

FIRST MORTGAGE BROKERS
REPORT OF EXAMINATION
AND
EXAMINER'S QUESTIONNAIRE

Date of Examination: September 22, 1994 License Number 2066

Name of Licensee: Financial Resources & Assistance, Inc.

Address: 15 Northview Drive, Meredith, New Hampshire 03253

GENERAL

Type of Examination:
First Mortgage Banker No Broker Yes Both No

Exact location of office: Licensee is at the end of Northview Drive which is off Route 3, Meredith, New Hampshire. Northview Drive is on the eastern side of Route 3 near the top of the hill on the southern side of the town, next to Meredith Square.

Office hours: 9:00 a.m. to 5:00 p.m. with additional hours to accommodate customers.

Describe briefly the general plan of question: Licensee holds both a broker and banker license but has been strictly a broker in recent times. It deals with several lenders (lenders comprise approximately 90% of its business). It does a rather large volume of business compared with other brokers.

Loans brokered by licensee in last calendar year from the Annual Report
No. 279 \$ 26,966,101

Loans brokered during the current calendar year.
No. 99 \$ 7,540,914

Does licensee appear to be operating its business in a lawful, honest and fair manner? Yes

Does the licensee operate through an agent or other representative? No

Are there any suits pending against the licensee with regard to its New Hampshire brokerage activity? No

Does the broker negotiate VA and FHA loans? No
If so, estimate percentage, based on number of loans of its business in such loans.

VA N/A FHA N/A Other 100%

LICENSE

Principal office license Yes or branch office license No?

Is license conspicuously posted in office? Yes Where? On wall just inside door of conference room.

Is this person or company required to hold a broker license and/or banker license? Licensee holds both licenses but has been strictly a broker in the past two years.

Is licensee a subsidiary of a bank or bank holding company? No
List name and address of bank or holding company? N/A

Does licensee operate from other locations in this state? No
If so, list locations:

Is this license for an agent location? No

Is the address on the license the current address of the licensee? Yes
If not, has a location amendment been made by the Banking Department? N/A

Has there been a change in the trade name? No

Has there been a change in ownership of the business? No

Does the company broker second mortgage loans? Yes

Does the company broker commercial loans? Yes

RECORDS

Are records and files of the licensee adequate to permit an examination that will determine if the licensee is complying with the provisions of RSA 397-A? Yes

RECORDS (CONTINUED)

Where are records and files maintained? Licensee location in Meredith.

Are records kept at least 18 months? Yes

Are original or duplicate records kept? Original records are forwarded to lender with the licensee retaining duplicate records.

Are computer records maintained? Yes, word processing and accounting.

Are copies of paid vendor invoices available for expenses incurred on the behalf of applicants? Yes, they are kept in the accounting department.

MISCELLANEOUS

Has the licensee violated any law, rule or standard business practice?
List detail, if any? N/A

List the loan repayment plans in use as of the examination date: Regular monthly payments with full amortization. Either fixed or adjustable rates are offered including a program that allows an adjustable rate loan to convert to a fixed for a fee.

Was the Annual Report properly and timely filed? Yes

Do special arrangements need to be made for a regular examination?
List instructions below: It is best to telephone in advance to be sure the records and working space are available.

Is the manager aware of the new requirements regarding company response to consumer complaints? Yes

VIOLATIONS

	# of Violations	Dollar Amount of
_____	0	\$ 0

Total Violations	# 0	0

COMMENTS, RECOMMENDATIONS AND CONCLUSIONS

Company headquarters is housed in a defunct radio station building. It
employs a total of eight people and does a substantial volume of business.
violations or criticisms were found at this examination.

This licensee, in my opinion, is conducting its first mortgage brokerage
business in conformity with the provisions of RSA 397-A.

George D. Harrington
Examiner

FIRST MORTGAGE BROKERS
 REPORT OF EXAMINATION
 AND
 EXAMINER'S QUESTIONNAIRE

Date of Examination: SEPTEMBER 22, 1994 License Number 2066

Name of Licensee: FINANCIAL RESOURCES & ASSISTANCE, INC

Address: 15 NORTHVIEW DRIVE, MEREDITH, NEW HAMPSHIRE 03253

GENERAL

Type of Examination:

First Mortgage Banker No Broker YES Both No

Exact location of office: LICENSEE IS AT THE END OF NORTHVIEW DRIVE WHICH IS OFF ROUTE 3, MEREDITH, NEW HAMPSHIRE. NORTHVIEW DRIVE IS ON THE EASTERN SIDE OF ROUTE 3 NEAR THE TOP OF THE HILL ON THE SOUTHERN SIDE OF THE TOWN, NEXT TO MEREDITH SQUARE.

Office hours: 9:00 A.M. TO 5:00 P.M. WITH ADDITIONAL HOURS TO ACCOMADATE CUSTOMERS.

Describe briefly the general plan of operation: LICENSEE HOLDS BOTH A BROKER AND BANKER LICENSE BUT HAS BEEN STRICTLY A BROKER IN RECENT TIMES. IT DEALS WITH SEVERAL LENDERS (LENDERS COMPRISE APPROXIMATELY 90% OF ITS BUSINESS). IT DOES A RATHER LARGE VOLUME OF BUSINESS COMPARED WITH OTHER

Loans brokered by licensee in last calendar year from the Annual Report BROKERS.
 No. 279 \$ 26,966,101

Loans brokered during the current calendar year.

No. 99 \$ 7,540,914

Does licensee appear to be operating its business in a lawful, honest and fair manner? YES

Does the licensee operate through an agent or other representative? No

Are there any suits pending against the licensee with regard to its New Hampshire brokerage activity? No

Does the broker negotiate VA and FHA loans? No

If so, estimate percentage, based on number of loans of its business in such loans.

VA N/A FHA N/A Other 100%

LICENSE

Principal office license Yes or branch office license No?

Is license conspicuously posted in office? Yes Where ON WALL JUST INSIDE DOOR OF CONFERENCE ROOM

Is this person or company required to hold a broker license and/or banker license? LICENSEE HOLDS BOTH LICENSES BUT HAS BEEN STRICTLY A BROKER IN THE PAST TWO YEARS

Is licensee a subsidiary of a bank or bank holding company? No
List name and address of bank of holding company? N/A

Does licensee operate from other locations in this state? No
If so, list locations:

Is this license for an agent location? No

Is the address on the license the current address of the licensee? Yes
If not, has a location amendment been made by the Banking Department? N/A

Has there been a change in the trade name? No

Has there been a change in ownership of the business? No

Does the company broker second mortgage loans? Yes

Does the company broker commercial loans? Yes

RECORDS

Are records and files of the licensee adequate to permit an examination that will determine if the licensee is complying with the provisions of RSA 397-A? Yes

Where are records and files maintained? LICENSEE LOCATION IN MEREDITH

RECORDS (CONTINUED)

Are records kept at least 18 months? *Yes*

Are original or duplicate records kept? *ORIGINAL RECORDS ARE FORWARDED TO LENDER WITH THE LICENSEE RETAINING DUPLICATE RECORDS.*

Are computer records maintained? *Yes, WORD PROCESSING AND ACCOUNTING.*

Are copies of paid vendor invoices available for expenses incurred on the behalf of applicants? *Yes, THEY ARE KEPT IN THE ACCOUNTING DEPARTMENT.*

MISCELLANEOUS

Has the licensee violated any law, rule or standard business practice? *No*
List detail, if any? *N/A*

List the loan repayment plans in use as of the examination date:

REGULAR MONTHLY PAYMENTS WITH FULL AMORTIZATION. EITHER FIXED OR ADJUSTABLE RATES ARE OFFERED INCLUDING A PROGRAM THAT ALLOWS AN

Was the Annual Report properly and timely filed? *Yes* *ADJUSTABLE RATE LOAN TO CONVERT TO A FIXED FOR A FEE.*

Do special arrangements need to be made for a regular examination?

List instructions below: *IT IS BEST TO TELEPHONE IN ADVANCE TO BE SURE THE RECORDS AND WORKING SPACE ARE AVAILABLE.*

Is the manager aware of the new requirements regarding company response to consumer complaints? *Yes*

VIOLATIONS

	# of Violations	Dollar Amount of
_____	<u> 0 </u>	\$ <u> 0 </u>
_____		\$ _____
_____		\$ _____
Total Violations	# <u> 0 </u>	\$ <u> 0 </u>

COMMENTS, RECOMMENDATIONS AND CONCLUSIONS

COMPANY HEADQUARTERS IS HOUSED IN A DEFUNCT RADIO
STATION BUILDING. IT EMPLOYS A TOTAL OF EIGHT
PEOPLE AND DOES A SUBSTANTIAL VOLUME OF BUSINESS.

NO VIOLATIONS OR CRITICISMS WERE FOUND AT THIS
EXAMINATION.

THIS LICENSEE, IN MY OPINION, IS CONDUCTING
IT FIRST MORTGAGE BROKERAGE BUSINESS IN
CONFORMITY WITH THE PROVISIONS OF RSA 397-A.


EXAMINER

FIRST MORTGAGE BANKER AND BROKER
EXECUTIVE OFFICER BROKER QUESTIONNAIRE

NAME OF LICENSEE FINANCIAL RESOURCES & ASSISTANCE, INC.

EXAMINATION DATE SEPTEMBER 22, 1994 LICENSE NUMBER 2066

1. Name of office manager: Scott Funch
List other employees with titles, who work in this office.

Suzanne Robinson Office Manager Debbie Neelham Underwriter

2. If licensee is affiliated with another business entity, list name, address, type of business, and nature of affiliation.

NONE

3. Provide the examiner with the following for this location only. Numbers 99 and \$ 7,542,914 amount of loans brokered since January 1st of current year.

4. In your capacity as a broker do your purchase (X), place (X), sell (X), and/or close in your own name under a banker license (X) first mortgage loans?

5. (A) Are fees collected in advance of the loan closing?

If yes, state nature of fee and amount: 200 \$ for

Appraisal & credit plus 1% of loan amount if client desires to lock

(B) Are such fees deposited in an escrow type depository account? Rate

NO

6. Are applicants offered the option of locking in the interest rate either at the time of application or during the application process?

If yes, list the fee charged, if any: Yes No fee but a 1% deposit that is 100% refundable if loan is denied and 100% refundable at closing non refundable if client is approved and

7. What is the policy on the return of prepaid fees in the event the loan does not close?

withdraws. In all my years of doing business we have never kept a rate lock fee.

8. To what extent does the licensee get involved in processing the application? *100% processed here.*

9. Does the licensee broker VA and/or FHA loans?

NO

10. Does the licensee broker second mortgage loans?

YES

11. List the names and addresses of all originators who broker loans for this office:

Suzanne Robinson Donny Gore

Daniel Farah Donald Littletfeld

All based out of Meredith office

12. Provide a list of all independent agents who are exclusive to your business under written contract and are therefore exempt from licensing under RSA 397-A:4, VII.

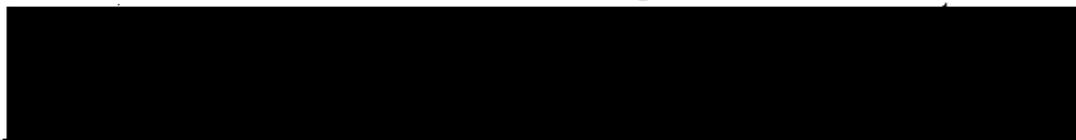
NONE

13. Provide the names and addresses of all finders with which the licensee does business.

NONE on a regular basis

14. List the investors with whom the licensee arranges loans for its clients.

My major investors are



15. Does the licensee have any suits pending against it initiated by applicants?

NO

16. Does the licensee have a copy of RSA 397-A, First Mortgage Banker or Broker law?

NO

17. Is any advertising done from this office? If yes, provide a copy or sample of such advertisement.

Yes

18. If the licensee is under any regulatory action by either state or federal authorities, please provide details.

no

19. Detail the records or files maintained by the licensee.

Complete copy of fully processed files,
Where are these records and files kept?

Meredith N.H.

20. Do you ever co-broker loans with another licensed broker in New Hampshire?

Yes. but rarely

CERTIFICATION UNDER OATH

Scott Farah, being duly sworn,
deposes and says that ~~he~~/she is President
and that the foregoing answers are true and correct in all
respects to the best of his/her knowledge and belief.



Title: President

NAME	APPROVED BY	APPROVED DATE	GOOD FRAUD EST.	DATE OF NOTE ORIGINAL AMOUNT	R A T E	N O. O F Y E A R S.	P O I N T S	M T G E	F R A I S E D V A L U E	S E T S H E E T	F I N A N C I A L D I S C	R I G H T T O S A L E	H O M E I N S U R A N C E	T I N
	✓	✓	✓	9-02-93 71,000	6 ³ / ₄	30	-0-		81,000 7-26-93	✓			95,000	
	✓	✓	✓	2-27-93 49,000	6 ⁵ / ₈	30	-0-		98,000 6-28-93	✓				
	✓	✓	✓	3-15-93 43,000	7 ⁷ / ₈	15	1 ³ / ₄		86,000 1-29-93	✓				
	✓	✓	✓	8-03-94 55,600	8 ³ / ₈	30	4		199,000 7-05-94	✓			87,600	
	✓	✓	✓	9-29-93 75,750	7 ¹ / ₂	30	-0-		108,000 8-31-93	✓			70,500	
	✓	✓	✓	8/01/94 110,000	8 ³ / ₄	30	1		,000 6-30-94	✓			132,500	
	✓	✓	✓	10-12-93 68,250	A 3 ³ / ₄	30	3 ¹ / ₂		91,000 8-03-93	✓			72,000	
	✓	✓	✓	7-14-93 60,750	7 ⁷ / ₈	15	-0-		81,000 6-11-93	✓			100,000	
	✓	✓	✓	12-01-93 99,500	7 ¹ / ₂	30	-0-		143,000 10-05-93	✓				
	✓	✓	✓	9-02-93 50,000	A 5 ¹ / ₄	30	1/4		93,000 7-08-93	✓				
	✓	✓	✓	12-03-93 261,250	7 ¹ / ₂	30	5 ⁵ / ₈		280,000 10-15-93	✓				
	✓	✓	✓	4-01-94 30,000	7 ⁵ / ₈	15	-0-		113,000 3-08-94	✓				
	✓	✓	✓	10-12-93 177,000	7 ⁰⁰	15	-0-		234,000 9-20-93	✓			126,000	
	✓	✓	✓	148,000	7 ⁰⁰	20	-0-		210,000 7-08-93				191,300	
	✓	✓	✓	80,250	7 ³ / ₄	30	-0-		114,000 3-07-94				97,000	

NAME	LENDER	BROKER FEE
[REDACTED]	[REDACTED]	1775
[REDACTED]	[REDACTED]	1,306.25
[REDACTED]	[REDACTED]	1,146.50
[REDACTED]	[REDACTED]	137.50
[REDACTED]	[REDACTED]	2,461.87
[REDACTED]	[REDACTED]	2,250
[REDACTED]	[REDACTED]	NONE
[REDACTED]	[REDACTED]	534.38
[REDACTED]	[REDACTED]	620.62
[REDACTED]	[REDACTED]	775
[REDACTED]	[REDACTED]	4,245.31
[REDACTED]	[REDACTED]	450
[REDACTED]	[REDACTED]	3,982.50
[REDACTED]	[REDACTED]	
[REDACTED]	[REDACTED]	

DECLINED LOANS

NAME REASON LETTER SENT

[REDACTED] APPRAISAL CAME IN TOO LOW TO SUPPORT LOAN REQUEST YES

[REDACTED] UNABLE TO MATCH TERMS & CONDITIONS APPLICANT HAS WITH CURRENT LENDER YES

[REDACTED] APPLICANT DID NOT RESPOND TO REQUEST TO AID LOAN PROCESSING (CONSIDERED TO BE A WITHDRAWAL) YES

[REDACTED] BELOW A-B CREDIT RATING PROPERTY NON-OWNER OCCUPIED APPLICANT HAS EXCESSIVE DEBT RELATIVE TO INCOME YES



OMB No. 2502-0265

B. Type of Loan

1. FHA 2. FinHA 3. Conv. Unins.
 4. VA 5. Conv. Ins.

6. File Number

7. Loan Number

8. Mortgage Insurance Case Number

C. NOTE: This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. Items marked "(p.o.c.)" were paid outside the closing; they are shown here for informational purposes and are not included in the totals.

