

Welcome to the UBERco

I look forward to assisting you on your upcoming loan. I want to take a minute to explain my structure. When I have exceeded your expectations, please feel free to tell your family, friends, and colleagues about my service.

I, LOREN UBER will be your *Mortgage Coordinator*. I will let you know what I need from you to move forward with your loan request. I will pre-underwrite your loan, review your credit report with you, determine the best Loan for you, lock in your interest rate and prepare your application for my best Escrow & Loan Processing Department whom I stay in contact with throughout your loan process. I communicate directly with the underwriter on your file, and clear conditions ASAP. I will set up your closing with our Notary Public and make sure your loan is funded with out delay.



I know that I can offer the best service possible to benefit my clients. By Utilizing my approach, there is an amazing amount of value to meet your specific needs. I look forward to a long and rewarding relationship with you.



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UBERco

NMLS #6664 / BRE #01925176

Our Relationship with You

THE MORTGAGE PLANNING PACKAGE
 This helps you gain greater clarity around how your financial situation impacts your home ownership goal.



THE MORTGAGE NEEDS ANALYSIS
 I prepare a detailed assessment to help streamline the mortgage process, reduce your paper work.



THE COMPLETE MORTGAGE PLAN
 I prepare a detailed, step-by-step plan to obtain the right mortgage and achieve your objectives.



THE STRATEGIC PLANNING SESSION
 I develop a strategic evolution that helps you select into your over-all long and short-term financial, investment plan, minimize taxes, improve cash flow and minimize interest expense.



THE UNIQUE MORTGAGE EXPERIENCE
 I provide a unique concierge experience designed to address any unforeseen obstacles and facilitate the smooth closing of your mortgage.



THE MORTGAGE MANAGEMENT SYSTEM
 I have designed a loan tracking and management process to ensure that your mortgage meets your changing needs and you have the most competitive loan terms over that life of your loan.



THE CLIENT APPRECIATION PROGRAM
 I provide ongoing communication, recognition, and added value to build and enhance my relationship with you

I want to be the mortgage planner you refer your family and friends too. My goal is to take such great care of you and your loan that I earn not only your loyal business, but also your referrals to family and friends. My success has been built by referral, one happy client at a time.

LOAN APPLICATION FORM this is not a loan commitment form

BORROWER INFORMATION

Are you: Married Single Divorced

Full Name _____ Social Security Number _____

Current Address _____ Date of Birth ___/___/___

City _____ State _____ Zip _____

How long have you lived at this address? _____ Do you: own or rent?

If you currently rent an apartment or home, what is your monthly payment? \$ _____

Home # _____ Work # _____

Cell Phone # _____ Email _____

When is the best time of day to contact you? _____

EMPLOYMENT INFORMATION (need 2 years work history)

Current Employer _____ Are you self-employed? Yes No

Employer address _____ Work Phone # _____

City _____ State _____ Zip _____

Your Title/ Rank or Job description _____ Years in line of work _____

How long have you worked for your current employer? Dates From _____ To _____

Please describe your compensation (hourly, salary, bonuses, commission, etc.)

Hourly \$ --- _____ /hour You work _____ Hours per week

Salary \$ _____ /year Commission \$ _____ Terms _____

Bonuses \$ _____ Terms _____

*Please list your previous and/or secondary employment if at current employer less than 2 years*Previous Employer _____ Are you Self-employed? Yes No

Employer address _____ Work Phone # _____

City _____ State _____ Zip _____

Your title or job description _____ Dates from _____ To _____

Please describe your compensation (hourly, salary, bonuses, commission, etc.)

Hourly \$ _____ /hour You work _____ hours per week Retirement \$: _____ Monthly

Salary \$ _____ /year Commission \$ _____ Terms _____

Bonuses \$ _____ Terms _____ VA Disability \$: _____

LOAN APPLICATION FORM this is not a loan commitment form

CO BORROWER INFORMATION

Are you: Married Single Divorced

Full Name _____ Social Security Number _____

Current Address _____ - _____ - _____ Date of Birth ____/____/____

City _____ State _____ Zip _____

How long have you lived at this address? _____ Do you: own rent?

