apparent violation of RCW 31.04.027(2) and WAC 208-620-420 for operating under an unregistered trade name.

2.6 Charging Unlawful Fees. Based on the Factual Allegations set forth in Section I above, Respondents are in apparent violation of RCW 31.04.027(2) and (3), RCW 31.04 105(2), and WAC 208-620-560 for charging unlawful processing fees, administrative fees, application fees, underwriting fees, and licensing fees.

2.7 Requirement to Provide Timely Servicing Disclosure Statements. Based on the Factual Allegations set forth in Section I above, Respondents are in apparent violation of RCW 31.04.027(2), (6), and (10), RCW 31.04.102(2), WAC 208-620-505, and WAC 208-620-510 for failing to provide initial servicing disclosure statements within three business days following receipt of a loan application.

2.8 Requirement to Provide a Timely Notice of Action Taken. Based on the Factual Allegations set forth in Section I above, Respondents are in apparent violation of RCW 31.04.027(2), (6), and (10), RCW 31.04.102(2), WAC 208-620-505, and WAC 208-620-510 for failure to provide a timely Notice of Action Taken.

III. AUTHORITY TO IMPOSE SANCTIONS

3.1 Authority to Revoke License. Pursuant to RCW 31.04.093(3)(a) and (b), the Director may revoke a license for failure to pay any fee due to the state of Washington or violating any provision of the Act or the rules adopted thereunder.

3.2 Authority to Prohibit from the Industry. Pursuant to RCW 31.04.093(6) (d) and (e), the Director may issue an order prohibiting from participation in the affairs of any licensee, any officer, principal, employee, or any other person subject to the Act for any violation of RCW 31.04.027.

3.3 Authority to Impose Fine. Pursuant to RCW 31.04.093(4), the Director may impose fines of up to one hundred dollars per day upon the licensee, its employee, or any other person subject to the Act for any violation of the Act.

3.4 Authority to Order Restitution. Pursuant to RCW 31.04.093(5), the Director may issue an order directing a licensee, its employee, or any other person subject to the Act to make restitution to a borrower or other person who is damaged as a result of a violation of the Act.

3.5 Authority to Charge Examination Fee and Investigation Fee. Pursuant to RCW 31.04.145(3) and WAC 208-620-590, every licensee examined or investigated by the Director or the Director's designee shall pay for the cost of the examination or investigation, calculated at the rate of $69.01 per staff hour devoted to the examination or investigation.

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IV. NOTICE OF INTENTION TO ENTER ORDER

Respondents' violations of the provisions of chapter 31.04 RCW and chapter 208-620 WAC, as set forth in the above Factual Allegations, Grounds for Entry of Order, and Authority to Impose Sanctions, constitute a basis for the entry of an Order under RCW 31.04.093, RCW 31.04.165, and RCW 31.04.205. Therefore, it is the Director's intention to ORDER that:

4.1 Respondents Northwest Lending Group, Ltd., Joseph L. Raquiza, and Daniel C. Gruell's license to conduct the business of a consumer loan company be revoked; and

4.2 Respondents Northwest Lending Group, Ltd., Joseph L. Raquiza, and Daniel C. Gruell be prohibited from participation in the conduct of the affairs of any licensed consumer loan company, in any manner, for a period of five years; and

4.3 Respondents Northwest Lending Group, Ltd., Joseph L. Raquiza, and Daniel C. Gruell pay a fine which as of the date of these charges totals $50,000 for the violations set forth above; and

4.4 Respondents Northwest Lending Group, Ltd., Joseph L. Raquiza, and Daniel C. Gruell pay restitution in the aggregate amount of $52,230.29 as set forth in Appendix A; and

4.5 Respondents Northwest Lending Group, Ltd., Joseph L. Raquiza, and Daniel C. Gruell pay $4,330.10 for the underpaid Annual Assessment fees for 2006 and 2007; and