D. NAME AND ADDRESS OF BORROWER:

E. NAME AND ADDRESS OF SELLER:

F. NAME AND ADDRESS OF LENDER:

G. PROPERTY LOCATION:

H. SETTLEMENT AGENT: PLACE OF SETTLEMENT:

I. SETTLEMENT DATE: 9/02/93

J. SUMMARY OF BORROWER'S TRANSACTION		K. SUMMARY OF SELLER'S TRANSACTION	
100. GROSS AMOUNT DUE FROM BORROWER:		400. GROSS AMOUNT DUE TO SELLER:	
101. Contract sales price		401. Contract sales price	
102. Personal property		402. Personal property	
103. Settlement charges to borrower: (from line 1400)	3,280.02	403.	
104. [REDACTED]	58,560.74	404.	
105. [REDACTED]	9,217.28	405.	
ADJUSTMENTS FOR ITEMS PAID BY SELLER IN ADVANCE:		ADJUSTMENTS FOR ITEMS PAID BY SELLER IN ADVANCE:	
106. City/town taxes to		406. City/town taxes to	
107. County taxes to		407. County taxes to	
108. Assessments to		408. Assessments to	
109. [REDACTED]		409.	
110. [REDACTED]	331.00	410.	
111.		411.	
112.		412.	
120. GROSS AMOUNT DUE FROM BORROWER:	71,389.04	420. GROSS AMOUNT DUE TO SELLER:	
200. AMOUNTS PAID BY OR IN BEHALF OF BORROWER:		500. REDUCTIONS IN AMOUNT DUE TO SELLER:	
201. Deposit or earnest money		501. Excess deposit (see instructions)	
202. Principal amount of new loan(s)	71,000.00	502. Settlement charges to seller (line 1400)	
203. Existing loan(s) taken subject to		503. Existing loan(s) taken subject to	
204.		504. Payoff of first mortgage loan	
205.		505. Payoff of second mortgage loan	
206.		506.	
207.		507.	
208.		508.	
209.		509.	
ADJUSTMENTS FOR ITEMS UNPAID BY SELLER:		ADJUSTMENTS FOR ITEMS UNPAID BY SELLER:	
210. City/town taxes to		510. City/town taxes to	
211. County taxes to		511. County taxes to	
212. Assessments to		512. Assessments to	
213.		513.	
214.		514.	
215.		515.	
216.		516.	
217.		517.	
218.		518.	
219.		519.	
220. TOTAL PAID BY/FOR BORROWER:	71,000.00	520. TOTAL REDUCTIONS IN AMOUNT DUE SELLER:	
300. CASH AT SETTLEMENT FROM/TO BORROWER:		600. CASH AT SETTLEMENT TO/FROM SELLER:	
301. Gross amount due from borrower (line 120)	71,389.04	601. Gross amount due to seller (line 420)	
302. Less amount paid by/for borrower (line 220)	(71,000.00)	602. Less total reductions in amount due seller (line 520)	
303. CASH (<input checked="" type="checkbox"/> FROM / <input type="checkbox"/> TO) BORROWER:	389.04	603. CASH (<input type="checkbox"/> TO / <input type="checkbox"/> FROM) SELLER:	



700. TOTAL SALES / BROKER'S COMMISSION:
BASED ON PRICE \$ @ % =

SETTLEMENT CHARGES

HUD No. 1002-0205

DIVISION OF COMMISSION (LINE 700) AS FOLLOWS:

701. \$ to
702. \$ to
703. Commission paid at settlement
704.

PAID FROM
BORROWER'S
FUNDS
AT
SETTLEMENT

PAID FROM
SELLER'S
FUNDS
AT
SETTLEMENT

800. ITEMS PAYABLE IN CONNECTION WITH LOAN:

801. Loan origination fee %
802. Loan discount %
803. Appraisal fee to: \$ 250
804. Credit report to: \$ 50
805. Lender's inspection fee
806. Mortgage insurance application fee to
807. Assumption fee
808.
809. Yield Spread Premium FRA \$1775 POC
810. Administrative Fee
811.

275.00

900. ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE:

901. Interest from 9/08/93 to 9/30/93 @ \$ /day
902. Mortgage insurance premium for 12 mos. to 9/08/94
903. Hazard insurance premium for yrs. to
904. Flood insurance Premium for yrs. to
905.

301.99
355.00

1000. RESERVES DEPOSITED WITH LENDER:

1001. Hazard Insurance 1 months @ \$ 27.58 per month
1002. Mortgage Insurance 2 months @ \$ 20.12 per month
1003. City property taxes 12 months @ \$ 116.07 per month
1004. County property taxes months @ \$ per month
1005. Annual assessments months @ \$ per month
1006. Flood insurance months @ \$ per month
1007. months @ \$ per month
1008. months @ \$ per month

27.58
40.24
1,392.84

1100. TITLE CHARGES:

1101. Settlement or closing fee to
1102. Abstract or title search to
1103. Title examination to
1104. Title insurance binder to
1105. Document preparation to
1106. Notary fees to
1107. Attorney's fees to
includes above items Numbers:
1108. Title insurance to
includes above items Numbers:
1109. Lender's coverage \$ 69,000.00
1110. Owner's coverage \$
1111.
1112.
1113.

150.00
350.00
242.00

1200. GOVERNMENT RECORDING AND TRANSFER CHARGES:

1201. Recording fees: Deed \$; Mortgage \$ 46.29 ; Releases \$ 30.58
1202. City/county tax / stamps: Deed \$; Mortgage \$
1203. State tax / stamps: Deed \$; Mortgage \$
1204.
1205.

76.87

1300. ADDITIONAL SETTLEMENT CHARGES:

1301. Survey to
1302. Post Inspection to
1303. Federal Express
1304. Certified Copies
1305.
1306.
1307.

43.50
25.00

1400. TOTAL SETTLEMENT CHARGES (Enter on line 103, Section J and line 502, Section K)

3,280.02

I have carefully reviewed the HUD-1 Settlement Statement and to the best of my knowledge and belief, it is a true and accurate statement of all receipts and disbursements made on my account by me in this transaction. I further certify that I have received a copy of the HUD-1 Settlement Statement.

Borrower: [Redacted] Date: 2 Sept 93 Seller: _____ Date: _____

Borrower: [Redacted] Date: 2 Sept 93 Seller: _____ Date: _____

The HUD-1 Settlement Statement which I have prepared is a true and accurate account of this transaction. I have caused or will cause the funds to be disbursed in accordance with this statement.

Date: _____ Settlement agent: [Redacted] Date: 9/2/93

WARNING: It is a crime to knowingly make false statements on this or any other similar form. Penalties upon conviction are: 5 years imprisonment, \$50,000 fine, or both. See 18 U.S.C. Section 1001 and 5 U.S.C. 10101.



B. Type of Loan

1. FHA 2. FmHA 3. Conv. Unins.
 4. VA 5. Conv. Ins.

6. File Number

7. Loan Number

8. Mortgage Insurance Case Number

C. NOTE: This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. Items marked "(p.o.c.)" were paid outside the closing; they are shown here for informational purposes and are not included in the totals.

D. NAME AND ADDRESS OF BORROWER:

E. NAME AND ADDRESS OF SELLER:

F. NAME AND ADDRESS OF LENDER:

G. PROPERTY LOCATION:

H. SETTLEMENT AGENT: PLACE OF SETTLEMENT:

I. SETTLEMENT DATE: 7/27/93

J. SUMMARY OF BORROWER'S TRANSACTION		K. SUMMARY OF SELLER'S TRANSACTION	
100. GROSS AMOUNT DUE FROM BORROWER:		400. GROSS AMOUNT DUE TO SELLER:	
101. Contract sales price	98,000.00	401. Contract sales price	98,000.00
102. Personal property		402. Personal property	
103. Settlement charges to borrower: (from line 1400)	3,710.24	403.	
104.		404.	
105. ADJUSTMENTS FOR ITEMS PAID BY SELLER IN ADVANCE:		405. ADJUSTMENTS FOR ITEMS PAID BY SELLER IN ADVANCE:	
106. City/town taxes to		406. City/town taxes to	
107. County taxes to		407. County taxes to	
108. Assessments to		408. Assessments to	
109.		409.	
110.		410.	
111.		411.	
112.		412.	
120. GROSS AMOUNT DUE FROM BORROWER: ▶	101,710.24	420. GROSS AMOUNT DUE TO SELLER: ▶	98,000.00
200. AMOUNTS PAID BY OR IN BEHALF OF BORROWER:		500. REDUCTIONS IN AMOUNT DUE TO SELLER:	
201. Deposit or earnest money		501. Excess deposit (see instructions)	
202. Principal amount of new loan(s)	49,000.00	502. Settlement charges to seller (line 1400)	508.29
203. Existing loan(s) taken subject to		503. Existing loan(s) taken subject to	
204. Gift from Seller	49,000.00	504. Payoff of first mortgage loan	
205.		505. Payoff of second mortgage loan	
206.		506. Gift from Seller	49,000.00
207.		507.	
208.		508.	
209. ADJUSTMENTS FOR ITEMS UNPAID BY SELLER:		509. ADJUSTMENTS FOR ITEMS UNPAID BY SELLER:	
210. City/town taxes 4/01/93 to 7/27/93	717.44	510. City/town taxes 4/01/93 to 7/27/93	717.44
211. County taxes to		511. County taxes to	
212. Assessments to		512. Assessments to	
213.		513.	
214.		514.	
215.		515.	
216.		516.	
217.		517.	
218.		518.	
219.		519.	
220. TOTAL PAID BY/FOR BORROWER: ▶	98,717.44	520. TOTAL REDUCTIONS IN AMOUNT DUE SELLER: ▶	50,225.73
300. CASH AT SETTLEMENT FROM/TO BORROWER:		600. CASH AT SETTLEMENT TO/FROM SELLER:	
301. Gross amount due from borrower (line 120)	101,710.24	601. Gross amount due to seller (line 420)	98,000.00
302. Less amount paid by/for borrower (line 220)	98,717.44	602. Less total reductions in amount due seller (line 520)	50,225.73
303. CASH <input checked="" type="checkbox"/> FROM/ <input type="checkbox"/> TO BORROWER: ▶	2,992.80	603. CASH (<input checked="" type="checkbox"/> TO) (<input type="checkbox"/> FROM) SELLER: ▶	47,774.27

WHP

SETTLEMENT CHARGES

700. TOTAL SALES / BROKER'S COMMISSION: BASED ON PRICE \$ 98,000.00 @ %		PAID FROM BORROWER'S FUNDS AT SETTLEMENT	PAID FROM SELLER'S FUNDS AT SETTLEMENT
701. \$ to			
702. \$ to			
703. Commission paid at settlement			
704.			

800. ITEMS PAYABLE IN CONNECTION WITH LOAN:			
801. Loan origination fee	%		
802. Loan discount	%		
803. Appraisal fee to:		250.00	
804. Credit report to:		50.00	
805. Lender's inspection fee			
806. Mortgage insurance application fee to			
807. Assumption fee			
808.			
809. Document Prep Fee FRA		250.00	
810. Underwriting Fee FRA		225.00	
811. Broker Fee FRA \$1306.25			

900. ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE:			
901. Interest from	7/27/93 to 7/31/93	@ \$ 9.40 /day	47.00
902. Mortgage insurance premium for	mos. to		
903. Hazard insurance premium for	yrs. to		
904. Flood insurance premium for	yrs. to		
905.			

1000. RESERVES DEPOSITED WITH LENDER:			
1001. Hazard insurance	months @ \$	per month	
1002. Mortgage insurance	months @ \$	per month	
1003. City property taxes	9 months @ \$ 184.74	per month	1662.66
1004. County property taxes	months @ \$	per month	
1005. Annual assessments	months @ \$	per month	
1006. Flood insurance	months @ \$	per month	
1007.	months @ \$	per month	
1008.	months @ \$	per month	

1100. TITLE CHARGES:			
1101. Settlement or closing fee to			
1102. Abstract or title search to			150.00
1103. Title examination to			
1104. Title insurance binder to			
1105. Document preparation to			
1106. Notary fees to			
1107. Attorney's fees to			350.00
<i>(includes above items Numbers:)</i>			
1108. Title insurance to			
<i>(includes above items Numbers:)</i>			
1109. Lender's coverage \$	49,000.00		150.00
1110. Owner's coverage \$			
1111.			
1112.			
1113.			

1200. GOVERNMENT RECORDING AND TRANSFER CHARGES:			
1201. Recording fees: Deed \$	14.29	Mortgage \$ 46.29	Release \$ 0.00
1202. City/county tax / stamps:	Deed \$ 980.00	Mortgage \$	
1203. State tax / stamps	Deed \$	Mortgage \$	
1204. Record POA			18.29
1205.			

1300. ADDITIONAL SETTLEMENT CHARGES:			
1301. Survey to			
1302. Pest inspection to			
1303.			
1304. Certified Copies			25.00
1305.			
1306.			
1307.			

1400. TOTAL SETTLEMENT CHARGES (Enter on line 103, Section J and line 502, Section K)		3,710.24	508.29
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I have carefully reviewed the HUD-1 Settlement Statement and to the best of my knowledge and belief, it is a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction. I further certify that I have received a copy of the HUD-1 Settlement Statement.

Borrower: [Redacted] Date: 7-27-93 Seller: [Redacted] Date: 7-27-93

Borrower: [Redacted] Date: 7-27-93 Seller: [Redacted] Date: [Redacted]

The HUD-1 Settlement Statement which I have prepared is a true and accurate account of this transaction. I have caused or will cause the funds to be disbursed in accordance with this statement.

Date: [Redacted] Settlement Agent: [Redacted] Date: 7/27/93

WARNING: It is a crime to knowingly make false statements to the States on this or any other similar form. Penalties apply. See Title 18 U.S.C. Section 1010.



B. Type of Loan

1. <input type="checkbox"/> FHA	2. <input type="checkbox"/> FmHA	3. <input type="checkbox"/> Conv. Unins.	6. File Number	7. Loan Number	8. Mortgage Insurance Case Number
4. <input type="checkbox"/> VA	5. <input type="checkbox"/> Conv. Ins.				

C. NOTE: This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. Items marked "(p.o.c.)" were paid outside the closing; they are shown here for informational purposes and are not included in the totals.