If you currently rent an apartment or home, what is your monthly payment? \$ _____

Home # _____ - _____ - _____ Work # _____

Cell Phone # _____ - _____ Email _____

When is the best time of day to contact you? _____

EMPLOYMENT INFORMATION (need 2 years work history)

Current Employer _____ Are you self-employed? Yes No

Employer address _____ Work Phone # _____

City _____ State _____ Zip _____

Your Title/Rank or Job description _____ Years in line of work _____

How long have you worked for your current employer? Dates From _____ To _____

Please describe your compensation (hourly, salary, bonuses, commission, etc.)

Hourly \$ --- _____ /hour You work _____ Hours per week

Salary \$ _____ /year Commission \$ _____ Terms _____

Bonuses \$ _____ Terms _____

*Please list your previous and/or secondary employment if at current employer less than 2 years*Previous Employer _____ Are you Self-employed? Yes No

Employer address _____ Work Phone # _____

City _____ State _____ Zip _____

Your title or job description _____ Dates from _____ To _____

Please describe your compensation (hourly, salary, bonuses, commission, etc.)

Hourly \$ _____ /hour You work _____ hours per week Retirement \$ _____ monthly

Salary \$ _____ /year Commission \$ _____ Terms _____

Bonuses \$ _____ Terms _____ VA Disability \$ _____

LOAN APPLICATION FORM This is not a loan commitment form

LIQUID ASSETS

Checking Account Approx Balance \$ _____ Bank _____ Borrower ___ Co-Bor
 Savings Account Approx Balance \$ _____ Bank _____ Borrower ___ Co-Bor
 Retirement Account (401k, etc.) \$ _____ Bank _____ Borrower ___ Co-Bor
 Other: Describe _____ \$ _____ Bank _____ Borrower ___ Co-Bor

REAL ESTATE OWNED

If you own your home, what is the approximate current value? \$ _____

What year did you buy your home? _____ What was the purchase price? \$ _____

Are the insurance and property taxes escrowed as part of your monthly payment? ___ Yes ___ No ___ HOA

If you own a vacation or second home what is the approximate current value? _____

What year did you buy the property? _____ What was the purchase price? \$ _____

Are the insurance and property taxes escrowed as part of your monthly payment? ___ Yes ___ No ___ HOA

What is the address? _____

If you own an investment property, what is the approximate current value? _____

What year did you buy the property? _____ What was the purchase price? \$ _____

Are the insurance and property taxes escrowed as part of your monthly payment? ___ Yes ___ No ___ HOA

What is the address? _____

If you own other properties please include that information on another piece of paper

OTHER IMPORTANT INFORMATION

What is the year make and model of your car (s)? Make _____ Model _____ Year _____

Make _____ Model _____ Year _____

How is your credit history? ___ Excellent ___ Good ___ Average ___ Challenged ___ I have no credit history

Do any of these apply to you? ___ Bankruptcy ___ Judgments ___ Tax Lien ___ Divorce ___ Child Support ___ Alimony

I hereby authorize Loren Uber to verify my past and present employment earnings records, bank accounts, stock holdings, and any other asset balances that are needed to process my mortgage loan application. I further authorize Loren Uber to order a consumer credit report and verify other credit information, including past and present landlord information and mortgage history. It is understood that a copy of this form will also serve as authorization. The information that Loren Uber obtains is only used in the processing of my application for a mortgage loan.

Borrower Name _____ Co-Borrower Name _____

Borrower Signature _____ Co-Borrower Signature _____

Mortgage Planning Questionnaire

I have developed a unique system to evaluate your mortgage needs and assist you in determining the best mortgage for these needs based on qualifications, how long you expect to have this loan, initial expense, cash flow, taxes and overall cost of the mortgage. I am dedicated to providing you with the information you need to make an informed decision. This advisory service is much more than a competitive rate and points quote. Selecting the wrong mortgage program can cost you thousands of dollars and no single loan program is appropriate for every person. Financing and acquiring real estate should be thought of as an integral part of your overall financial plan. To assist me in selecting the most appropriate and cost effective mortgage for your individual needs, please complete the questions below.

