

Date November 16, 2004



Escrow No.

LENDER, RATE & TERMS AMENDMENT

Re: Crestway Place, Los Angeles, CA
To: Homestead Escrow -
My previous instructions in the above numbered escrow are hereby modified - supplemented in the following particulars only:
LENDER RATE & TERMS: Buyer(s)/Borrower(s) have qualified for a new First Trust Deed loan in favor of Argent Mortgage Company, LLC in the principal sum of \$560,000.00 under Fixed rate mortgage program with Interest rate of 6.1000% per annum for a loan term of 30 years, per Lender's documents to be placed in escrow. Buyer's/Borrower's execution of Lender's documents shall dee their approval of all terms and conditions contained therein.
All other terms and conditions of this escrow shall remain the same. All parties signing this instruction acknowledge receipt of a copy of same.
Borrower's Signature:
Immie Inice