D. NAME AND ADDRESS OF BORROWER: [Redacted]

E. NAME AND ADDRESS OF SELLER:

F. NAME AND ADDRESS OF LENDER: [Redacted]

G. PROPERTY LOCATION: [Redacted]

H. SETTLEMENT AGENT: PLACE OF SETTLEMENT: [Redacted]

I. SETTLEMENT DATE: 8/03/94

J. SUMMARY OF BORROWER'S TRANSACTION		K. SUMMARY OF SELLER'S TRANSACTION	
100. GROSS AMOUNT DUE FROM BORROWER:		400. GROSS AMOUNT DUE TO SELLER:	
101. Contract sales price		401. Contract sales price	
102. Personal property		402. Personal property	
103. Settlement charges to borrower: (from line 1400)	4,136.92	403.	
104. [Redacted]	12,156.79	404.	
105. [Redacted]	2,231.35	405.	
ADJUSTMENTS FOR ITEMS PAID BY SELLER IN ADVANCE:		ADJUSTMENTS FOR ITEMS PAID BY SELLER IN ADVANCE:	
106. City/town taxes to		406. City/town taxes to	
107. County taxes to		407. County taxes to	
108. Assessments to		408. Assessments to	
109. [Redacted]	48.07	409.	
110.		410.	
111.		411.	
112. Total, Sch. A, attached	1,804.44	412.	
120. GROSS AMOUNT DUE FROM BORROWER: ▶ 20,377.57		420. GROSS AMOUNT DUE TO SELLER: ▶	
200. AMOUNTS PAID BY OR IN BEHALF OF BORROWER:		500. REDUCTIONS IN AMOUNT DUE TO SELLER:	
201. Deposit or earnest money		501. Excess deposit (see instructions)	
202. Principal amount of new loan(s)	55,000.00	502. Settlement charges to seller (line 1400)	
203. Existing loan(s) taken subject to		503. Existing loan(s) taken subject to	
204.		504. Payoff of first mortgage loan	
205.		505. Payoff of second mortgage loan	
206.		506.	
207.		507.	
208.		508.	
209.		509.	
ADJUSTMENTS FOR ITEMS UNPAID BY SELLER:		ADJUSTMENTS FOR ITEMS UNPAID BY SELLER:	
210. City/town taxes to		510. City/town taxes to	
211. County taxes to		511. County taxes to	
212. Assessments to		512. Assessments to	
213.		513.	
214.		514.	
215.		515.	
216.		516.	
217.		517.	
218.		518.	
219.		519.	
220. TOTAL PAID BY/FOR BORROWER: ▶ 55,000.00		520. TOTAL REDUCTIONS IN AMOUNT DUE SELLER: ▶	
300. CASH AT SETTLEMENT FROM/TO BORROWER:		600. CASH AT SETTLEMENT TO/FROM SELLER:	
301. Gross amount due from borrower (line 120)	20,377.57	601. Gross amount due to seller (line 420)	
302. Less amount paid by/for borrower (line 220)	55,000.00	602. Less total reductions in amount due seller (line 520)	
303. CASH <input type="checkbox"/> FROM/ <input checked="" type="checkbox"/> TO BORROWER: ▶	(34,622.43)	603. CASH <input type="checkbox"/> TO/ <input type="checkbox"/> FROM SELLER: ▶	



700. TOTAL SALES / BROKER'S COMMISSION:				PAID FROM BORROWER'S FUNDS AT SETTLEMENT	PAID FROM SELLER'S FUNDS AT SETTLEMENT	
BASED ON PRICE \$ @ % =						
700. DIVISION OF COMMISSION (LINE 700) AS FOLLOWS:						
701.	\$	to				
702.	\$	to				
703.	Commission paid at settlement					
704.						
800. ITEMS PAYABLE IN CONNECTION WITH LDAN:						
801.	Loan origination fee	1.000 %	FRA \$550 POC			
802.	Loan discount	3.000 %	FRA \$893.75	\$756.25	1,650.00	
803.	Appraisal fee to:			\$ 250		
804.	Credit report to:			\$ 50		
805.	Lender's inspection fee					
806.	Mortgage insurance application fee to					
807.	Assumption fee					
808.	Tax Service Fee				69.00	
809.	Flood Cert. Fee				30.00	
810.	Administrative Fee				183.50	
811.	Yield Spread Premium	FRA \$137.50				
900. ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE:						
901.	Interest from	8/08/94 to 8/31/94	@ \$ 12.62 /day		302.88	
902.	Mortgage insurance premium for	mos. to				
903.	Hazard insurance premium for	yrs. to				
904.	Flood Insurance Premium for	yrs. to				
905.						
1000. RESERVES DEPOSITED WITH LENDER:						
1001.	Hazard Insurance	6 months @ \$	36.67	per month	220.02	
1002.	Mortgage Insurance	months @ \$		per month		
1003.	City property taxes	5 months @ \$	160.33	per month	801.65	
1004.	County property taxes	months @ \$		per month		
1005.	Annual assessments	months @ \$		per month		
1006.	Flood Insurance	months @ \$		per month		
1007.		months @ \$		per month		
1008.		months @ \$		per month		
1100. TITLE CHARGES:						
1101.	Settlement or closing fee to				150.00	
1102.	Abstract or title search to					
1103.	Title examination to					
1104.	Title insurance binder to				25.00	
1105.	Document preparation to					
1106.	Notary fees to				350.00	
1107.	Attorney's fees to					
<i>(includes above items Numbers:</i>						
1108.	Title insurance to					
<i>(includes above items Numbers:</i>						
1109.	Lender's coverage \$	\$5,000.00			185.00	
1110.	Owner's coverage \$					
1111.						
1112.						
1113.						
1200. GOVERNMENT RECORDING AND TRANSFER CHARGES:						
1201.	Recording fees: Deed \$		38.29	; Mortgage \$	15.29	
1202.	City/county tax / stamps: Deed \$; Mortgage \$		
1203.	State tax / stamps: Deed \$; Mortgage \$		
1204.	Record Affid.				10.29	
1205.						
1300. ADDITIONAL SETTLEMENT CHARGES:						
1301.	Survey to					
1302.	Post Inspection to					
1303.	Federal Express				43.50	
1304.	Certified Copies				25.00	
1305.	Wire Transfer Fee				37.50	
1306.						
1307.						
1400. TOTAL SETTLEMENT CHARGES (Enter on line 103, Section J and line 502, Section K)					4,136.92	

I have carefully reviewed the HUD-1 Settlement Statement and to the best of my knowledge and belief, it is a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction. I further certify that I have received a copy of the HUD-1 Settlement Statement.

Borrower: _____ Date: 8/3/94 Seller: _____ Date: _____
 Borrower: _____ Date: _____ Seller: _____ Date: _____

The HUD-1 Settlement Statement which I have prepared is a true and accurate account of this transaction. I have prepared this statement in accordance with this statement.

Settlement Agent: _____ Date: 8/3/94



B. Type of Loan

1. FHA 2. FmHA 3. Conv. Unins.
 4. VA 5. Conv. Ins.

6. File Number

7. Loan Number

8. Mortgage Insurance Case Number

C. NOTE: This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. Items marked "(p.o.c.)" were paid outside the closing; they are shown here for informational purposes and are not included in the totals.

D. NAME AND ADDRESS OF BORROWER: [REDACTED]

E. NAME AND ADDRESS OF SELLER:

F. NAME AND ADDRESS OF LENDER: [REDACTED]

G. PROPERTY LOCATION: [REDACTED]

H. SETTLEMENT AGENT: PLACE OF SETTLEMENT: [REDACTED]

I. SETTLEMENT DATE: 9/29/93

J. SUMMARY OF BORROWER'S TRANSACTION		K. SUMMARY OF SELLER'S TRANSACTION	
100. GROSS AMOUNT DUE FROM BORROWER:		400. GROSS AMOUNT DUE TO SELLER:	
101. Contract sales price		401. Contract sales price	
102. Personal property		402. Personal property	
103. Settlement charges to borrower: (from line 1400)	1,024.42	403.	
104. [REDACTED]	76,071.53	404.	
105. ADJUSTMENTS FOR ITEMS PAID BY SELLER IN ADVANCE:		405. ADJUSTMENTS FOR ITEMS PAID BY SELLER IN ADVANCE:	
106. City/town taxes to		406. City/town taxes to	
107. County taxes to		407. County taxes to	
108. Assessments to		408. Assessments to	
109.		409.	
110.		410.	
111.		411.	
112.		412.	
120. GROSS AMOUNT DUE FROM BORROWER:	77,095.95	420. GROSS AMOUNT DUE TO SELLER:	
200. AMOUNTS PAID BY OR IN BEHALF OF BORROWER:		500. REDUCTIONS IN AMOUNT DUE TO SELLER:	
201. Deposit or earnest money		501. Excess deposit (see instructions)	
202. Principal amount of new loans	75,750.00	502. Settlement charges to seller (line 1400)	
203. Existing loans taken subject to		503. Existing loans taken subject to	
204. Broker credit from PRA	619.78	504. Payoff of first mortgage loan	
205.		505. Payoff of second mortgage loan	
206.		506.	
207.		507.	
208.		508.	
209. ADJUSTMENTS FOR ITEMS UNPAID BY SELLER:		509. ADJUSTMENTS FOR ITEMS UNPAID BY SELLER:	
210. City/town taxes to		510. City/town taxes to	
211. County taxes to		511. County taxes to	
212. Assessments to		512. Assessments to	
213.		513.	
214.		514.	
215.		515.	
216.		516.	
217.		517.	
218.		518.	
219.		519.	
220. TOTAL PAID BY/FOR BORROWER:	76,369.78	520. TOTAL REDUCTIONS IN AMOUNT DUE SELLER:	
300. CASH AT SETTLEMENT FROM/TO BORROWER:		600. CASH AT SETTLEMENT TO/FROM SELLER:	
301. Gross amount due from borrower (line 120)	77,095.95	601. Gross amount due to seller (line 420)	
302. Less amount paid by/for borrower (line 220)	(76,369.78)	602. Less total reductions in amount due seller (line 520)	
303. CASH (<input type="checkbox"/> FROM/ <input type="checkbox"/> TO) BORROWER:	726.17	603. CASH (<input type="checkbox"/> TO/ <input type="checkbox"/> FROM) SELLER:	



700. TOTAL SALES / BROKER'S COMMISSION:		BASED ON PRICE		\$	@	% =	PAYED FROM BORROWER'S FUNDS AT SETTLEMENT	PAYED FROM SELLER'S FUNDS AT SETTLEMENT
701. DIVISION OF COMMISSION (LINE 700) AS FOLLOWS:								
701.	\$		to					
702.	\$		to					
703. Commission paid at settlement								
704.								
800. ITEMS PAYABLE IN CONNECTION WITH LOAN:								
801.	Loan origination fee		%					
802.	Loan discount		%					
803.	Appraisal fee to:							
804.	Credit report to:							
805.	Lender's inspection fee							
806.	Mortgage insurance application fee to							
807.	Assumption fee							
808.								
809.	Broker Fee FRA	\$2461.87						
810.								
811.								
900. ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE:								
901.	Interest from	9/29/93	to	9/30/93	@ \$	15.57	/day	31.14
902.	Mortgage insurance premium for		mos.	to				
903.	Hazard insurance premium for		yrs.	to				
904.	Flood Insurance Premium for		yrs.	to				
905.								
1000. RESERVES DEPOSITED WITH LENDER:								
1001.	Hazard insurance		months @ \$					
1002.	Mortgage insurance		months @ \$					
1003.	City property taxes	2	months @ \$	186.75				373.50
1004.	County property taxes		months @ \$					
1005.	Annual assessments		months @ \$					
1006.	Flood insurance		months @ \$					
1007.			months @ \$					
1008.			months @ \$					
1100. TITLE CHARGES:								
1101.	Settlement or closing fee to							25.00
1102.	Abstract or title search to							
1103.	Title examination to							
1104.	Title insurance binder to							
1105.	Document preparation to							
1106.	Notary fees to							350.00
1107.	Attorney's fees to							
	<i>includes above items Numbers:</i>							
1108.	Title insurance to							
	<i>includes above items Numbers:</i>							
1109.	Lender's coverage \$	75,750.00						166.20
1110.	Owner's coverage \$							
1111.								
1112.								
1113.								
1200. GOVERNMENT RECORDING AND TRANSFER CHARGES:								
1201.	Recording fees: Deed \$					38.29		53.58
1202.	City/county tax / stamps: Deed \$							
1203.	State tax / stamps: Deed \$							
1204.								
1205.								
1300. ADDITIONAL SETTLEMENT CHARGES:								
1301.	Survey to							
1302.	Post inspection to							
1303.	Certified Copies							25.00
1304.								
1305.								
1306.								
1307.								
1400. TOTAL SETTLEMENT CHARGES (Enter on line 103, Section J and line 502, Section K)							1,024.42	

I have carefully reviewed the HUD-1 Settlement Statement and to the best of my knowledge and belief, it is a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction. I further certify that I have received a copy of the HUD-1 Settlement Statement.

Borrower: [Redacted] Date: 9-29-93
 Borrower: [Redacted] Date: 9-29-93
 Seller: [Redacted] Date: 9-29-93

The HUD-1 Settlement Statement which I have prepared is a true and accurate account of this transaction. I have prepared it in accordance with this statement.
 Date: 9/29/93



B. Type of Loan

1. <input type="checkbox"/> FHA	2. <input type="checkbox"/> FmHA	3. <input type="checkbox"/> Conv. Unins.	6. File Number	7. Loan Number	8. Mortgage Insurance Case Number
4. <input type="checkbox"/> VA	5. <input type="checkbox"/> Conv. Ins.				

C. NOTE: This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. Items marked "(p.o.c.)" were paid outside the closing; they are shown here for informational purposes and are not included in the totals.

D. NAME AND ADDRESS OF BORROWER: [REDACTED]

E. NAME AND ADDRESS OF SELLER: [REDACTED]

F. NAME AND ADDRESS OF LENDER: [REDACTED]

G. PROPERTY LOCATION: [REDACTED]

H. SETTLEMENT AGENT: [REDACTED]
PLACE OF SETTLEMENT: [REDACTED]

I. SETTLEMENT DATE: 8/01/94

J. SUMMARY OF BORROWER'S TRANSACTION		K. SUMMARY OF SELLER'S TRANSACTION	
100. GROSS AMOUNT DUE FROM BORROWER:		400. GROSS AMOUNT DUE TO SELLER:	
101. Contract sales price	146,000.00	401. Contract sales price	146,000.00
102. Personal property		402. Personal property	
103. Settlement charges to borrower: (from line 1400)	5,487.05	403.	
104.		404.	
105. ADJUSTMENTS FOR ITEMS PAID BY SELLER IN ADVANCE:		405. ADJUSTMENTS FOR ITEMS PAID BY SELLER IN ADVANCE:	
106. City/town taxes 8/01/94 to 9/30/94	785.22	406. City/town taxes 8/01/94 to 9/30/94	785.22
107. County taxes to		407. County taxes to	
108. Assessments to		408. Assessments to	
109.		409.	
110.		410.	
111.		411.	
112.		412.	
120. GROSS AMOUNT DUE FROM BORROWER:	152,272.27	420. GROSS AMOUNT DUE TO SELLER:	146,785.22
200. AMOUNTS PAID BY OR IN BEHALF OF BORROWER:		500. REDUCTIONS IN AMOUNT DUE TO SELLER:	
201. Deposit or earnest money	6,000.00	501. Excess deposit (see instructions)	
202. Principal amount of new loan(s)	110,000.00	502. Settlement charges to seller (line 1400)	8,030.00
203. Existing loan(s) taken subject to		503. Existing loan(s) taken subject to	
204.		504. Payoff of first mortgage loan	
205.		505. Payoff of second mortgage loan	
206.		508.	
207.		507.	
208.		508.	
209.		509.	
ADJUSTMENTS FOR ITEMS UNPAID BY SELLER:		ADJUSTMENTS FOR ITEMS UNPAID BY SELLER:	
210. City/town taxes to		510. City/town taxes to	
211. County taxes to		511. County taxes to	
212. Assessments to		512. Assessments to	
213.		513.	
214.		514.	
215.		515.	
216.		516.	
217.		517.	
218.		518.	
219.		519.	
220. TOTAL PAID BY/FOR BORROWER:	116,000.00	520. TOTAL REDUCTIONS IN AMOUNT DUE SELLER:	8,030.00
300. CASH AT SETTLEMENT FROM/TO BORROWER:		600. CASH AT SETTLEMENT TO/FROM SELLER:	
301. Gross amount due from borrower (line 120)	152,272.27	601. Gross amount due to seller (line 420)	146,785.22
302. Less amount paid by/for borrower (line 220)	(116,000.00)	602. Less total reductions in amount due seller (line 520)	(8,030.00)
303. CASH (<input type="checkbox"/> FROM / <input type="checkbox"/> TO) BORROWER:	36,272.27	603. CASH (<input checked="" type="checkbox"/> TO / <input type="checkbox"/> FROM) SELLER:	138,755.22