1. How would you like me to stay in contact with you? (Check all that apply)

email phone fax mail cell phone text

2. Is this financing request for your primary residence second home investment property?

3. How soon are you thinking of buying or refinancing? Immediately 2-6 months >6 months

4. If the loan will be for your primary residence what is the best estimate for how long you might live there?

1-3 year's 3-5 year's 5-7 year's 7-10 year's 10 year's+

5. How many years do you think you will have this loan?

6-12 month's 1-3year's 3-5year's 5-7year's 7-10year's 10 year's+

6. Do you currently have any plans for major expenses in the next 12 months?

\$ _____ New Car \$ _____ Home Improvements

\$ _____ College \$ _____ Rental Properties

\$ _____ Health \$ _____ Other: _____

7. Please check the following if they are priorities as it relates to your mortgage financing.

Determine maximum purchase price and/or loan I can qualify for

Determine purchase price and loan amount appropriate for my income and lifestyle

Obtain a targeted monthly payment amount

Purchase a home with a specific budget, down payment and closing costs

Have the ability to sell, pay down, pay off, or refinance home without penalty

Maximize tax benefit

Other _____

Mortgage Planning Questionnaire *(continued)*

8. Please check the following goals if they are a priority for you currently.

- Improve Monthly Cash Flow Create a Comprehensive Financial Plan
 Maximize Education Savings Create a 6-12 Month Cash Reserve Account
 Maximize Retirement Savings Maximize Investment Strategies
 Live Comfortably on One Income Maximize Asset Portfolio Performance
 Live Comfortably on Fixed Income Asset Protection Strategies
 Tax Reduction Strategies Real Estate Investment Strategies
 Other _____

9. If you currently rent, please provide me with the name of your landlord and their contact information.

Name _____ Phone _____

10. Would you like to establish an escrow account for property taxes and/or insurance as a part of your new loan?

Yes No, thanks (unless required for FHA/VA)

11. If applicable would you like information about repairing your credit? Yes No

12. Have you spoken with other lenders? Yes No

If yes, which loan program do you like best so far? _____

13. Do you have life insurance? Yes No If yes, how much? \$ _____ Term Whole

14. Please rate your current level of satisfaction in the following areas, on a scale of 1 to 10 (10 being best)

- Attorney - Legal advice
 Estate Plan - Asset protection
 Insurance - Life / Auto / Home
 Financial Advisor - Investment strategies
 Income tax preparation and reduction strategies

15. If I can show you ways of building wealth faster or becoming debt free more quickly, would you be interested?

Yes No

16. Are you interested in buying real estate for investment purpose?

Yes No

17. What is the maximum total monthly house payment you would be comfortable with?

\$ _____

Mortgage Planning Questionnaire (continued)

18. The chart below illustrates the trade-off between fixed and adjustable interest rates.

Please indicate the best match based on your preference between a fixed and adjustable interest rate, by placing "X" in the appropriate box.

| | | |
|---|--|--|
| A | B | C |
| <input style="width: 80px; height: 40px;" type="checkbox"/> | <input style="width: 80px; height: 40px;" type="checkbox"/> | <input style="width: 80px; height: 40px;" type="checkbox"/> |
| | | |
| INCREASING RISK / LOWER INTEREST RATES | | |
| <p>Conservative 30 or 15 year fixed rate long term - No volatility</p> | <p>Moderate - Predictable 3 to 10 year ARM Intermediate Fixed</p> | <p>Aggressive 1 month to 1 year ARM Lowest Market Rate</p> |

19. Do you have children? Yes No If yes, how many? _____ Age(s) _____

20. What are your biggest challenges right now with respect to money?

- Need to save more Too much spending
- Need to make more money Too much credit card debt
- I pay too much tax Other _____

21. What is your current strategy for?

- (a) Affording college for your children? 529 plan other _____
- (b) Having enough money to retire? 401k plan IRA Other _____
- (c) Having money to get through a financial setback? Savings Other _____

22. Please let me know who I can thank for referring you to me? _____

23. What did you like most or least about the last loan officer you work with?

24. What else would you like to know about me or my company before you consider allowing me to serve you?

25. Who else do you know that is thinking of buying or refinancing real estate?

- Someone who wants / needs to refinance?
- Refinance to pull equity out of your home to buy another home.
- Someone who wants to buy investment properties?
- Refinance to fund a wedding.
- Refinance to a conventional loan to free up their VA/FHA eligibility
- Refinance to payoff debt.
- Refinance to a new 10, 15, 20, or 30 yr loan to improve cash flow or reduce interest.

