

EXHIBIT K



CONDITIONAL UNDERWRITING APPROVAL

Loan #: 2010903202

5/13/2009 2:41 PM

Company	Senior Equity Financial, Inc.	Phone: (800) 261-8507	Fax: (866) 567-9171
Processor	Karl Phillips	Phone: (800) 261-8507	Fax: (866) 567-9171
Borrower	Sophie Torres	FHA Case #	251-3867947-952
Property Address	1 Carriage Shop Rd East Falmouth, MA 02536	Loan Type:	HECM LIBOR Monthly
Appraised Value:	\$260,000.00	Expected Rate:	5.570 Margin: 2.500
Max Claim Amount:	\$260,000.00	Rate Lock Date:	4/29/2009 12:00:00 AM
	UPB: \$178,873.00	Rate Expiration:	
Vesting	Sophie Torres	<input type="checkbox"/> Repairs Required	Set-Aside \$0.00

Documents Expiring within the next 30 days:

PRIOR TO DRAWING DOCUMENTS CONDITIONS (PTD)

1. Furnish a signed Mass. 7 day disclosure - after all conditions are cleared.

CLOSING CONDITIONS (CC)

1. Need borrowers original signature on the counseling cert.
2. Title to clear any RE taxes due
3. Pay off Chevy Chase

SEND UNDERWRITER NUMBERED CONDITIONS ATTACHED TO THIS COVER SHEET

Underwriter: Deanne Opstad
1959

Phone: (770) 498-0544 Fax: (404) 995-5431

Email: deanne.opstad@generationmortgage.com