SETTLEMENT CHARGES

		PAID FROM BORROWER'S FUNDS AT SETTLEMENT	PAID FROM SELLER'S FUNDS AT SETTLEMENT
700. TOTAL SALES / BROKER'S COMMISSION: BASED ON PRICE \$ 146,000.00 @ 0.050% = 7,300.00			
701. \$ 7,300.00 to [REDACTED]			
702. \$ to [REDACTED]			
703. Commission paid at settlement			
704.			
800. ITEMS PAYABLE IN CONNECTION WITH LOAN:			
801. Loan origination fee 1.000% [REDACTED]		1,100.00	
802. Loan discount % [REDACTED]			
803. Appraisal fee to: [REDACTED] \$ 250 [REDACTED]			
804. Credit report to: [REDACTED] \$ 50 [REDACTED]			
805. Lender's inspection fee			
806. Mortgage insurance application fee to			
807. Assumption fee			
808.			
809.			
810. Underwriting Fee FRA		225.00	
811. Broker Fee FRA \$2250 [REDACTED]			
900. ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE:			
901. Interest from 8/01/94 to 8/31/94 @ \$ 26.37 /day		817.47	
902. Mortgage insurance premium for mos. to			
903. Hazard insurance premium for yrs. to			
904. Flood insurance Premium for yrs. to			
905.			
1000. RESERVES DEPOSITED WITH LENDER:			
1001. Hazard insurance 1 months @ \$ per month			
1002. Mortgage insurance 1 months @ \$ per month			
1003. City property taxes 4 months @ \$ 395.00 per month		1,580.00	
1004. County property taxes 1 months @ \$ per month			
1005. Annual assessments 1 months @ \$ per month			
1006. Flood insurance 1 months @ \$ per month			
1007. 1 months @ \$ per month			
1008. 1 months @ \$ per month			
1100. TITLE CHARGES:			
1101. Settlement or closing fee to [REDACTED]		150.00	
1102. Abstract or title search to [REDACTED]			
1103. Title examination to [REDACTED]			
1104. Title insurance binder to [REDACTED]			
1105. Document preparation to [REDACTED]			
1106. Notary fees to [REDACTED]		350.00	
1107. Attorney's fees to [REDACTED]			
(includes above items Numbers: [REDACTED])			
1108. Title insurance to [REDACTED]			
(includes above items Numbers: [REDACTED])			
1109. Lender's coverage \$ 110,000.00		292.50	
1110. Owner's coverage \$ 146,000.00		164.50	
1111.			
1112.			
1113.			
1200. GOVERNMENT RECORDING AND TRANSFER CHARGES:			
1201. Recording fees: Deed \$ 14.29 Mortgage \$ 38.29 ; Releases \$		52.58	
1202. City/county tax / stamps: Deed \$ 1,460.00 ; Mortgage \$		730.00	730.00
1203. State tax / stamps Deed \$; Mortgage \$			
1204.			
1205.			
1300. ADDITIONAL SETTLEMENT CHARGES:			
1301. Survey to [REDACTED]			
1302. Pest inspecting to [REDACTED]			
1303. Federal Express		25.00	
1304. Certified Copies			
1305.			
1306.			
1307.			
1400. TOTAL SETTLEMENT CHARGES (Enter on line 103, Section J-and-line 502, Section K)		5,487.05	8,030.00

I have carefully reviewed the HUD-1 Settlement Statement and to the best of my knowledge and belief, this statement of all receipts and disbursements made on my account or by me in this transaction. I further certify that I have received a copy of the HUD-1 Settlement Statement.

Borrower: [REDACTED] Date: 8/1/94 Seller: [REDACTED] Date: Aug 1 '94

Borrower: [REDACTED] Date: 8/1/94 Seller: [REDACTED] Date:

The HUD-1 Settlement statement which I have prepared is a true and accurate account of this transaction. I have [REDACTED] accordance with this statement.

WARNING: It is a crime to knowingly make false statements to the United States on this or any other similar form. Penalties apply. See Title 18 U.S. Code Section 1001 and Section 1010. [REDACTED] Settlement Agent Date: 8/1/94



B. Type of Loan

1. <input type="checkbox"/> FHA	2. <input type="checkbox"/> FmHA	3. <input type="checkbox"/> Conv. Unins.	6. File Number	7. Loan Number	8. Mortgage Insurance Case Number
4. <input type="checkbox"/> VA	5. <input type="checkbox"/> Conv. Ins.				

C. NOTE: This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. Items marked "(p.o.c.)" were paid outside the closing; they are shown here for informational purposes and are not included in the totals.

D. NAME AND ADDRESS OF BORROWER: [REDACTED]

E. NAME AND ADDRESS OF SELLER:

F. NAME AND ADDRESS OF LENDER: [REDACTED]

G. PROPERTY LOCATION: [REDACTED]

H. SETTLEMENT AGENT: PLACE OF SETTLEMENT: [REDACTED]

I. SETTLEMENT DATE: 10/12/93

J. SUMMARY OF BORROWER'S TRANSACTION		K. SUMMARY OF SELLER'S TRANSACTION	
100. GROSS AMOUNT DUE FROM BORROWER:		400. GROSS AMOUNT DUE TO SELLER:	
101. Contract sales price		401. Contract sales price	
102. Personal property		402. Personal property	
103. Settlement charges to borrower: <i>(from line 1400)</i>	3,368.69	403.	
104. [REDACTED]	68,644.10	404.	
105. [REDACTED]	78.66	405.	
ADJUSTMENTS FOR ITEMS PAID BY SELLER IN ADVANCE:		ADJUSTMENTS FOR ITEMS PAID BY SELLER IN ADVANCE:	
106. City/town taxes to		406. City/town taxes to	
107. County taxes to		407. County taxes to	
108. Assessments to		408. Assessments to	
109. [REDACTED]	271.38	409.	
110. [REDACTED]	10,793.35	410.	
111. [REDACTED]	85.10	411.	
112. [REDACTED]	3,141.65	412.	
120. GROSS AMOUNT DUE FROM BORROWER:	87,794.15	420. GROSS AMOUNT DUE TO SELLER:	
200. AMOUNTS PAID BY OR IN BEHALF OF BORROWER:		500. REDUCTIONS IN AMOUNT DUE TO SELLER:	
201. Deposit or earnest money		501. Excess deposit <i>(see instructions)</i>	
202. Principal amount of new loan(s)	68,250.00	502. Settlement charges to seller <i>(line 1400)</i>	
203. Existing loan(s) taken subject to		503. Existing loan(s) taken subject to	
204.		504. Payoff of first mortgage loan	
205.		505. Payoff of second mortgage loan	
206.		506.	
207.		507.	
208.		508.	
209.		509.	
ADJUSTMENTS FOR ITEMS UNPAID BY SELLER:		ADJUSTMENTS FOR ITEMS UNPAID BY SELLER:	
210. City/town taxes to		510. City/town taxes to	
211. County taxes to		511. County taxes to	
212. Assessments to		512. Assessments to	
213.		513.	
214.		514.	
215.		515.	
216.		516.	
217.		517.	
218.		518.	
219.		519.	
220. TOTAL PAID BY/FOR BORROWER:	68,250.00	520. TOTAL REDUCTIONS IN AMOUNT DUE SELLER:	
300. CASH AT SETTLEMENT FROM/TO BORROWER:		600. CASH AT SETTLEMENT TO/FROM SELLER:	
301. Gross amount due from borrower <i>(line 120)</i>	87,794.15	601. Gross amount due to seller <i>(line 420)</i>	
302. Less amount paid by/for borrower <i>(line 220)</i>	(68,250.00)	602. Less total reductions in amount due seller <i>(line 520)</i>	
303. CASH (<input checked="" type="checkbox"/> FROM / <input type="checkbox"/> TO) BORROWER:	19,544.15	603. CASH (<input type="checkbox"/> TO / <input type="checkbox"/> FROM) SELLER:	

VMP [REDACTED]

SETTLEMENT CHARGES

700. TOTAL SALES / BROKER'S COMMISSION:			PAID FROM BORROWER'S FUNDS AT SETTLEMENT	PAID FROM SELLER'S FUNDS AT SETTLEMENT	
BASED ON PRICE \$ @ % =					
DIVISION OF COMMISSION (LINE 700) AS FOLLOWS:					
701.	\$	to			
702.	\$	to			
703.	Commission paid at settlement				
704.					
800. ITEMS PAYABLE IN CONNECTION WITH LOAN:					
801.	Loan origination fee	2.000%	1 - [REDACTED] - PRA	1,365.00	
802.	Loan discount	1.500%	PRA \$600	423.75	
803.	Appraisal fee to:		\$ 250		
804.	Credit report to:		\$ 50		
805.	Lender's inspection fee				
806.	Mortgage insurance application fee to				
807.	Assumption fee				
808.	Tax Service Fee			83.00	
809.	Underwriting Fee			195.00	
810.	Document Fee			60.00	
811.					
900. ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE:					
901.	Interest from	to	@ \$ /day		
902.	Mortgage insurance premium for	mos. to			
903.	Hazard insurance premium for	yrs. to			
904.	Flood Insurance Premium for	yrs. to			
905.					
1000. RESERVES DEPOSITED WITH LENDER:					
1001.	Hazard insurance	4 months @ \$	32.09 per month	128.36	
1002.	Mortgage insurance	months @ \$			
1003.	City property taxes	1 months @ \$	235.21 per month	235.21	
1004.	County property taxes	months @ \$			
1005.	Annual assessments	months @ \$			
1006.	Flood insurance	months @ \$			
1007.		months @ \$			
1008.		months @ \$			
1100. TITLE CHARGES:					
1101.	Settlement or closing fee to				
1102.	Abstract or title search to			150.00	
1103.	Title examination to				
1104.	Title insurance binder to				
1105.	Document preparation to				
1106.	Notary fees to				
1107.	Attorney's fees to			350.00	
	includes above items Numbers:				
1108.	Title insurance to				
	includes above items Numbers:				
1109.	Lender's coverage \$	68,250.00		238.00	
1110.	Owner's coverage \$				
1111.					
1112.					
1113.					
1200. GOVERNMENT RECORDING AND TRANSFER CHARGES:					
1201.	Recording fees: Deed \$		46.29	61.58	
		Mortgage \$			
		Releases \$	15.29		
1202.	City/county tax / stamps:	Deed \$			
		Mortgage \$			
1203.	State tax / stamps:	Deed \$			
		Mortgage \$			
1204.	Record Subordination Agreement			10.29	
1205.					
1300. ADDITIONAL SETTLEMENT CHARGES:					
1301.	Survey to				
1302.	Pest inspection to				
1303.	Federal Express			43.50	
1304.	Certified Copies			25.00	
1305.					
1306.					
1307.					
1400.	TOTAL SETTLEMENT CHARGES (Enter on line 103, Section J and line 502, Section K)			3,368.69	

I have carefully reviewed the HUD-1 Settlement Statement and to the best of my knowledge and belief, it is a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction. I further certify that I have received a copy of the HUD-1 Settlement Statement.

Borrower: [REDACTED] Date: 10/12/93 Seller: _____ Date: _____

Borrower: [REDACTED] Date: 10/12/93 Seller: _____ Date: _____

The HUD-1 Settlement Statement which I have prepared is a true and accurate account of this transaction. I have caused or will cause the funds to be disbursed in accordance with this statement.

Date: _____ Settlement #: [REDACTED] Date: 10/13/93



B. Type of Loan

1. <input type="checkbox"/> FHA	2. <input type="checkbox"/> FmHA	3. <input type="checkbox"/> Conv. Unins.	6. File Number	7. Loan Number	8. Mortgage Insurance Case Number
4. <input type="checkbox"/> VA	5. <input type="checkbox"/> Conv. Ins.				

C. NOTE: This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. Items marked "(p.o.c.)" were paid outside the closing; they are shown here for informational purposes and are not included in the totals.

D. NAME AND ADDRESS OF BORROWER: [REDACTED]

E. NAME AND ADDRESS OF SELLER: [REDACTED]

F. NAME AND ADDRESS OF LENDER: [REDACTED]

G. PROPERTY LOCATION: [REDACTED]

H. SETTLEMENT AGENT: [REDACTED]
PLACE OF SETTLEMENT: [REDACTED]

I. SETTLEMENT DATE: 7/14/93

J. SUMMARY OF BORROWER'S TRANSACTION		K. SUMMARY OF SELLER'S TRANSACTION	
100. GROSS AMOUNT DUE FROM BORROWER:		400. GROSS AMOUNT DUE TO SELLER:	
101. Contract sales price		401. Contract sales price	
102. Personal property		402. Personal property	
103. Settlement charges to borrower: (from line 1400)	1,775.39	403.	
104. [REDACTED]	31,071.42	404.	
105. [REDACTED]	11,585.26	405.	
ADJUSTMENTS FOR ITEMS PAID BY SELLER IN ADVANCE:		ADJUSTMENTS FOR ITEMS PAID BY SELLER IN ADVANCE:	
106. City/town taxes to		406. City/town taxes to	
107. County taxes to		407. County taxes to	
108. Assessments to		408. Assessments to	
109.		409.	
110.		410.	
111.		411.	
112.		412.	
120. GROSS AMOUNT DUE FROM BORROWER: ▶		420. GROSS AMOUNT DUE TO SELLER: ▶	
▶ 200. AMOUNTS PAID BY OR IN BEHALF OF BORROWER:		▶ 500. REDUCTIONS IN AMOUNT DUE TO SELLER:	
201. Deposit or earnest money		501. Excess deposit (see instructions)	
202. Principal amount of new loan(s)	60,750.00	502. Settlement charges to seller (line 1400)	
203. Existing loan(s) taken subject to		503. Existing loan(s) taken subject to	
204. Credit for prepaid point	500.00	504. Payoff of first mortgage loan	
205.		505. Payoff of second mortgage loan	
206.		506.	
207.		507.	
208.		508.	
209.		509.	
ADJUSTMENTS FOR ITEMS UNPAID BY SELLER:		ADJUSTMENTS FOR ITEMS UNPAID BY SELLER:	
210. City/town taxes to		510. City/town taxes to	
211. County taxes to		511. County taxes to	
212. Assessments to		512. Assessments to	
213.		513.	
214.		514.	
215.		515.	
216.		516.	
217.		517.	
218.		518.	
219.		519.	
220. TOTAL PAID BY/FOR BORROWER: ▶		520. TOTAL REDUCTIONS IN AMOUNT DUE SELLER: ▶	
▶ 300. CASH AT SETTLEMENT FROM/TO BORROWER:		▶ 600. CASH AT SETTLEMENT TO/FROM SELLER:	
301. Gross amount due from borrower (line 120)	44,432.07	601. Gross amount due to seller (line 420)	
302. Less amount paid by/for borrower (line 220)	61,250.00	602. Less total reductions in amount due seller (line 520)	
303. CASH (FROM/TO) BORROWER: ▶		SELLER: ▶	
▶ (16,817.93)		▶	

