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Green & Green Law Firm
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U.S. COURT
04 MAR 26 PM 2:46
RECORDED
CAMERON S. BARKER
CLERK IDAHO

Attorney for Debtor

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF IDAHO

In Re:)
) CASE NO. 01-02073
ASA WILLET "BILL" ROARK,)
) CHAPTER 13
Debtor.)
) AFFIDAVIT OF ASA WILLET "BILL"
) ROARK IN SUPPORT OF MOTION FOR
) EARLY PAYOFF OF CHAPTER 13
) PLAN
)
)
)

STATE OF IDAHO)
)ss.
County of Ada)

COMES NOW, Asa Willet "Bill" Roark, and being first duly sworn upon oath, deposes and says:

1. The information contained herein is true and correct to the best of my knowledge. The statements I am making herein are based upon my own personal knowledge.
2. I have been able to qualify through The Mortgage Company and New Century Mortgage Corporation to refinance the deed of trust on my home loan.
3. A true and correct copy of the Good Faith Estimate on the refinancing is attached

AFFIDAVIT OF ASA WILLET "BILL" ROARK IN SUPPORT
OF MOTION FOR APPROVAL OF EARLY PAYOFF - 1

ORIGINAL 40

GOOD FAITH ESTIMATE

Applicants: **ASA W. ROARK**
 Property Addr: **2010 NORTH LINDER ROAD, MERIDIAN, ID 83642**
 Prepared By: **The Mortgage Company Ph. 208-378-0203**
679 N. Five Mile, Boise, ID 83713

Application No: **ROARK**
 Date Prepared: **01/14/2004**
 Loan Program: **30 YEAR FIXED**

The information provided below reflects estimates of the charges which you are likely to incur at the settlement of your loan. The fees listed are estimates actual charges may be more or less. Your transaction may not involve a fee for every item listed. The numbers listed beside the estimates generally correspond to the numbered lines contained in the HUD-1 settlement statement which you will be receiving at settlement. The HUD-1 settlement statement will show you the actual cost for items paid at settlement.

Total Loan Amount \$ **106,000** Interest Rate: **7.300 %** Term: **360 / 360** mths

801	Loan Origination Fee	+	\$	1,000.00	\$	1,000.00
802	Loan Discount					
803	Appraisal Fee					350.00
804	Credit Report					18.00
805	Lender's Inspection Fee					
808	Mortgage Broker Fee					
809	Tax Related Service Fee					
810	Processing Fee					325.00
811	Underwriting Fee					
812	Wire Transfer Fee					
						NEW CENTURY ALL INCLUSIVE FEE
						899.00

1101	Closing of Escrow Fee	TITLE ONE				\$	309.00
1105	Document Preparation Fee						
1106	Notary Fees						
1107	Attorney Fees						
1108	Title Insurance	TITLE ONE					731.90
						ENDORSEMENTS	
						75.00	
						RECONVEYANCE	
						43.00	

1201	Recording Fees:				\$	60.00
1202	City/County Tax/Stamp ps:					
1203	State Tax/Stamp ps:					

1302	Post Inspection				\$	
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Estimated Closing Costs **3,810.90**

901	Interest for	0	days @ \$	21,494.44	per day	\$	128.97
902	Mortgage Insurance Premium						
903	Hazard Insurance Premium						240.00
904							
905	VA Funding Fee						

1001	Hazard Insurance Premium	2	months @ \$	20.00	per month	\$	40.00
1002	Mortgage Ins. Premium Reserves		months @ \$		per month		
1003	School Tax		months @ \$		per month		
1004	Taxes and Assessment Reserves	4	months @ \$	100.80	per month		403.20
1005	Flood Insurance Reserves		months @ \$		per month		
			months @ \$		per month		
			months @ \$		per month		

Estimated Prepaid Items/Reserves **812.17**
4,623.07

TOTAL ESTIMATED SETTLEMENT CHARGES

YIELD SPREAD PREMIUM (0 - 4%)

Purchase Price/Payoff (+)	85,112.00	New First Mortgage (-)	Principal & Interest	726.71
Loan Amount (-)	106,000.00	Sub Financing (-)	Other Financing (P & I)	
Est. Closing Costs (+)	3,810.90	New 2nd M to Closing Costs (-)	Hazard Insurance	20.00
Est. Prepaid Items/Reserves (+)	812.17		Real Estate Taxes	100.80
Amount Paid by Seller (-)			Mortgage Insurance	
CHPTR 13 PAYOFF	1,470.00		Homeowner Assn. Dues	
			Other	

Total Est Funds to you **14,794.93** Total Monthly Payment **847.51**

This Good Faith Estimate is being provided by **The Mortgage Company**, a mortgage broker, and no lender has been observed. These estimates are provided pursuant to the Real Estate Settlement Procedures Act of 1974, as amended (RESPA). Additional information can be found in the HUD Special Information Booklet, which is to be provided to you by your mortgage broker or lender, if your application is to purchase residential real property and the lender will take a first lien on the property. The undersigned acknowledges receipt of the booklet "Settlement Costs," and if applicable the Consumer Handbook on ARM Mortgages.