Mortgage Planning Questionnaire (continued)

Please provide their name and phone number if you would like me to contact them:

Name: _____ Phone _____

Name: _____ Phone _____

Name: _____ Phone _____

THESE NEXT QUESTIONS ONLY APPLY IF YOU ARE REFINANCING

26 If property taxes are due, do you want to incorporate them into the loan amount or would you prefer to pay them out-of-pocket?

___ In the loan ___ out-of-pocket

27. Do you want to receive any "cash out" as a result of this transaction (paying off credit cards, home improvement, investments, etc.)? If yes how much \$ _____

28. Is there a certain time of day that is better for you to close your loan? ___ Yes ___ No If yes, when? _____ - _____

29. if there are any closing costs, would you like to incorporate them into the loan amount or would you prefer them out- of-pocket?

___ In the loan ___ out-of-pocket

30. Do you currently have a 2nd or 3rd mortgage or a home equity line of credit secured by your home? ___ yes ___ no

If yes, do you want this loan/line to be paid off as a part of this transaction or do you wish to keep it if possible?

___ keep it ___ pay it off ___ set up a new loan/line after

If there is any addition information I should know before you choose to go further with this process, please indicate below:

Mortgage Planning Questionnaire (continued)

THESE NEXT QUESTIONS ONLY APPLY IF YOU ARE PURCHASING

31. Do you want to put a down payment of:

zero 3.5% 5.0% 10% 20% 25%

32. Do you have a Realtor® you are working with? Yes No

33. When was the last time you Reviewed your Credit Report? _____

34. Have you heard how I credit 33% of my Real Estate Agent Commission towards closing costs, repairs, inspections, interest rate buy down, and or invoices specific to the transaction Yes No