700. TOTAL SALES / BROKER'S COMMISSION:			PAID FROM BORROWER'S FUNDS AT SETTLEMENT		PAID FROM SELLER'S FUNDS AT SETTLEMENT	
BASED ON PRICE \$ @ % =						
DIVISION OF COMMISSION (LINE 700) AS FOLLOWS:						
701.	\$	to				
702.	\$	to				
703.	Commission paid at settlement					
704.						
800. ITEMS PAYABLE IN CONNECTION WITH LOAN:						
801.	Loan origination fee	%				
802.	Loan discount	%				
803.	Appraisal fee to:			\$ 250		
804.	Credit report to:			50		
805.	Lender's inspection fee					
806.	Mortgage insurance application fee to					
807.	Assumption fee					
808.						
809.	Broker Fee to FRA	\$534.38				
810.	Underwriting Fee FRA				225.00	
811.						
900. ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE:						
901.	Interest from	7/19/93 to 7/31/93	@ \$ 13.11	per day	170.43	
902.	Mortgage insurance premium for	mos. to				
903.	Hazard insurance premium for	yrs. to				
904.	Flood insurance Premium for	yrs. to				
905.						
1000. RESERVES DEPOSITED WITH LENDER:						
1001.	Hazard insurance	months @ \$		per month		
1002.	Mortgage insurance	months @ \$		per month		
1003.	City property taxes	3 months @ \$ 149.67		per month	449.01	
1004.	County property taxes	months @ \$		per month		
1005.	Annual assessments	months @ \$		per month		
1006.	Flood insurance	months @ \$		per month		
1007.		months @ \$		per month		
1008.		months @ \$		per month		
1100. TITLE CHARGES:						
1101.	Settlement or closing fee to					
1102.	Abstract or title search to					
1103.	Title examination to				150.00	
1104.	Title insurance binder to					
1105.	Document preparation to			Deed	100.00	
1106.	Notary fees to					
1107.	Attorney's fees to				350.00	
	<i>includes above items Numbers:</i>					
1108.	Title insurance to					
	<i>includes above items Numbers:</i>					
1109.	Lender's coverage	\$ 60,750.00			197.00	
1110.	Owner's coverage	\$				
1111.						
1112.						
1113.						
1200. GOVERNMENT RECORDING AND TRANSFER CHARGES:						
1201.	Recording fees: Deed \$ 14.29 ; Mortgage \$ 38.29 ; Releases \$ 30.58				83.16	
1202.	City/county tax / stamps: Deed \$; Mortgage \$					
1203.	State tax / stamps: Deed \$; Mortgage \$					
1204.	Record POA				10.29	
1205.						
1300. ADDITIONAL SETTLEMENT CHARGES:						
1301.	Survey to					
1302.	Post inspection to					
1303.	Federal Express				15.50	
1304.	Certified Copies				25.00	
1305.						
1306.						
1307.						
1400. TOTAL SETTLEMENT CHARGES (Enter on line 103, Section J and line 502, Section K)					1,775.39	

I have accurate statement of all receipts and disbursements made on my account.

Borrower: _____ Date: 7/14/93 Seller: _____ Date: _____

Borrower: _____ Date: _____ Seller: _____ Date: _____

The HUD-1 Settlement Statement which I have prepared is a true and accurate account of this transaction. I have caused or will cause the funds to be disbursed in accordance with this statement.

Date: _____ Settlement: _____

WARNING: It is a crime to knowingly make false statements. Listed States on this or any other similar form. Printed on 100% Recycled Paper.

Date: 7/14/93



B. Type of Loan

1. FHA 2. FmHA 3. Conv. Unins.
 4. VA 5. Conv. Ins.

6. File Number

7. Loan Number

8. Mortgage Insurance Case Number

C. NOTE: This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. Items marked "(p.o.c.)" were paid outside the closing; they are shown here for informational purposes and are not included in the totals.

D. NAME AND ADDRESS OF BORROWER:

E. NAME AND ADDRESS OF SELLER:

F. NAME AND ADDRESS OF LENDER:

G. PROPERTY LOCATION:

H. SETTLEMENT AGENT: PLACE OF SETTLEMENT:

I. SETTLEMENT DATE: 12/01/93

J. SUMMARY OF BORROWER'S TRANSACTION		K. SUMMARY OF SELLER'S TRANSACTION	
100. GROSS AMOUNT DUE FROM BORROWER:		400. GROSS AMOUNT DUE TO SELLER:	
101. Contract sales price		401. Contract sales price	
102. Personal property		402. Personal property	
103. Settlement charges to borrower: (from line 1400)	1,063.12	403.	
104. [REDACTED]	84,377.74	404.	
105. ADJUSTMENTS FOR ITEMS PAID BY SELLER IN ADVANCE:	14,563.68	405.	
106. City/town taxes to		ADJUSTMENTS FOR ITEMS PAID BY SELLER IN ADVANCE:	
107. County taxes to		406. City/town taxes to	
108. Assessments to		407. County taxes to	
109.		408. Assessments to	
110.		409.	
111.		410.	
112.		411.	
		412.	
120. GROSS AMOUNT DUE FROM BORROWER: 100,004.54		420. GROSS AMOUNT DUE TO SELLER:	
200. AMOUNTS PAID BY OR IN BEHALF OF BORROWER:		500. REDUCTIONS IN AMOUNT DUE TO SELLER:	
201. Deposit or earnest money		501. Excess deposit (see instructions)	
202. Principal amount of new loan(s)	99,500.00	502. Settlement charges to seller (line 1400)	
203. Existing loan(s) taken subject to		503. Existing loan(s) taken subject to	
204. Broker credit from [REDACTED]	1,165.37	504. Payoff of first mortgage loan	
205.		505. Payoff of second mortgage loan	
206.		506.	
207.		507.	
208.		508.	
209.		509.	
ADJUSTMENTS FOR ITEMS UNPAID BY SELLER:		ADJUSTMENTS FOR ITEMS UNPAID BY SELLER:	
210. City/town taxes to		510. City/town taxes to	
211. County taxes to		511. County taxes to	
212. Assessments to		512. Assessments to	
213.		513.	
214.		514.	
215.		515.	
216.		516.	
217.		517.	
218.		518.	
219.		519.	
220. TOTAL PAID BY/FOR BORROWER: 100,665.37		520. TOTAL REDUCTIONS IN AMOUNT DUE SELLER:	
300. CASH AT SETTLEMENT FROM/TO BORROWER:		600. CASH AT SETTLEMENT TO/FROM SELLER:	
301. Gross amount due from borrower (line 120)	100,004.54	601. Gross amount due to seller (line 420)	
302. Less amount paid by/for borrower (line 220)	(100,665.37)	602. Less total reductions in amount due seller (line 520)	
303. CASH (<input type="checkbox"/> FROM / <input checked="" type="checkbox"/> TO) BORROWER: (660.83)		603. CASH (<input type="checkbox"/> TO / <input type="checkbox"/> FROM) SELLER:	

SETTLEMENT CHARGES

700. TOTAL SALES / BROKER'S COMMISSION:				PAID FROM BORROWER'S FUNDS AT SETTLEMENT	PAID FROM SELLER'S FUNDS AT SETTLEMENT
BASED ON PRICE \$ @ % -					
DIVISION OF COMMISSION (LINE 700) AS FOLLOWS:					
701.	\$	to			
702.	\$	to			
703. Commission paid at settlement					
704.					
800. ITEMS PAYABLE IN CONNECTION WITH LOAN:					
801.	Loan origination fee	%			
802.	Loan discount	%			
803.	Appraisal fee to:				
804.	Credit report to:				
805.	Lender's inspection fee				
806.	Mortgage insurance application fee to				
807.	Assumption fee				
808.	Assignment Fee			10.00	
809.	Tax Service Fee			58.00	
810.	Underwriting Fee			325.00	
811.	Broker Fee FRA \$620.62				
900. ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE:					
901.	Interest from	12/05/93 to 12/01/93	@ \$ 20.45 /day	(102.25)	
902.	Mortgage insurance premium for	mos. to			
903.	Hazard insurance premium for	yrs. to			
904.	Flood Insurance Premium for	yrs. to			
905.					
1000. RESERVES DEPOSITED WITH LENDER:					
1001.	Hazard insurance	months @ \$	per month		
1002.	Mortgage insurance	months @ \$	per month		
1003.	City property taxes	months @ \$	per month		
1004.	County property taxes	months @ \$	per month		
1005.	Annual assessments	months @ \$	per month		
1006.	Flood insurance	months @ \$	per month		
1007.		months @ \$	per month		
1008.		months @ \$	per month		
1100. TITLE CHARGES:					
1101.	Settlement or closing fee to			0.00	
1102.	Abstract or title search to				
1103.	Title examination to				
1104.	Title insurance binder to				
1105.	Document preparation to				
1106.	Notary fees to				
1107.	Attorney's fees to			350.00	
<i>(includes above items Numbers: [redacted])</i>					
1108.	Title insurance to				
<i>(includes above items Numbers: [redacted])</i>					
1109.	Lender's coverage \$	99,500.00		275.00	
1110.	Owner's coverage \$				
1111.					
1112.					
1113.					
1200. GOVERNMENT RECORDING AND TRANSFER CHARGES:					
1201.	Recording fees: Deed \$; Mortgage \$ 38.29		68.87
1202.	City/county tax / stamps: Deed \$; Mortgage \$		
1203.	State tax / stamps: Deed \$; Mortgage \$		
1204.					
1205.					
1300. ADDITIONAL SETTLEMENT CHARGES:					
1301.	Survey to				
1302.	Pest inspection to				
1303.	Federal Express			43.50	
1304.	Certified Copies			25.00	
1305.					
1306.					
1307.					
1400. TOTAL SETTLEMENT CHARGES (Enter on line 103, Section J and line 502, Section K)				1,063.12	

I have carefully reviewed the HUD-1 Settlement Statement and to the best of my knowledge and belief, it is a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction. I further certify that I have received a copy of the HUD-1 Settlement Statement.

Borrower: [redacted] Date: 12/1/93 Seller: _____ Date: _____

Borrower: [redacted] Date: 12/1/93 Seller: _____ Date: _____

The HUD Settlement Statement which I have prepared is a true and accurate account of this transaction. I have caused or will cause the funds to be disbursed in accordance with this statement.

_____ Date: _____ Settlement Agent: [redacted] Date: 12/1/93

WARNING: It is a crime to knowingly make a false statement to and States on this or any other federal loan. Penalties are provided for in Title 18 U.S. Code Section _____



B. Type of Loan

1. <input type="checkbox"/> FHA	2. <input type="checkbox"/> FmHA	3. <input type="checkbox"/> Conv. Unins.	6. File Number	7. Loan Number	8. Mortgage Insurance Case Number
4. <input type="checkbox"/> VA	5. <input type="checkbox"/> Conv. Ins.				

C. NOTE: This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. Items marked "(p.o.c.)" were paid outside the closing; they are shown here for informational purposes and are not included in the totals.

D. NAME AND ADDRESS OF BORROWER: [REDACTED]

E. NAME AND ADDRESS OF SELLER: [REDACTED]

F. NAME AND ADDRESS OF LENDER: [REDACTED]

G. PROPERTY LOCATION: [REDACTED]

H. SETTLEMENT AGENT: [REDACTED]
PLACE OF SETTLEMENT: [REDACTED]

I. SETTLEMENT DATE: 9/02/93

J. SUMMARY OF BORROWER'S TRANSACTION		K. SUMMARY OF SELLER'S TRANSACTION	
100. GROSS AMOUNT DUE FROM BORROWER:		400. GROSS AMOUNT DUE TO SELLER:	
101. Contract sales price		401. Contract sales price	
102. Personal property		402. Personal property	
103. Settlement charges to borrower: (from line 1400)	1,017.45	403.	
104. [REDACTED]	43,804.67	404.	
105.		405.	
ADJUSTMENTS FOR ITEMS PAID BY SELLER IN ADVANCE:		ADJUSTMENTS FOR ITEMS PAID BY SELLER IN ADVANCE:	
106. City/town taxes to		406. City/town taxes to	
107. County taxes to		407. County taxes to	
108. Assessments to		408. Assessments to	
109.		409.	
110.		410.	
111.		411.	
112.		412.	
120. GROSS AMOUNT DUE FROM BORROWER:	44,822.12	420. GROSS AMOUNT DUE TO SELLER:	
200. AMOUNTS PAID BY OR IN BEHALF OF BORROWER:		500. REDUCTIONS IN AMOUNT DUE TO SELLER:	
201. Deposit or earnest money		501. Excess deposit (see instructions)	
202. Principal amount of new loan(s)	50,000.00	502. Settlement charges to seller (line 1400)	
203. Existing loan(s) taken subject to		503. Existing loan(s) taken subject to	
204. Credit for prepaid point	200.00	504. Payoff of first mortgage loan	
205.		505. Payoff of second mortgage loan	
206.		506.	
207.		507.	
208.		508.	
209.		509.	
ADJUSTMENTS FOR ITEMS UNPAID BY SELLER:		ADJUSTMENTS FOR ITEMS UNPAID BY SELLER:	
210. City/town taxes to		510. City/town taxes to	
211. County taxes to		511. County taxes to	
212. Assessments to		512. Assessments to	
213.		513.	
214.		514.	
215.		515.	
216.		516.	
217.		517.	
218.		518.	
219.		519.	
220. TOTAL PAID BY/FOR BORROWER:	50,200.00	520. TOTAL REDUCTIONS IN AMOUNT DUE SELLER:	
300. CASH AT SETTLEMENT FROM/TO BORROWER:		600. CASH AT SETTLEMENT TO/FROM SELLER:	
301. Gross amount due from borrower (line 120)	44,822.12	601. Gross amount due to seller (line 420)	
302. Less amount paid by/for borrower (line 220)	50,200.00	602. Less total reductions in amount due seller (line 520)	
303. CASH (<input type="checkbox"/> FROM/ <input checked="" type="checkbox"/> TO) BORROWER:	(5,377.88)	603. CASH (<input type="checkbox"/> TO/ <input type="checkbox"/> FROM) SELLER:	



L		SETTLEMENT		CHARGES		PAID FROM BORROWER'S FUNDS AT SETTLEMENT	PAID FROM SELLER'S FUNDS AT SETTLEMENT	
700. TOTAL SALES / BROKER'S COMMISSION:		BASED ON PRICE	\$	@	% =			
DIVISION OF COMMISSION (LINE 700) AS FOLLOWS:								
701.	\$	to						
702.	\$	to						
703.	Commission paid at settlement							
704.								
800. ITEMS PAYABLE IN CONNECTION WITH LOAN:								
801.	Loan origination fee							
802.	Loan discount							
803.	Appraisal fee to:						\$ 250	
804.	Credit report to:						\$ 50	
805.	Lender's inspection fee							
806.	Mortgage insurance application fee to							
807.	Assumption fee							
808.	Broker Fee FRA \$775							
809.	Underwriting Fee FRA							225.00
810.								
811.								
900. ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE:								
901.	Interest from		9/08/93	to	9/30/93	@ \$ 7.19 /day	165.37	
902.	Mortgage insurance premium for						mos. to	
903.	Hazard insurance premium for						yrs. to	
904.	Flood insurance Premium for						yrs. to	
905.								
1000. RESERVES DEPOSITED WITH LENDER:								
1001.	Hazard insurance						months @ \$	per month
1002.	Mortgage insurance						months @ \$	per month
1003.	City property taxes						months @ \$	per month
1004.	County property taxes						months @ \$	per month
1005.	Annual assessments						months @ \$	per month
1006.	Flood insurance						months @ \$	per month
1007.							months @ \$	per month
1008.							months @ \$	per month
1100. TITLE CHARGES:								
1101.	Settlement or closing fee to							
1102.	Abstract or title search to							25.00
1103.	Title examination to							
1104.	Title insurance binder to							
1105.	Document preparation to							
1106.	Notary fees to							
1107.	Attorney's fees to							350.00
	<i>(includes above items Numbers:</i>							
1108.	Title insurance to							
	<i>(includes above items Numbers:</i>							
1109.	Lender's coverage \$ 50,000.00							150.00
1110.	Owner's coverage \$							
1111.								
1112.								
1113.								
1200. GOVERNMENT RECORDING AND TRANSFER CHARGES:								
1201.	Recording fees: Deed \$:	Mortgage \$ 46.29	:	Released \$ 15.29	
1202.	City/county tax / stamps: Deed \$:	Mortgage \$		61.58	
1203.	State tax / stamps: Deed \$:	Mortgage \$			
1204.								
1205.								
1300. ADDITIONAL SETTLEMENT CHARGES:								
1301.	Survey to							
1302.	Postage to							
1303.	Federal Express							15.50
1304.	Certified Copies							25.00
1305.								
1306.								
1307.								
1400. TOTAL SETTLEMENT CHARGES (Enter on line 103, Section J and line 502, Section K)							1,017.45	

I have carefully reviewed the HUD-1 Settlement Statement and to the best of my knowledge and belief, it is a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction. I further certify that I have received a copy of the HUD-1 Settlement Statement.

