

LOAN SERVICE INSTRUCTIONS



A Premier Loan
Servicing Company

Date: _____ Account No. _____

This is your authorization to establish a Loan Service account. We agree to the standard fees charged on this account. We herewith deposit with you the following and instruct you to disburse as herein directed.
Please Note: All Parties to the transaction must sign the reverse side of this form or a Servicing Account cannot be set up.

DOCUMENTS DEPOSITED:

Promissory Note: _____	Date _____	Amount: \$ _____
Deed of Trust: _____	Document # _____	Book # _____ Page # _____
Contract of Sale: _____	Date: _____	Holding Documents _____
Warranty Deed: _____	Special Warranty Deed _____	Memorandum of Sale _____
Title Insurance: _____	Interest Calculation Method _____	

WHO IS RESPONSIBLE FOR PAYING WESTSTAR'S FEES: PURCHASER _____ SELLER _____ SPLIT _____

PAYMENT INFORMATION:

Interest _____ %	From: _____	Original Amount: \$ _____
Late Charge: \$ _____	After: _____	Present Balance: \$ _____
Balloon Payment Date: _____		Principal & Interest: \$ _____
1st Payment Due: _____		Impounds: \$ _____
Impound Type: _____	Taxes: _____	Underlying Mortgage: \$ _____
APN or Tax ID # _____	Insurance: _____	Payer Fee: \$ _____
Insurance Co.: _____		Total Payment: \$ _____
Policy # _____		Next Due Date: _____
Borrower/Purchaser: _____		SS# or TIN _____
Address: _____		City _____ State _____
		Phone# (____) _____

Date of Birth: _____

Legible Copy of Driver's License or Picture ID: _____

PLEASE NOTE: New acct setups will not be accepted without this info

Borrower/Purchaser: _____

Address: _____

Date of Birth: _____

Legible Copy of Driver's License or Picture ID: _____

PLEASE NOTE: New acct setups will not be accepted without this info

*Lender/Investor/Seller: _____

Address: _____

Date of Birth: _____

Legible Copy of Driver's License or Picture ID: _____

PLEASE NOTE: New acct setups will not be accepted without this info

**All Lenders/Investors/Sellers MUST complete and sign Exhibit-A which is attached*

DISTRIBUTION OF FUNDS:

Disburse: \$ _____, less applicable fees to: _____

Name: _____

Address: _____

Account or Loan # _____

Please use additional forms for multiple disbursements.

List any special instructions not listed above: _____

TERMS and CONDITIONS GOVERNING LOAN SERVICING

Weststar Loan Servicing agrees to act as a Loan Servicing Agent for the parties pursuant to this Loan Servicing Agreement. In accepting this Loan Service and designating Weststar as Loan Servicing Agent, the parties hereto mutually agree to the following terms and conditions:

1. The duties and responsibilities of Weststar are limited to those expressly set forth in this Agreement. No party shall have the right to change or modify this Loan Servicing Agreement (except the Payee Under the contract or note may change where their payment is disbursed by written notice to Weststar) unless such change or modification is in writing, executed by all parties to the Loan Servicing Agreement.
2. Weststar shall not be responsible or liable for the sufficiency, accuracy, or correctness of the form, manner of execution, or validity of any paper, instrument or document deposited hereunder, or any description of property of other thing therein. Weststar shall not be liable in any respect on account of the identity, authority, or rights of the persons executing or delivering, or purporting to execute or deliver any paper, instrument or document. In addition, it is agreed and understood by the parties hereto that Weststar will not be called upon to construe any contract or instrument deposited herewith.
3. All of the undersigned parties to this Agreement hereby jointly and severally promise and agree to indemnify and hold harmless Weststar from and against all costs, damages, judgments, attorney's fees, expenses, obligations and liabilities of any kind which Weststar may incur or suffer in connection with or arising out of this Loan servicing, except such as may be caused by Weststar's gross negligence. Weststar is hereby given a lien and a contractual right to set off upon and against all rights, titles and interest of each of the undersigned in all loan serviced money property, paper, instruments, documents and all monies arising therefrom to protect Weststar's rights to indemnification and reimbursement under this Agreement. This right to set off may be exercised at Weststar's sole option without notice to the parties hereto or any party interested in this Loan servicing.
4. In the event any conflict or controversy arises concerning this Loan Service or any conflicting demands are made upon Weststar arising out of or relating to this Loan Service, the parties hereto expressly agree and consent that Weststar shall have the absolute right at its sole option, to either (a) withhold all money, property, paper instruments or documents deposited herewith and stop all further proceedings in, and performance of this Loan servicing until a mutual agreement has been reached between all parties hereto, or (b) file suite in interpleader to cause the parties to interplead and litigate in such court their several claims and rights amongst themselves. In the event Weststar files an interpleader suit, or in the event any party interested in the Loan Servicing Agreement files an action against Weststar, Weststar shall be fully released and discharged from all obligations imposed upon it in this Loan servicing Agreement. In the event a suit is brought by or against Weststar, the parties to this Loan servicing jointly and severally agree to pay Weststar all costs, expenses and reasonable attorney's fees which it may expend or incur in such action.
5. As a controlling part of the consideration for the acceptance of this Loan Service, it is agreed that Weststar shall not be liable for any of its acts or omissions done in good faith, not shall it be liable for any claims, demands, losses or damages made, claimed or suffered by any party to this Loan Service, excepting such as may arise through or be caused by Weststar's gross negligence.
6. Weststar has the right to change its fees from time to time.
7. The parties hereby direct Weststar to send a reminder notice to the Purchaser/Payor, should any payment become more than 15 days past due, or as otherwise specified (_____). The fee for performing this service shall be paid by the Purchaser/Payor in accordance with Weststar's current fee schedule.
The parties DO NOT require an automatic notice.
8. Weststar shall be entitled to recover its reasonable attorney's fees incurred in responding to any writ or levy served upon it, which attorneys' fees may be satisfied out of the monies due to the party whose interest in the Loan Service has been garnished, levied upon or otherwise attached.
9. In consideration of Weststar remitting payments without waiting for checks or drafts to be honored by the institution upon which they are drawn, the Seller agrees to hold Weststar harmless from any loss sustained by reason of the dishonoring of said checks or drafts. In the event any check or draft is dishonored by the institution upon which it is drawn, and Weststar has remitted such payments as directed herein, Seller shall return such payments to Weststar within five (5) business days from the date requested by Weststar.
10. Weststar may resign from its duties as loan servicing agent by giving the parties sixty (60) days written notice. Weststar has the right to assign its duties as loan servicing agent.
11. This Agreement shall be binding on all parties hereto, their heirs, legal representatives, successors and assigns.
12. Upon payoff and closing of this account the parties direct that all payoff funds are made payable to Weststar and processed in the same manner as the payments made under the terms of the contract.
13. Weststar Loan Servicing Corporation is required to comply with the "Know Your Customer" and Anti-Money Laundering requirements of the US Patriot Act. Weststar has implemented appropriate due diligence and risk management procedures and will service only those accounts which meet these requirements.

Setup Fee on Deed of Trust.....	\$100.00
Setup Fee on Contract For Sale.....	\$125.00
Setup Fee with Impounds Additional.....	\$25.00
Setup Fee with Multiple Investors - 1 st 5 Investors.....	\$150.00
Each 5 Investors Thereafter.....	\$50.00

TRANSACTION FEES WITH ONE ACH DIRECT DEPOSIT

Monthly.....	\$12.00	
Quarterly.....	\$36.00	
Semi-Annual.....	\$72.00	
Annual.....	\$144.00	
Each additional ACH Direct Deposit.....	\$2.00	
Disbursement By Check.....	\$5.00	
Receipt By E-Mail.....	NO CHARGE	
Monthly Investor Reports.....	\$25.00 PER MONTH	
Annual Statement.....	NO CHARGE	
Payment History.....	FREE ON INTERNET	
Payment History from Office.....	\$25.00	

Fees for services not included in this schedule will be charged at the minimum rate of \$50.00 per employee hour. All fees are collected in advance of services performed.

Receipt By Paper.....	\$10.00
Collection for Taxes and/or Insurance.....	\$10.00
Assignment or Assumption Fee.....	\$100.00
Verifications.....	\$40.00
Holding Documents (per year).....	\$120.00
Close Out (Withdrawal & Affidavits).....	\$125.00
Close Out on Payoff.....	\$100.00
Payoff Statement.....	\$50.00
Modifications and Addendums.....	\$125.00
Research & Special Handling.....	\$50.00 PER HOUR
Later/Reminder/Delinquency Notice.....	\$15.00
Return Check Charge.....	\$60.00
Storage Retrieval.....	\$40.00
Void & Reissues (Replacement of Lost Checks).....	\$25.00
Reconveyance Fee.....	\$125.00
Foreclosure Package.....	\$75.00
Restatement Fee.....	\$125.00
Loss Mitigation Letter/Lender Charge.....	\$41.75
Manual Calculations/Adjustments.....	\$50.00 PER HOUR

Purchaser

Seller

Purchaser

Seller