35. Are you borrowing your down payment from your: 401K Friend Family

36. Are you a 1st time buyer "New Guy" program? Yes No business Sale of Property / Biz

37. I want to buy a property with out a penny doen and/or have the lowest Monthly Housing Expense possible Yes No

38. Do you need a Property Manager? Yes No

39. What are your area's of interest or Zip Codes ?

40. _____
 Beds Bath SqFt Lot SqFt
 Home Condo Duplex Triplex Quadplex

THESE NEXT QUESTIONS APPLY IF YOU ARE / WERE IN THE MILITARY

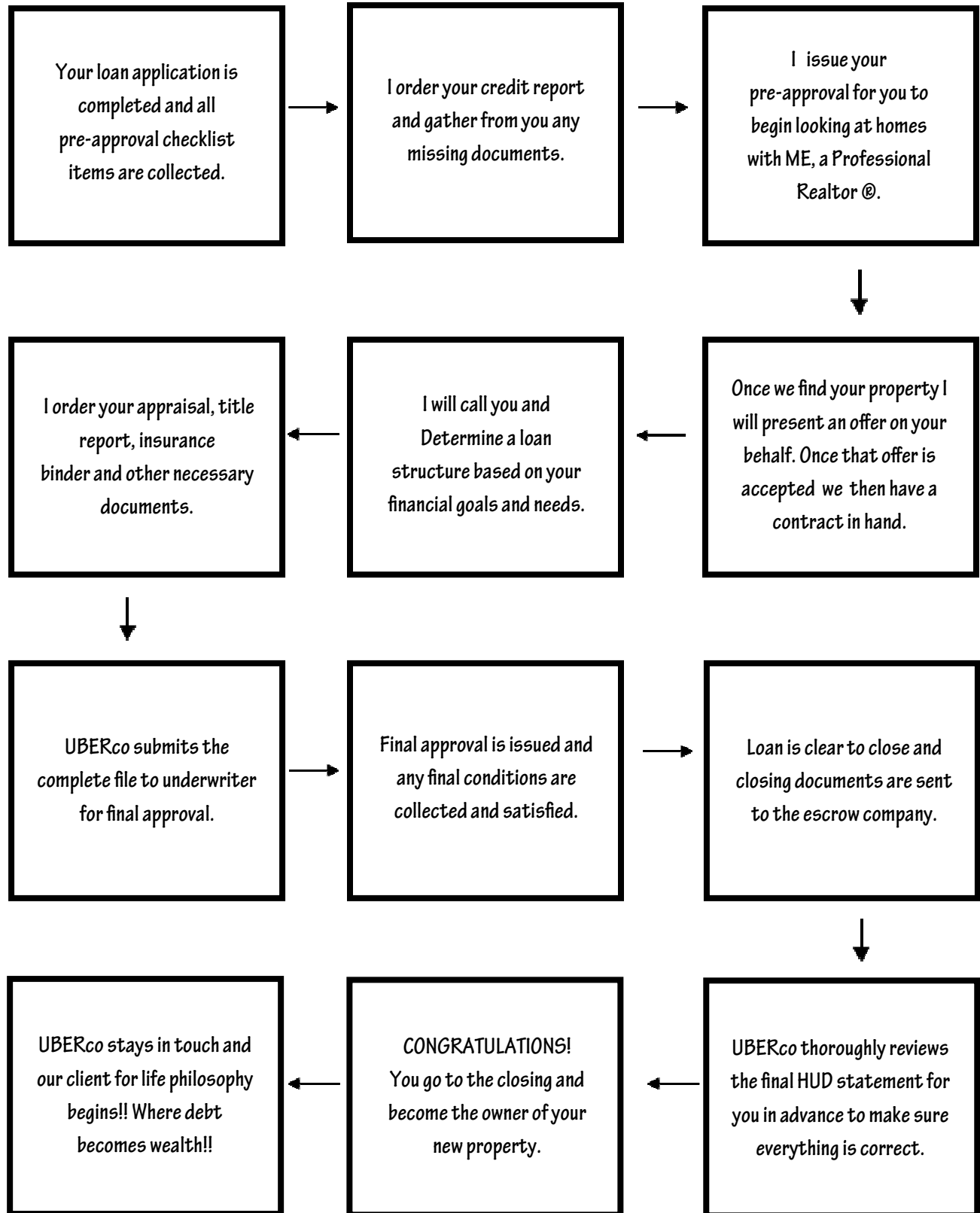
41. Have you used your VA eligibility in the past Yes No Currently in use

42. When is your next 6month deployment? _____

43. When do you plan on retiring from the military? (if applicable) _____

If there is any addition information I should know before you choose to go further with this process, please indicate below:

The Process for Buying a Home



Tips for a smooth Loan Approval

Here is a list of helpful tips to ensure an effortless loan process. There DO's and DON'Ts will help avoid any delays with your loan approval.

DO continue making your mortgage or rent payment

DO stay current on all existing accounts

DO keep your same insurance company

DO continue living at your current residence

DO continue to use your credit as normal

DO call us if you have any questions

DON'T make major purchase (car, boat, fur, jewelry, etc.)

DON'T apply for new credit (even if you seem pre-approved)

DON'T open a new credit card

DON'T transfer any balance from one account to another

DON'T pay off charge offs without a discussion with me first

DON'T pay off collections without a discussion with me first

DON'T buy any furniture

DON'T close any credit card accounts without a discussion with me first

DON'T change bank accounts

DON'T max out or over charge on your credit card accounts

DON'T consolidate your debt onto 1 or 2 credit cards

DON'T take out a new loan

DON'T start any home improvement projects

DON'T finance any elective medical procedure

DON'T open a new cellular phone account

DON'T pay off any loans or credit cards without discussing it with me first

DON'T join a new fitness club

If you encounter a special situation, it is best to mention it to us right away so we can help you determine the best way to achieve your goals.