Borrower: [Redacted] Date: 9/2/93
Seller: [Redacted] Date:

The HUD-1 Settlement Statement which I have prepared is a true and accurate account of this transaction. I have prepared this statement in accordance with this statement.
Date: 9/2/93



B. Type of Loan

1. <input type="checkbox"/> FHA	2. <input type="checkbox"/> Fmt IA	3. <input type="checkbox"/> Conv. Unins.	5. File Number	7. Loan Number	8. Mortgage Insurance Case Number
4. <input type="checkbox"/> VA	5. <input type="checkbox"/> Conv. Ins.				

C. NOTE: This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. Items marked "(p.o.c.)" were paid outside the closing; they are shown here for informational purposes and are not included in the totals.

D. NAME AND ADDRESS OF BORROWER: [REDACTED]

E. NAME AND ADDRESS OF SELLER: [REDACTED]

F. NAME AND ADDRESS OF LENDER: [REDACTED]

G. PROPERTY LOCATION: [REDACTED]

H. SETTLEMENT AGENT: [REDACTED]
PLACE OF SETTLEMENT: [REDACTED]

I. SETTLEMENT DATE: 12/03/93

J. SUMMARY OF BORROWER'S TRANSACTION		K. SUMMARY OF SELLER'S TRANSACTION	
100. GROSS AMOUNT DUE FROM BORROWER:		400. GROSS AMOUNT DUE TO SELLER:	
101. Contract sales price	275,000.00	401. Contract sales price	275,000.00
102. Personal property		402. Personal property	
103. Settlement charges to borrower: (from line 1400)	10,690.39	403.	
104.		404.	
105.		405.	
ADJUSTMENTS FOR ITEMS PAID BY SELLER IN ADVANCE:		ADJUSTMENTS FOR ITEMS PAID BY SELLER IN ADVANCE:	
106. City/town taxes 12/03/93 to 4/01/94	1,831.20	406. City/town taxes 12/03/93 to 4/01/94	1,831.20
107. County taxes to		407. County taxes to	
108. Assessments to		408. Assessments to	
109.		409.	
110.		410.	
111.		411.	
112.		412.	
120. GROSS AMOUNT DUE FROM BORROWER:	287,521.59	420. GROSS AMOUNT DUE TO SELLER:	276,831.20
200. AMOUNTS PAID BY OR IN BEHALF OF BORROWER:		500. REDUCTIONS IN AMOUNT DUE TO SELLER:	
201. Deposit or earnest money	10,000.00	501. Excess deposit (see instructions)	10,000.00
202. Principal amount of new loan(s)	261,250.00	502. Settlement charges to seller (line 1400)	1,605.79
203. Existing loan(s) taken subject to		503. Existing loan(s) taken subject to	
204.		504. Payoff of first mortgage loan	104,800.11
205.		505. Payoff of second mortgage loan	
206.		506. Sewer Assessment	1,114.45
207.		507.	
208.		508.	
209.		509.	
ADJUSTMENTS FOR ITEMS UNPAID BY SELLER:		ADJUSTMENTS FOR ITEMS UNPAID BY SELLER:	
210. City/town taxes to		510. City/town taxes to	
211. County taxes to		511. County taxes to	
212. Assessments to		512. Assessments to	
213.		513.	
214.		514.	
215.		515.	
216.		516.	
217.		517.	
218.		518.	
219.		519.	
220. TOTAL PAID BY/FOR BORROWER:	271,250.00	520. TOTAL REDUCTIONS IN AMOUNT DUE SELLER:	117,520.35
300. CASH AT SETTLEMENT FROM/TO BORROWER:		600. CASH AT SETTLEMENT TO/FROM SELLER:	
301. Gross amount due from borrower (line 120)	287,521.59	601. Gross amount due to seller (line 420)	276,831.20
302. Less amount paid by/for borrower (line 220)	(271,250.00)	602. Less total reductions in amount due seller (line 520)	(117,520.35)
303. CASH <input checked="" type="checkbox"/> FROM <input type="checkbox"/> TO BORROWER:	16,271.59	603. CASH <input checked="" type="checkbox"/> TO <input type="checkbox"/> FROM SELLER:	159,310.85





B. Type of Loan

1. <input type="checkbox"/> FHA	2. <input type="checkbox"/> FmHA	3. <input type="checkbox"/> Conv. Unins.	5. File Number	7. Loan Number	8. Mortgage Insurance Case Number
4. <input type="checkbox"/> VA	5. <input type="checkbox"/> Conv. Ins.				

C. NOTE: This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. Items marked "(p.o.c.)" were paid outside the closing; they are shown here for informational purposes and are not included in the totals.

D. NAME AND ADDRESS OF BORROWER:

E. NAME AND ADDRESS OF SELLER:

F. NAME AND ADDRESS OF LENDER:

G. PROPERTY LOCATION:

H. SETTLEMENT AGENT: PLACE OF SETTLEMENT:

I. SETTLEMENT DATE: 4/01/94

J. SUMMARY OF BORROWER'S TRANSACTION		K. SUMMARY OF SELLER'S TRANSACTION	
100. GROSS AMOUNT DUE FROM BORROWER:		400. GROSS AMOUNT DUE TO SELLER:	
101. Contract sales price		401. Contract sales price	
102. Personal property		402. Personal property	
103. Settlement charges to borrower: (from line 1400)	4,043.35	403.	
104. [REDACTED]	27,140.37	404.	
105.		405.	
ADJUSTMENTS FOR ITEMS PAID BY SELLER IN ADVANCE:		ADJUSTMENTS FOR ITEMS PAID BY SELLER IN ADVANCE:	
106. City/town taxes to		406. City/town taxes to	
107. County taxes to		407. County taxes to	
108. Assessments to		408. Assessments to	
109.		409.	
110.		410.	
111.		411.	
112.		412.	
120. GROSS AMOUNT DUE FROM BORROWER:	31,183.72	420. GROSS AMOUNT DUE TO SELLER:	
200. AMOUNTS PAID BY OR IN BEHALF OF BORROWER:		500. REDUCTIONS IN AMOUNT DUE TO SELLER:	
201. Deposit or earnest money		501. Excess deposit (see instructions)	
202. Principal amount of new loan(s)	30,000.00	502. Settlement charges to seller (line 1400)	
203. Existing loan(s) taken subject to		503. Existing loan(s) taken subject to	
204.		504. Payoff of first mortgage loan	
205.		505. Payoff of second mortgage loan	
206.		506.	
207.		507.	
208.		508.	
209.		509.	
ADJUSTMENTS FOR ITEMS UNPAID BY SELLER:		ADJUSTMENTS FOR ITEMS UNPAID BY SELLER:	
210. City/town taxes to		510. City/town taxes to	
211. County taxes to		511. County taxes to	
212. Assessments to		512. Assessments to	
213.		513.	
214.		514.	
215.		515.	
216.		516.	
217.		517.	
218.		518.	
219.		519.	
220. TOTAL PAID BY/FOR BORROWER:	30,000.00	520. TOTAL REDUCTIONS IN AMOUNT DUE SELLER:	
300. CASH AT SETTLEMENT FROM/TO BORROWER:		600. CASH AT SETTLEMENT TO/FROM SELLER:	
301. Gross amount due from borrower (line 120)	31,183.72	601. Gross amount due to seller (line 420)	
302. Less amount paid by/for borrower (line 220)	(30,000.00)	602. Less total reductions in amount due seller (line 520)	
303. CASH <input checked="" type="checkbox"/> FROM <input type="checkbox"/> TO BORROWER:	1,183.72	603. CASH <input type="checkbox"/> TO <input type="checkbox"/> FROM SELLER:	

SETTLEMENT CHARGES

700. TOTAL SALES / BROKER'S COMMISSION:				PAID FROM BORROWER'S FUNDS AT SETTLEMENT	PAID FROM SELLER'S FUNDS AT SETTLEMENT
BASED ON PRICE \$ @ % =					
DIVISION OF COMMISSION (LINE 700) AS FOLLOWS:					
701.	\$	to			
702.	\$	to			
703.	Commission paid at settlement				
704.					
800. ITEMS PAYABLE IN CONNECTION WITH LOAN:					
801.	Loan origination fee	%			
802.	Loan discount	%			
803.	Appraisal fee to:		\$ 250	250.00	
804.	Credit report to:		\$ 50	50.00	
805.	Lender's inspection fee				
806.	Mortgage insurance application fee to				
807.	Assumption fee				
808.					
809.					
810.	Underwriting Fee FRA			225.00	
811.	Broker Fee FRA \$450.00				
900. ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE:					
901.	Interest from	4/06/94 to 4/30/94	@ \$ /day	156.75	
902.	Mortgage insurance premium for	mos. to			
903.	Hazard insurance premium for	yrs. to			
904.	Flood Insurance Premium for	yrs. to			
905.					
1000. RESERVES DEPOSITED WITH LENDER:					
1001.	Hazard insurance	months @ \$	per month		
1002.	Mortgage insurance	months @ \$	per month		
1003.	City property taxes	6 months @ \$ 440.42	per month	2,642.52	
1004.	County property taxes	months @ \$	per month		
1005.	Annual assessments	months @ \$	per month		
1006.	Flood insurance	months @ \$	per month		
1007.		months @ \$	per month		
1008.		months @ \$	per month		
1100. TITLE CHARGES:					
1101.	Settlement or closing fee to				
1102.	Abstract or title search to			150.00	
1103.	Title examination to				
1104.	Title insurance binder to				
1105.	Document preparation to				
1106.	Notary fees to				
1107.	Attorney's fees to			350.00	
	<i>(includes above items Numbers: [redacted])</i>				
1108.	Title insurance to				
	<i>(includes above items Numbers: [redacted])</i>				
1109.	Lender's coverage \$	30,000.00			
1110.	Owner's coverage \$			125.00	
1111.					
1112.					
1113.					
1200. GOVERNMENT RECORDING AND TRANSFER CHARGES:					
1201.	Recording fees: Deed \$		Mortgage \$ 38.29	Releases \$ 15.29	53.58
1202.	City/county tax / stamps: Deed \$		Mortgage \$		
1203.	State tax / stamps: Deed \$		Mortgage \$		
1204.					
1205.					
1300. ADDITIONAL SETTLEMENT CHARGES:					
1301.	Survey to				
1302.	Post inspection to				
1303.	Federal Express			15.50	
1304.	Certified Copies			25.00	
1305.					
1306.					
1307.					
1400. TOTAL SETTLEMENT CHARGES (Enter on line 103, Section J and line 502, Section K)				4,043.35	

I have carefully reviewed the HUD-1 Settlement Statement and to the best of my knowledge and belief, it is a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction. I further certify that I have received a copy of the HUD-1 Settlement Statement.

Borrower: [redacted] Date: 4/1/94 Seller: _____ Date: _____
 Borrower: [redacted] Date: 4/1/94 Seller: _____ Date: _____

The HUD-1 Settlement Statement which I have prepared is a true and accurate account of this transaction. I have caused or will cause the funds to be disbursed in accordance with this statement.
 Date: _____ Settlement Agent: [redacted] 4/1/94



B. Type of Loan

1. <input type="checkbox"/> FHA	2. <input type="checkbox"/> FmHA	3. <input type="checkbox"/> Conv. Unins.	6. File Number	7. Loan Number	8. Mortgage Insurance Case Number
4. <input type="checkbox"/> VA	5. <input type="checkbox"/> Conv. Ins.				

C. NOTE: This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. Items marked "(p.o.c.)" were paid outside the closing; they are shown here for informational purposes and are not included in the totals.

D. NAME AND ADDRESS OF BORROWER: [REDACTED]

E. NAME AND ADDRESS OF SELLER: [REDACTED]

F. NAME AND ADDRESS OF LENDER: [REDACTED]

G. PROPERTY LOCATION: [REDACTED]

H. SETTLEMENT AGENT: [REDACTED]
PLACE OF SETTLEMENT: [REDACTED]

I. SETTLEMENT DATE: 10/12/93

J. SUMMARY OF BORROWER'S TRANSACTION		K. SUMMARY OF SELLER'S TRANSACTION	
100. GROSS AMOUNT DUE FROM BORROWER:		400. GROSS AMOUNT DUE TO SELLER:	
101. Contract sales price		401. Contract sales price	
102. Personal property		402. Personal property	
103. Settlement charges to borrower: (from line 1400)	1867.11	403.	
104. [REDACTED]	175,996.88	404.	
105. ADJUSTMENTS FOR ITEMS PAID BY SELLER IN ADVANCE:		405. ADJUSTMENTS FOR ITEMS PAID BY SELLER IN ADVANCE:	
106. City/town taxes to		406. City/town taxes to	
107. County taxes to		407. County taxes to	
108. Assessments to		408. Assessments to	
109.		409.	
110.		410.	
111.		411.	
112.		412.	
120. GROSS AMOUNT DUE FROM BORROWER:	177,863.99	420. GROSS AMOUNT DUE TO SELLER:	
200. AMOUNTS PAID BY/ON BEHALF OF BORROWER:		500. REDUCTIONS IN AMOUNT DUE TO SELLER:	
201. Deposit or earnest money		501. Excess deposit (see instructions)	
202. Principal amount of new loan(s)	177,000.00	502. Settlement charges to seller (line 1400)	
203. Existing loan(s) taken subject to		503. Existing loan(s) taken subject to	
204. Broker credit from FRA	758.43	504. Payoff of first mortgage loan	
205.		505. Payoff of second mortgage loan	
206.		506.	
207.		507.	
208.		508.	
209. ADJUSTMENTS FOR ITEMS UNPAID BY SELLER:		509. ADJUSTMENTS FOR ITEMS UNPAID BY SELLER:	
210. City/town taxes to		510. City/town taxes to	
211. County taxes to		511. County taxes to	
212. Assessments to		512. Assessments to	
213.		513.	
214.		514.	
215.		515.	
216.		516.	
217.		517.	
218.		518.	
219.		519.	
220. TOTAL PAID BY/FOR BORROWER:	177,758.43	520. TOTAL REDUCTIONS IN AMOUNT DUE SELLER:	
300. CASH AT SETTLEMENT FROM/TO BORROWER:		600. CASH AT SETTLEMENT TO/FROM SELLER:	
301. Gross amount due from borrower (line 120)	178,938.15	601. Gross amount due to seller (line 420)	
302. Less amount paid by/for borrower (line 220)	(177,758.43)	602. Less total reductions in amount due seller (line 520)	
303. CASH <input checked="" type="checkbox"/> FROM <input type="checkbox"/> TO BORROWER:	106.41	603. CASH (<input type="checkbox"/> TO) (<input type="checkbox"/> FROM) SELLER:	