4.6 Respondents Northwest Lending Group, Ltd., Joseph L. Raquiza, and Daniel C. Gruell pay the costs of the 2008 examination in the amount of $12,076.75, calculated at $69.01 per hour for 175 staff hours devoted to the examination; and

4.7 Respondents Northwest Lending Group, Ltd., Joseph L. Raquiza, and Daniel C. Gruell pay an investigation fee which as of the date of these charges totals $3,105.45, calculated at $69.01 per hour for forty-five staff hours devoted to the investigation to date; and

4.8 Respondents Northwest Lending Group, Ltd., Joseph L. Raquiza, and Daniel C. Gruell maintain records in compliance with the Act and provide the Director with the location of the books, records, and other information relating to Respondents' consumer loan company business, and the name, address, and telephone number of the individual responsible for maintenance of such records in compliance with the Act.

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V. AUTHORITY AND PROCEDURE

This Statement of Charges and Notice of Intention to Enter an Order to Revoke License, Prohibit from Industry, Impose Fine, Order Restitution, Collect Examination Fee, and Collect Investigation Fee (Statement of Charges) is entered pursuant to the provisions of RCW 31.04.093, RCW 31.04.165, RCW 31.04.202, and RCW 31.04.205, and is subject to the provisions of chapter 34.05 RCW (The Administrative Procedure Act). Respondents may make a written request for a hearing as set forth in the NOTICE OF OPPORTUNITY TO DEFEND AND OPPORTUNITY FOR HEARING accompanying this Statement of Charges.

Dated this 22nd day of December, 2008.

DEBORAH BORTNER
Director
Division of Consumer Services
Department of Financial Institutions

Presented by:

Steven C. Sherman
Financial Legal Examiner

Approved by:

James R. Brusselback
Enforcement Chief

RESTITUTION SCHEDULE

Borrower	Reference Number[1]	Amount Due
D.A.	047-199934-2	$1,100.00
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D.B.	047-394496-5	$1,298.00
V.C.	0704162423	$1,298.00
J.D.	0005848379	$1,298.00
S.D.	0707232464	$1,298.00
G.G.	0612271904	$ 799.00
E.G.	047-550452-8	$ 598.00
J.G.	193588480	$ 898.00
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J.H.	047-019280-8	$ 598.00
H.H.	047-271890-7	$ 95.00
B.H.	047-548980-3	$1,598.00

[1] All reference numbers are the loan number from the HUD-1 unless otherwise noted.

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E.H.	3014760619	$1,298.00
G.H.	1096856740	$1,298.00
L.K.	047-284302-8	$ 598.00
J.L.	0045736741	$1,298.00
G.L.	1697593	$ 291.29
D.L.	047-345384-3	$1,298.00
W.L.	047-422074-6	$1,298.00
G.L.	12614343	$1,298.00
C.L.	12367538	$1,298.00
C.M.	047-461561-4	$ 75.00
K.M.	047-240539-8	$1,298.00
D.M.	4600017889	$ 349.00
M.O.	0005333070	$ 150.00
K.O.	0706041943	$1,298.00
T.O.	0706149120	$1,298.00
S.O.	047-463385-6	$1,298.00
D.O.	047-463848-3	$1,298.00
D.P.	047-741855-2	$1,298.00
R.P.	047-738232-9	$ 300.00
B.S.	047-625774-6	$ 799.00
D.S.	047-416025-6	$1,298.00

[2] Escrow File number from HUD-1.

D.S.	047-416025-6	$1,298.00
G.S.	0706127460	$1,298.00
E.S.	047-466863-9	$1,298.00
P.S.	047-240992-9	$ 898.00
J.S.	047-727397-3	$ 898.00
G.S.	047-504855-9	$ 799.00
K.T.	12830360	$1,598.00
L.W.	047-388744-6	$1,298.00
L.W.	11847657	$1,300.00
F.Y.	047-571942-3	$1,298.00
TOTAL		**$52,230.29**