Testimonials

DAVE AND SANDY HANSEN

ACTIVE DUTY NAVY SEAL SENIOR CHIEF

I was still living in my home I purchased in 2005, completely upside down and not wanting to short sale. I felt I needed to improve my position and decided to purchase another home and look to rent the one we currently lived in. After dealing with banks and brokers, agents and loan officers for about 6 months every path was a dead end due to my current upside down home. Another Team Guy who had just closed a new home with Loren Uber told me to give him a call. Loren was the ONLY person who was able to say, "No sweat, let's get this done". He found the right program and was honest and forthright at all times. Every listing I sent him he responded with the data right away. . . Every home available to see, he made himself available to us right away. Within 2 months I closed on a great house with a great deal at 3.25% fixed for 30yrs. Due to his work ethic, loyalty, and honesty, Loren Uber has become a close friend and has helped a good number of my family and friends since.

All the Best to you Loren

PAUL AND HOLLY ANDERSON

RETIRED NAVY SEAL / DISABLED VETERAN & PROFESSIONAL TAX PREPARER

We met Loren about a year ago at my home. As a wife of a SEAL and a Tax Preparer specializing in the Military I was helping SEAL'S apply for insurance claims on injuries they received while training and at war. Loren took time out of his schedule to come meet us. I have to admit when I first received the phone call and before the meeting, I thought it was just a sales and referral gig for himself. Once he entered my home and was introduced I felt that he was nothing but genuine and honest. We spoke of my VA mortgage and a refinance I recently did. He took a look at my closing statements and what I was paying and explained to me that he could help. He listened to why I was upset about the refinance and what I ultimately wanted out of my home mortgage. Within 30 days I was signing for a new refinance of my home the way I wanted it done. Buying and refinancing a home is a scary thing. For a lot of people in Loren's Business the money is the bottom line. For Loren and UBERCO, it is evident that is not the case, from the very beginning to the final day of refinance, it was easy! He took care of all our closing costs so it was not added on to the loan including the VA Funding Fee. His idea of what his business should be is my model for my business today. His idea of family and friends is trust earned! He is dearly respected and truly cared for by our family and we are honored to continuously give him our business, referrals, friendship, and to be a part of our family. Your home is your investment. Your heart and soul is poured into every inch of your home. Make buying or refinancing your home a part of your family!

BARRY & JACQUI ABELSOHN

ORANGE COUNTY PROFESSIONALS

So I usually never do this, but in this case, I feel it is justly rewarded. To any of my friends and family in Southern California: Working on a new home purchase is never something I would ever call easy. As much as we look forward to achieving our goals, we always feel the process is excruciating and feel like you are left in the dark or being taken advantage of by your broker. After knowing Loren for over 6 years, I knew right off the bat what he was the one to go to. Loren balanced my high expectations treating me as a client and being a close friend. Everything that he required, he explained why it was needed and why it was worth the time to hunt it down. Every phone call was answered or returned immediately, and at no point in the process did I not know what was going on. Every expectation was not only met, but exceeded. I know Loren took our friendship in account, but I can assure you, he treats each and every one of his clients as a close friend. This, in itself, is the definition of loyalty. In today's home purchasing market, there is nothing like knowing you have someone like Loren on your side. I do now, and without any future hesitation HIGHLY recommend Loren.

To see more testimonials follow the link: <http://www.theuberco.com/pages/919/testimonials>

Shopping around?

First: make sure you are working with an experienced, professional loan officer. The largest financial transaction of your life is far too important to place into the hand of someone who is not capable of advising you properly and troubleshooting the issues that may arise along the way. But how can you tell?

Here are three questions your lender ABSOLUTLY MUST be able to answer correctly, if they do not know the answers... RUN... don't walk... RUN... to a lender that does!

What are the mortgage interest rates based on?

The only correct answer is Mortgage Backed Securities or Mortgage Bonds, NOT the 10-year Treasury note. While the 10-year Treasury note sometimes trends in the same direction as mortgage bonds, it is not unusual to see them move in completely opposite direction. DO NOT work with a lender who has their eyes on the wrong indicators.

When the "Fed changes rates", what does that mean... and what impact does that have on mortgage interest rates?

The answers may surprise you. When the fed makes a move, they are changing a rate called the "fed Funds Rate". This is a very short-term rate that impacts credit cards, credit lines, auto loans, and the like. Mortgage rates most often will actually move in the opposite direction as the Fed changes, due to the dynamics within the financial markets. For more information and explanation, just give us a call.

What is happening in the market today and what do you see in the near future?