SETTLEMENT CHARGES

700. TOTAL SALES / BROKER'S COMMISSION:		PAID FROM BORROWER'S FUNDS AT SETTLEMENT	PAID FROM SELLER'S FUNDS AT SETTLEMENT
BASED ON PRICE \$ @ % =			
700. DIVISION OF COMMISSION (LINE 700) AS FOLLOWS:			
701.	\$ to		
702.	\$ to		
703.	Commission paid at settlement		
704.			
800. ITEMS PAYABLE IN CONNECTION WITH LOAN:			
801.	Loan origination fee	%	
802.	Loan discount	%	
803.	Appraisal fee to:		
804.	Credit report to:		
805.	Lender's inspection fee		
806.	Mortgage insurance application fee to		
807.	Assumption fee		
808.			
809.	Broker Fee FRA \$3982.50		
810.			
811.			
900. ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE:			
901.	Interest from 10/12/93 to 10/31/93 @ \$ 33.95 /day		679.00
902.	Mortgage insurance premium for mos. to		
903.	Hazard insurance premium for yrs. to		
904.	Flood insurance Premium for yrs. to		
905.			
1000. RESERVES DEPOSITED WITH LENDER:			
1001.	Hazard insurance months @ \$ per month		
1002.	Mortgage insurance months @ \$ per month		
1003.	City property taxes 2 months @ \$ 214.84 per month		429.68
1004.	County property taxes months @ \$ per month		
1005.	Annual assessments months @ \$ per month		
1006.	Flood insurance months @ \$ per month		
1007.	months @ \$ per month		
1008.	months @ \$ per month		
1100. TITLE CHARGES:			
1101.	Settlement or closing fee to		
1102.	Abstract or title search to		25.00
1103.	Title examination to		
1104.	Title insurance binder to		
1105.	Document preparation to		
1106.	Notary fees to		
1107.	Attorney's fees to		350.00
	<i>includes above items Numbers:</i>		
1108.	Title insurance to		
	<i>includes above items Numbers:</i>		
1109.	Lender's coverage \$ 177,000.00		300.85
1110.	Owner's coverage \$		
1111.			
1112.			
1113.			
1200. GOVERNMENT RECORDING AND TRANSFER CHARGES:			
1201.	Recording fees: Deed \$; Mortgage \$ 42.29 ; Releases \$ 15.29		57.58
1202.	City/county tax / stamps: Deed \$; Mortgage \$		
1203.	State tax / stamps: Deed \$; Mortgage \$		
1204.			
1205.			
1300. ADDITIONAL SETTLEMENT CHARGES:			
1301.	Survey to		
1302.	Post inspection to		
1303.			
1304.	Certified Copies		25.00
1305.			
1306.			
1307.			
1400. TOTAL SETTLEMENT CHARGES (Enter on line 103, Section J and line 502, Section K)			1,867.11

I have carefully reviewed the settlement statement and to the best of my knowledge and belief, it is a true and accurate statement of all receipts and disbursements made on my account as borrower. I have received a copy of the HUD-1 Settlement Statement.

Borrower: _____ Date: 10/12/93 Seller: _____ Date: _____

Borrower: _____ Date: 10-12-93 Seller: _____ Date: _____

The HUD-1 Settlement Statement which I have prepared is a true and accurate account of this transaction. I have caused or will cause the funds to be disbursed in accordance with this statement.

Date: _____ Seller: _____ Date: 10/12/93

WARNING: It is a crime to knowingly make false statements in the United States on this or any other similar form. Penalties are provided in Title 18 U.S. Code, Sections 1001 and Section 1010.

Residential Loans

Instructions:

1. Before completing the Residential Loan Application, please read the enclosed information, "Statement of Policy and Underwriting Standards", the booklet entitled "Settlement Costs: A HUD Guide", and the Addendum to Loan Application.
2. Complete the enclosed Residential Loan Application in a legible manner, making sure you have provided names, addresses and account numbers, where applicable, for employers, bank accounts and creditors. After completing the application, please review it to see that you have:

Front Side:

- A. (Top) Checked the basis on which credit is being sought.
- B. (Top) Checked the type of mortgage being applied for.
- C. (Top) Checked the purpose of the loan.

Back Side:

- A. (Top) Checked the section indicating whether assets and liabilities are or are not completed jointly. When they are not completed jointly, be sure to attach a separate schedule.
 - B. (Bottom) Checked under "Agreement" your intentions to or not to occupy the property as your primary residence.
 - C. (Bottom) Signed and dated the application.
 - D. (Bottom) Completed the "Information For Government Monitoring Purposes" or initial as your desire not to provide this information.
3. The Borrower shall pay all costs, of whatever nature, in connection with this application including all legal fees, disbursements and other costs, whether or not the loan is consummated. Inspection of the premises to be mortgaged and appraisal thereof is provided solely for purposes and it is understood that such appraisal shall be the sole property of . The content of such appraisal, including the appraiser's opinion of value, will not be disclosed. will commence processing of your application upon receipt of the following information:

- A. \$250 Payable to the Non-Refundable if application is declined or withdrawn, to be credited towards your closing costs when your mortgage is approved.
- B. Verification of Employment and Deposit — (enclosed) To be signed *only* when indicated. (Do not complete these forms.)
- C. Deed with book and page number.
- D. Tax Bill — (recent copy, if available).
- E. Purchase and Sales Agreement — (Executed original or carbon) for property being purchased.
- F. Federal Income Tax Returns and/or W-2 — (Signed and dated copy/past 2 years) for applicants who are self-employed or where income is being derived from commission or overtime earnings, and its use is desired. *Notation:* For self-employed individuals, an acceptable current profit and loss statement for the past two-year period should accompany application, if available.
- G. Lease Agreements or Letters From Lessors — (Copy) where income is being derived from rentals; along with complete signed Federal Income Tax Returns for past two-year period.
- H. Purchase and Sales Agreement and Closing Statement (If available) — (Copy) on property(ies) being sold where the sales are being used to offset liabilities against it, or down payment is being derived from equity in the property.
- I. Condominium Loans — the attached "Condominium Warranties" (Class I or Class II, as is applicable) and "Statement" of Annual Operating Budget and Reserves for the (Current) Year, signed and dated by Seller/Developer/Association prior to submission of this application, unless presently in the file at . The Analysis of Operating Budget and Reserves should be thoroughly completed, breaking down all applicable items in detail, with special attention given to 'Replacement Reserves' for those common elements which will require eventual replacement (i.e., roof, heating plant, parking area, electrical wiring, pool, washer/dryers, etc.) A copy of the condominium documents, master insurance policy, condominium by-laws, declaration of trust, master deed proposed unit deed and either a Class I or Class II Warrantee must accompany this application.

Conditions:

It is expressly understood and agreed between the borrower and that:

1. The title to the above described real estate is to be examined and the papers prepared by closing counsel approved by whose judgment on the title shall be final.
2. may revoke its acceptance of this application at any time before the actual payment of any part or the whole of any money due on the proposed loan, in its absolute discretion; or if the title to the property offered as security for loan shall not prove satisfactory to attorney; or if other investigations shall develop facts respecting the security or responsibility of the applicant unsatisfactory to even if the applicant may claim there was an oral or written commitment of acceptance.
3. In consideration of the granting of a loan secured by a mortgage, it is understood that you will pay for the fees or expenses charged or incurred by any attorney for or on behalf of the mortgagee, and you or your attorney shall be given a copy of any certification of title to the mortgaged property. Such certification shall comply with the requirements of Massachusetts General Laws, Chapter 93, Section 70, as amended.

- A. The responsibility of the attorney for the mortgagee is to protect the interest of the mortgagee.
- B. The mortgagor(s) may, at their own expense, engage an attorney of their own interest in the transaction.
4. The Borrower and Co-Borrower will join in the execution and delivery of the note and mortgage.
5. **Flood Insurance** — Required at owner's expense in accordance with current National Flood Insurance Program provided the property falls within a Special Flood Hazard Area.
6. **Title Insurance** — Acceptance to the [REDACTED] which covers only the [REDACTED] interest, is required in the amount of the first mortgage. [REDACTED] may not require you to obtain a mortgagor's policy which will cover your interest in the property, however, we do recommend you obtain a policy, which is available to you at a minimal additional charge, by simply completing the following. I/We do do not desire a Mortgagor's Title Insurance Policy at time of closing. The cost of this additional policy will be available to you on the Good Faith Estimate, to be submitted to you within three business days of receipt of your application. You may notify us at that time in writing if you desire your mortgagor's policy cancelled.
7. **Plat of Survey** — A plat of survey is required at time of closing on all one-to four-family properties, dated within six months of the closing date, meeting all requirements of the Powder House Mortgage's then current standards.
8. **Condominium Loan** — Recorded Master Condominium Deed, all Condominium Documents, By-Laws, Six-D Certificate, Right of First Refusal, etc. are required 5 days prior to closing to comply with then current [REDACTED]'s standards.
9. **Real Estate Taxes, Insurance and Private Mortgage Insurance** — [REDACTED] requires that one-sixth of the semi-annual real estate taxes, insurance and if applicable, Private Mortgage Insurance be escrowed each month. There is presently no exception to this requirement.
10. **State Building Code** — There is a State Building Code in Massachusetts which has been in effect since January 1, 1975. Its provisions are often more extensive than prior local codes. An occupancy permit will be required under its provisions by PHINC for all newly constructed housing. More information about the Code is available from the building inspector for the Town or City in which the property is located.
11. **State Sanitary Code** — [REDACTED] may also require an inspection to certify compliance with the State Sanitary Code, Articles I and II, to insure that the property meets the minimum standards for habitation set forth in G.L. III, Section 127A. If you are notified that such an inspection is required of the loan, a certificate from the Town or City's Board of Health evidencing compliance with the State Sanitary Code must be presented before a loan can be closed.
12. **Lead Paint Requirement** — As an owner of residential real property, you are required by Mass. G.L. c.III 190-199 (the so-called "Lead Paint Law") to make all substances containing dangerous levels of lead inaccessible to children who live on the property and who are less than six years of age.

Lead-based paint and plaster are, for purposes of the law, deemed to contain a dangerous level of lead when their lead content exceeds 1.2 milligrams per square centimeter (or 0.5% of total nonvolatile content).

The obligation to make lead-based paint, plaster, or other material so as to make it inaccessible to children under six years of age requires that (1) all plaster, paint or other lead-based materials on interior and exterior surfaces and fixtures below four feet from the floor level be removed or adequately covered and (2) all peeling plaster, paint or other lead-based material on interior and exterior surfaces and fixtures (regardless of distance from floor level) be removed or adequately covered. Repainting over lead-based paint, plaster or other material does not adequately cover such materials so as to make them inaccessible for purposes of the Lead Paint Law.

Civil and criminal penalties are provided for those residential real property owners who violate this Law.

Remember that this Law applies only to residential real property where a child under six years of age is an occupant. If you know or anticipate that any child under six years of age will inhabit any property owned by you and mortgaged to the [REDACTED] the [REDACTED] requires that you remove or adequately cover all lead-based paint, plaster, and other such materials containing a dangerous level of lead.

Notation: Many properties will require a clear lead paint inspection report prior to closing of the loan. This requirement is at the discretion of [REDACTED]

**STATEMENT OF POLICY AND UNDERWRITING STANDARDS
FOR ALL ONE TO FOUR-FAMILY AND CONDOMINIUM OWNER-OCCUPIED PROPERTIES**

STATEMENT OF POLICY

IT IS THE POLICY OF [REDACTED] IN ITS MORTGAGE LENDING TO BASE ACCEPTANCE OR REJECTION OF CREDIT APPLICATIONS ON THE APPLICANTS' ABILITY TO PAY, STABILITY OF INCOME AND EMPLOYMENT AND THE WILLINGNESS TO REPAY THEIR OBLIGATIONS AS DEMONSTRATED BY PAST CREDIT HISTORY. IT IS THE POLICY OF [REDACTED] TO COMPLY WITH THE FEDERAL EQUAL CREDIT OPPORTUNITY ACT AND THE REGULATIONS OF THE MASSACHUSETTS COMMISSION AGAINST DISCRIMINATION. THE MORTGAGE COMPANY DOES NOT DISCRIMINATE AGAINST ANY APPLICANT ON A PROHIBITED BASIS, REGARDING ANY ASPECT OF A CREDIT TRANSACTION, BECAUSE OF RACE, COLOR, RELIGION, NATIONAL ORIGIN, SEX, AGE (PROVIDED THAT THE APPLICANT HAS THE CAPACITY TO ENTER INTO A BINDING CONTRACT), MARITAL STATUS, RECEIPT OF PUBLIC ASSISTANCE OR THE APPLICANTS' GOOD FAITH EXERCISE OF ANY RIGHTS UNDER THE CONSUMER PROTECTION ACT. IT IS THE POLICY OF [REDACTED] NOT TO ACCEPT ORAL APPLICATIONS. ALL APPLICATIONS FOR CREDIT MUST BE IN WRITING.

[REDACTED] DOES NOT BASE THE ESTIMATED MARKET VALUE IN THE APPRAISAL REPORT, IN WHOLE OR IN PART, UPON RACE, COLOR, OR NATIONAL ORIGIN OF THE PROSPECTIVE OWNERS OR OCCUPANTS OF THE PROPERTIES IN THE VICINITY OF THE PROPERTY APPRAISED, NOR ON THE AGE OF THE HOMES OR THE INCOME LEVEL OF A GIVEN AREA.

ON PROPERTIES WHERE MAXIMUM FINANCING IS REQUESTED, THE APPRAISER MUST DETERMINE THAT THIS PROPERTY IS IN AVERAGE OR ABOVE AVERAGE PHYSICAL CONDITION, THAT NO SIGNIFICANT COSMETIC OR STRUCTURAL IMPROVEMENTS ARE NECESSARY TO MAKE THE PROPERTY READILY MARKETABLE, AND THAT ALL NEIGHBORHOOD AMENITIES AND PUBLIC SERVICES ARE OF AT LEAST AVERAGE QUALITY AND MEET STATE AND SANITARY CODES.

IT IS THE POLICY OF [REDACTED] TO UNDERWRITE ALL LOANS IN ACCORDANCE WITH THE STRICTER UNDERWRITING GUIDELINES OF THE FEDERAL HOME LOAN MORTGAGE CORPORATION (FHLMC), FEDERAL NATIONAL MORTGAGE ASSOCIATION (FNMA), AS MAY BE APPLICABLE ON A CASE-BY-CASE BASIS.

UNDERWRITING STANDARDS

The following is a partial list of [REDACTED] current underwriting guidelines which are subject to change without notice or warning.