Applicant **ASA W. ROARK** Date _____ Applicant _____ Date _____

BILL ROARK RE-FINANCE INFORMATION

Mortgage Broker Info.

The Mortgage Company
679 North Five Mile Road
Boise, ID 83713
(208) 378-0203 Phone
(208) 378-0286 Fax
Loan Officer: Nicole Stredder

Lender Info.

New Century Mortgage Corporation
Corporate Office
18400 Von Karman Ste 1000
Irvine, CA 92612
(208) 941-2550 Phone number for local accounts
Contact: Devin Fahrner

Countrywide Home Loans Servicing LP

Payoff Department
400 Countrywide Way
Simi Valley, CA 93065-0298
1-800-666-6807
Fax: 1-805-870-5459

PAYOFF DEMAND STATEMENT

Statement Void After: February 2, 2004
Statement Date: January 16, 2004

This loan is in Bankruptcy.
(CONV)

Mailed to:
Title One
Joey Bar Web
12562 W Explorer Dr
Boise ID 83713
Escrow #

Property Address:
Asa W & Dorf Road
2010 North Linder Road
Meridian, ID 83642

Account No.: 8491530-5
Case #

Principal Balance as of 01/01/2004	\$	86,008.08
Interest from 01/01/2004 to 02/02/2004		578.21
County Recording Fee		3.00
Uncollected Late Charges		188.36
Total Due on Account No. 8491530	\$	86,776.65
Total Due	\$	86,776.65

Daily Interest*	From	To	Interest Rate
18.3408	01/01/2004	02/02/2004	7.875 %

* Daily interest = Principal Balance x Interest Rate + 365.

AMENDED DEMAND STATEMENTS ARE SENT AUTOMATICALLY IF THE TOTAL AMOUNT DUE INCREASES ON OR BEFORE FEBRUARY 2, 2004.

Payoff funds must be made payable to Countrywide Home Loans Servicing LP. Payoffs will be accepted by WIRE or CERTIFIED FUNDS ONLY. Funds MUST reference the Countrywide Loan #, PROPERTY ADDRESS and BORROWER NAME or they will be RETURNED. Funds received after 3:00 p.m. Pacific Time may be posted the following business day.

Wire funds to:
Bank of America
ABA Routing #121000358
MRC Account #12350-14880

Mail funds to:
Countrywide Home Loans Servicing LP
Attention: Payoff Department, Mail Stop SV-41
400 Countrywide Way
Simi Valley, CA 93065-0298

Please reference the Loan Number on the face of the check and DO NOT STAPLE the contents.

Escrow Account Information:

Escrow Item	Last Payment Date	Last Payment Amount	Next Installment Date
Hsd:Allstate Insurance CO	07/31/2003	394.00	08/29/2004
County Tax	12/11/2003	804.78	08/01/2004

Payoff amount is subject to change for various reasons, including but not limited to the following:
• A recently mailed payment not shown on this statement--(DO NOT place a stop payment on any check.)

This communication is from a debt collector

See page 2 for important information

01/16/04

LUCR11UN:Home Loans

RX TIME 01/16 '04 15:23

**Countrywide Home Loans Servicing LP
Payoff Demand Statement Page 2**

**Account No.: 8491530-5
Borrower Name: Asa W & Dori Roark**

- Payments returned to us by the financial institution for any reason
- Scheduled payment(s) from the escrow account (for taxes, insurance premiums or other escrow items)
- Potential collection charges (if the account is past due)
- Late charges for delinquent payments received subsequent to: 02/15/2004

COUNTRYWIDE AUTOMATICALLY PROCESSES ESCROW REFUNDS 14 DAYS AFTER PAYOFF IN ORDER TO ENSURE ALL OUTSTANDING FUNDS HAVE CLEARED. THE CURRENT ESCROW BALANCE IS \$280.03 AND MAY NOT BE USED AS A CREDIT TOWARD PAYOFF.

This communication is from a debt collector

LOCATION: Home Loans

RX TIME 01/16 '04 15:23

Exhibit A .page 4 of 5

Bernie R. Rakozy

TRUSTEE

February 25, 2004

The Mortgage Company
679 N Five Mile
Boise, ID 83713

Dear Britni:

Per your request on Asa W. Roark Ch. 13 01-02073 which Mr. Rakozy is Trustee please find attached a ledger of his payments on the Ch. 13.

The amount owing to complete his Ch. 13 payments is

\$1,470.00

Please be advised Mr. Roark will need an Order from the US Bankruptcy Court to payoff his Ch. 13 before July 2004. He needs to consult with his attorney for advice on how to do this.

Cordially,



Cristi Bolin
Ch. 13 Bkcrp.

Exhibit A .page 5 of 5