If a lender cannot explain how Mortgage bonds and interest rates are moving at the present time, as well as what is coming up in the near future, you are talking with someone who is still reading last week's newspaper, and probably not a professional with whom to entrust your home mortgage financing.

Be smart... Ask questions... Get answers!

More than likely, this is one of the largest and most important financial transactions you will ever make. You might do this only four or five times in your life... but I do this every single day. It's your home and your future. It's MY profession and MY passion. I am ready to work for your best interest!

Shopping around? (Part II)

Here's the inside scoop on how to do it right!

Once you are satisfied that you are working with a top-quality professional mortgage advisor, here are the rules and secrets you must know to "Shop" effectively.

If it seems too good to be true, it probably is.

But you didn't really need us to tell you that did you? Mortgage money and interest rates all come from the same places, and if something sounds really unbelievable, better ask a few more question and find the hook. Is there a prepayment penalty? If there rates seem incredible, are there extra fees? What is the length of the lock in? If fees are discounted, is it built into a higher interest rate? Is it Fixed for 30yrs?

You get what you pay for.

If you are looking for the cheapest deal out there, understand that you are placing a hugely important process into the hands of the lowest bidder. Best case; expect very little advice, experience and personal services. Worst case; expect that you may not close at all. All too often, you don't know until it's too late that cheapest isn't BEST. But if you want the cheapest quote- head on out to the internet, and we wish you good luck. Just remember that I you've heard any horror stories from family members, friends or coworkers about missed closing dates, or big surprise changes at the last minute on interest rate or cost. . . these are often due to working with discount or Internet lenders who may have a serious lack of experience. Most importantly, remember the cheapest rate on the wrong strategy can cost you thousands more in the long run. This is the largest financial transaction most people will make in their lifetime. That being said – we are not the cheapest. Of course out rates and costs are very completive, but we have also invested in the systems and team we need to ensure the top quality experience that you deserve.

Understanding that interest rates and closing costs go hand in hand.

When looking at estimates, don't simply look at the bottom line. You absolutely must compare lender fees to lender fees, ask if these are the only ones that the lender controls. Make sure lender fees are not "hidden" down amongst the title or state fees. A lender is responsible for quoting other fees involved with a mortgage loan, but since they are third party fees – they are often under-quoted up front by a lender to make their bottom line appear lower, since they know that many consumers are not educated to simply look at the bottom line. APR? Easily manipulated as well, and worthless as a tool of comparison

Understanding that interest rates can change daily, even hourly.

This means that if you are comparing lender rates and fees – this is a moving target on an hourly basis. For example, if you have two lenders that you just can't decide between and want quote from each – you must get this quote at the exact same time on the exact same day with the exact same terms or it will not be an accurate comparison. You also must know the length of the lock you are looking for. Since longer rate locks typically have slightly higher rates.

Again our advice to you is to be smart. Ask questions. Get answers. As you can imagine, we wouldn't be encouraging you to shop around if we weren't confident that we can give you a great value and serve you the very best.

Fax Transmittal Form

To

Loren M. Uber
P. 619.988.5277
F. 866.860.6843
E. Loren@theUBERco.com

From

Name:
Phone:
Fax:
Email:

Urgent
 For Review
 Please Comment
 Please Reply

Date Sent:
Time Sent:
Number of Pages:

Message:

The first step in the concierge program is for you to review the attached Mortgage Planning Package, complete the confidential financial overview and get/fax it to my office as soon as possible. This will start your loan approval process. If you are a W2 Employee I will need: last 2 years W2's, recent paystub, mortgage statement, homeowners insurance, bank statement (all pages), and retirement 401k. If you are self-employed I need: Last 2 years taxes and business taxes are 25% owned, copy of business license, bank statement (all Pages), mortgage statement, and homeowners insurance

I will follow-up personally with you and schedule a convenient phone appointment for the Mortgage Needs Analysis. This step in the program is designed to help you better understand the loan process and determine which loan best meets your financial needs. I am looking forward to the opportunity to discuss your loan options in greater detail. I appreciate you and value your business.

Thank you,



Loren M. Uber
Executive Real Estate Agent
Senior Loan Officer

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