- A. **Down Payment.** The down payment is the difference between the purchase price of the Mortgaged Premises and the mortgage loan amount, expressed as a percentage of the purchase price.
1. For mortgage loans with a loan-to-value ratio of more than eighty percent (80%), the entire down payment must be paid from the Borrower's cash or other equity. No secondary financing is permitted.
 2. For mortgage loans with a loan-to-value ratio of eighty percent (80%) or less, a minimum down payment of ten percent (10%) of the purchase price of the Mortgaged Premises must be cash or other equity. The remainder may be cash, other equity or secondary financing.
 3. All amounts escrowed by [REDACTED] including real estate taxes, hazard and mortgage insurance impounds/escrows must be paid from the Borrower(s) cash.
 4. For refinance loans, the Borrower's equity must be at least twenty percent (20%) of the appraised value at the time of mortgage loan closing.
- B. **Mortgage Insurance.** Mortgage insurance issued by an approved mortgage insurer is required on all conventional mortgage loans that have a loan-to-value ratio in excess of eighty percent (80%). Coverage is required on the amount in excess of seventy-five percent (75%) of value and must remain in force until the mortgage loan is reduced to eighty percent (80%) of the value.
- C. **Occupancy.** At least one borrower as of the closing date is occupying all or part of the mortgaged premises as his/her primary residence and borrower is an individual or individuals. *Notation:* There is no obligation to [REDACTED] to accept more than two borrowers per residential loan application.
- D. **Type of Structure:** The Mortgage Premises must consist of a detached or semi-detached dwelling, row dwelling, townhouse, a unit within a vertical or horizontal condominium project, undamaged by fire, windstorm or other casualty. Construction of the Mortgaged Premises, including subsurface facilities, must be completed as of the Settlement Date. The principal residence comprising the Mortgaged Premises must not be a mobile home, a vacation property or a seasonal property. [REDACTED] will determine, in its sole discretion, whether the Mortgaged Premises fall within any of the foregoing categories. The Mortgaged Premises must be in conformance with all applicable zoning and use restrictions and local building and housing codes.
- A mortgage on a unit in a Class I condominium project will not be eligible, unless at least eighty percent (80%) of the units sold in the condominium project have been sold to individuals for use as their primary year-round residence. In a Class II condominium project at least sixty percent (60%) of the units must be occupied by unit owners as their primary year-round residence.
- E. **Monthly Housing Expense-To-Income Ratio.** Monthly housing expense is the sum of the principal and interest payments on the mortgage(s), hazard insurance premium, real estate taxes and, if applicable, mortgage insurance premium, homeowners association dues (excluding unit utility charges). The monthly housing expense should normally be from twenty-five to twenty-eight percent (25-28%) or less of the Borrower's "stable monthly income".
- F. **Monthly Debt Payment-To-Income Ratio.** Total payment is the sum of the housing expense (as defined above), payment on installment debt which has more than ten (10) remaining payments, and alimony, child support or maintenance payments. The total debt payment should normally be from thirty-three to thirty-six percent (33-36%) or less of the Borrower's "stable monthly income".
- G. **Stable Monthly Income.** Stable monthly income is the Borrower's gross monthly income from primary employment base earnings plus recognizable secondary income. Secondary income of any Borrower, such as bonuses, commissions, overtime, or part-time employment, should only be recognized in "stable monthly income" if such items of secondary income are typical for the occupation sustained by the Borrower's previous two years' earnings and continuation is probable based on foreseeable economic conditions.
- If the mortgage loan application discloses income from alimony, child support or maintenance payments, [REDACTED] will consider such payments as income to the extent that they are likely to be consistently made (i.e., whether the payments are received pursuant to a written agreement or court decree; the length of time the payments have been received; the regularity of receipt; the availability of procedures to compel payment; whether full or partial payments have been made; the age of any child; and the creditworthiness of the payor, including the credit history of the payor where available, and allowable under the Fair Credit Reporting Act and other applicable laws).
- Income considered in underwriting of each loan and cash or other equity required to close each loan must be substantiated. In cases where the Borrower is self-employed, the minimum documentation to verify income would be acceptable financial statements, including profit and loss statements and balance sheet for the two (2) fiscal years prior to the Borrower's application and/or complete, signed Federal income tax returns for the same period.
- Items such as age, education, training, technical skills, occupation and past employment history are taken into account on a case-by-case basis in determining "stable monthly income". Frequent changes of employment or residence by the Borrower within the recent past must be satisfactorily explained.
- H. **Borrower's Credit Reputation.** [REDACTED] will determine that the Borrower's housing payments plus other obligations do not constitute an undue strain on the Borrower's ability to make all such payments promptly based, in part, upon the credit reputation of the Borrower(s).
1. **Slow Payments Shown on Credit Report.** If the Borrower has a recent history of slow payments on a previous mortgage(s), Powder House will require a detailed, acceptable written explanation. Slow payment of the other debts may constitute a pattern of late payments, or a payment pattern which appears to indicate slow payment on debts related to basic needs, which may be deemed unacceptable.
 2. **Bankruptcy.** If Borrower has been bankrupt, a satisfactory explanation determining that the Borrower has evidenced sufficient present creditworthiness must be furnished.

It is understood and agree that, if granted, this loan and mortgage may be sold and assigned by [REDACTED] to another institutional mortgage investor.

REQUIRED DISCLOSURES IN CERTAIN REAL ESTATE TRANSACTIONS

MORTGAGE TYPE REQUESTED

- Fixed Rate *0 points, 30yr*
- Renegotiable Rate
- Non-Indexed Review
- Variable Rate

If you desire a renegotiable rate mortgage, or a non-indexed review mortgage, or a variable rate mortgage, check period of review: one year three years five years

Before designating your choice of a fixed rate mortgage, renegotiable rate mortgage, non-indexed review mortgage, or variable rate mortgage, please read the Addendum to Loan Application provided pursuant to Chapter 184 of the General Laws, as amended.

I (We) acknowledge receipt of a copy of all items contained herein along with the information booklet entitled "Settlement Costs: A HUD Guide" and the Addendum to Loan Application.

Borrower:

Date

7/7/92

Co-Borrower:

Date

7/5/92



State of New Hampshire

Banking Department

169 Manchester Street
Concord, New Hampshire 03301

Telephone: (603) 271-3561

A. ROLAND ROBERGE
BANK COMMISSIONER
ALLAN N. JEANNOTTE
DEPUTY BANK COMMISSIONER
PAUL E. BOURGAULT
CHIEF BANK EXAMINER

Form 397-A-2
FIRST MORTGAGE BANKER/BROKER
ANNUAL REPORT

RECEIVED

JAN 13 1993

NEW HAMPSHIRE
BANK COMMISSION

READ INSTRUCTIONS
CAREFULLY

INSTRUCTIONS

- ONLY INFORMATION REGARDING NEW HAMPSHIRE FIRST MORTGAGE LOANS SHOULD BE REPORTED ON THIS FORM
- Fully completed reports must be postmarked on or before February 1. Failure to file a fully completed report by February 1 shall result in a \$25/day fine.
- Complete all items. DO NOT leave items blank. Reports with blank items will be returned for completion. Fines will be assessed based on the postmark date of completed reports. The department is under no obligation to review and return incomplete reports before the February 1 deadline.
- If you did not make or broker any New Hampshire loans during the reporting year, you must either provide the department with a WRITTEN statement to such effect which is postmarked on or before February 1,

OR

Utilize this form and make an affirmative statement that no such loans were made/brokered, (ie: "none", "0", "zero", etc.). DO NOT use "N/A", state "not applicable" or leave blank.

- Items requiring a numerical response which are marked "N/A" or "not applicable", or forms submitted with items left blank, will be considered incomplete, will be returned, and will be subject to fines if not completed and returned to this office on or before February 1.
- Fines will NOT be waived for failure to submit a fully completed report postmarked on or before February 1. Failure to submit a fully completed report shall be considered to be within the control of the licensee.
- If you held a license for any portion of the reporting year you must file a report, even if no loans were made or brokered. Failure to file will result in a \$25/day fine.
- REPORTS TRANSMITTED VIA "FAX" WILL NOT BE ACCEPTED. LATE FILING FINES WILL BE ASSESSED UNLESS AN ORIGINAL SIGNED AND NOTARIZED REPORT FORM IS RECEIVED BY THIS OFFICE POSTMARKED ON OR BEFORE FEBRUARY 1.

Reporting Period Ended December 31, 1993

Name of licensee FINANCIAL RESOURCES, INC License # 1668
(for reporting period)

Trade name d/b/a (if applicable) NA

Place of business 15 NORTHVIEW DRIVE MEREDITH
(street) (city) NH 03253
(state) (zip)

Number of offices included 1 (If more than one office, attach sheet listing addresses of all offices included in this report.)

Type of business conducted: Mortgage Banker Mortgage Broker
(Check both if applicable.)

Company contact person SCOTT FARAH Tel # (603) 277-1133

Address SAME Title PRESIDENT

SCHEDULE A
NH FIRST MORTGAGE LOANS BROKERED

	<u>No. of NH Loans</u>	<u>\$ Amount</u> <u>(Omit Cents)</u>
NH first mortgage loans BROKERED during reporting year	<u>279</u>	<u>26,966,101</u>

SCHEDULE B
ANALYSIS OF NH FIRST MORTGAGE LOANS MADE

	<u>No. of NH Loans</u>	<u>\$ Amount</u> <u>(Omit Cents)</u>
NH first mortgage loans MADE during reporting year	* <u>0</u>	# <u>0</u>
Total balances outstanding on Dec 31 for all NH first mortgage loans retained or serviced	_____	_____

SCHEDULE C
ANALYSIS OF NH FIRST MORTGAGE LOANS MADE BY NUMBER AND DOLLAR AMOUNT

NH first mortgage loans MADE during reporting year:

	<u>No. of NH Loans</u>	<u>\$ Amount</u> <u>(Omit Cents)</u>
\$ 1 thru \$ 50,000	_____	\$ _____
\$ 50,001 thru \$ 75,000	_____	_____
\$ 75,001 thru \$100,000	_____	_____
\$100,001 thru \$125,000	_____	_____
\$125,001 thru \$150,000	_____	_____
Over \$150,000	_____	_____
Total NH first mortgage loans MADE	* <u>0</u>	# \$ <u>0</u>

* Must agree
 # Must agree

AFFIDAVIT

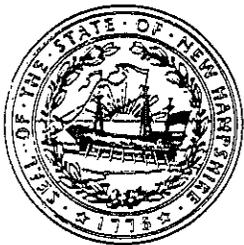
I, SCOTT FARAH, the undersigned, being the PRESIDENT of the FINANCIAL RESOURCES, INC swear, that to the best of my knowledge and belief the information supplied on this form, including accompanying schedules and statements (if any) are true and correct.



State of New Hampshire
 County of Merrimack) ss

Subscribed and sworn to before me this 10 day of January, 19 96

Notary Public/Justice of the Peace
 My commission expires 9/16/97



OIC LTB 2/15/94 (H)

State of New Hampshire

Banking Department

FORM 397-A-2

169 Manchester Street
Concord, New Hampshire 03301

Telephone: (603) 271-3561
FAX: (603) 271-1090

A. ROLAND ROBERGE
BANK COMMISSIONER
ALLAN N. JEANNOTTE
DEPUTY BANK COMMISSIONER
PAUL E. BOURGAULT
CHIEF BANK EXAMINER

VERIFIED APPLICATION FOR FIRST MORTGAGE BANKER AND/OR BROKER LICENSE UNDER RSA 397-A

RECEIVED
NEW HAMPSHIRE
BANK COMMISSIONER

License Year: 1994

New and Renewal Application Fees

Principal Office \$250.00 Each Branch Office \$250.00

Make Check Payable To:
"STATE OF NEW HAMPSHIRE"

- Check one: New Application _____ Renewal Application
- Check one or both: Banker Broker
- If broker is selected in 2. above, attach \$20,000 surety bond.
- Name of Applicant: Financial Resources + Assistance, Inc
- Applicant's primary place of business:
15 Northview Drive Meredith NH 03253 (603) 279-1133
(Street) (City) (State) (Zip) (Phone)
- If applicant's primary place of business is not in New Hampshire, a New Hampshire agent must be designated:
Name of Agent: _____
Address of Agent (N.H.): _____
Telephone Number: _____
- Contact person for actions of licensee Scott Farah President Same
(Name) (Title) (Telephone)
- Provide trade name, if applicable. Attach certificate of trade name registration issued by N.H. Secretary of State, unless trade name certificate was previously filed with the Banking Department and trade name has not changed since that filing:

- List all branch offices to be licensed (attach additional sheet, if necessary):

<u>Street Address</u>	<u>City</u>	<u>State</u>	<u>Zip</u>	<u>Phone</u>
- Attach a list of the names, addresses and titles of the applicant's principal owners, officers and directors.
Scott Farah

11. Attach resumes or similar documents which indicate the lending and/or loan brokering experience of the applicant organization and the organization's officers and managers/senior employees.
12. Attach a list of all current lending and/or loan brokering licenses issued by any other state.
13. *NONE*
Has applicant, or any of the applicant's owners, officers or directors, ever had a lending or loan brokering license revoked, suspended or denied by this or any other state? If yes, provide details on a separate sheet.
Yes _____ No
14. If applying for a BANKER license, or a BANKER AND BROKER license, complete the balance sheet below:

BALANCE SHEET

Statement Date 12/11/93
Audited _____ Unaudited

Information supplied on the following balance sheet represents the assets and liabilities of (check ONE):

Corporation Partnership _____ Individual _____ Other (specify) _____

NOTE: STATE ALL FIGURES IN THOUSANDS

<u>ASSETS</u>		<u>LIABILITIES</u>	
1) Cash on hand and in banks	\$ 11,000	9) Accounts payable	\$ 9,500
2) Notes, loans and other accounts receivable	160,500	10) Notes payable to banks	0
3) Merchandise and inventory at lower of cost or value	_____	11) Notes payable to others	15,000
4) Real estate	_____	12) Real estate mortgages	0
5) Machinery and equipment at cost less depreciation	35,000	13) Interest and taxes due and unpaid	0
6) Marketable securities	_____	14) Other debts and liabilities	0
7) Life insurance (face amount \$ <u>100,000</u>) cash surrender value	0		
8) Other Assets (attach schedule)	_____		
		TOTAL LIABILITIES	24,500
TOTAL ASSETS	\$ 206,500		
		15) NET WORTH	182,000
		TOTAL LIABILITIES AND NET WORTH	\$ 206,500

15. Assets and liabilities are true to the best of my knowledge and belief.

Signature _____ Title President Date 12/10/93

16. Provide a sample of interest rates which you currently charge, or expect to charge on December 1. The annual percentage rate should be as described in Regulation Z of the Federal Reserve Board. Assume a \$70,000 first mortgage with a loan to value ratio of 80% and a 30 year term.

	Interest Rate	Points Charged	Annual % Rate	Other Charges
Variable Rate	<u>4.875</u>	<u>0</u>	<u>4.875</u>	<u>1200 closing costs</u>
Fixed Rate	<u>7.5</u>	<u>0</u>	<u>7.5</u>	<u>1200 " "</u>

ence of the

Provide index used on variable rate determination: 1 YR T-BILL plus 2.875%

18. Attach a printed rate sheet, if available.

AFFIRMATION

I subscribe and affirm, under penalty of perjury, that the statements made in this application, including statements made in any accompanying papers, have been examined by me and to the best of my knowledge and belief are true, correct and complete, and that I am duly authorized to execute this affirmation.

Date: 12/10/93

Financial Resources and Assistance
(Applicant) of the Lakes Region
By [Redacted] Scott Farah Inc.
Title President

State of New Hampshire)
County of Belton) SS.

Personally appeared the above named applicant Financial Resources and Assistance of
the Lakes Region Inc. by Scott Farah, its President
(Name) (Title)

hereunto duly authorized, and acknowledged under penalty of perjury the foregoing statements by him/her subscribed to be true.

Dated at 12/10/93, before me [Redacted]
Justice of the Peace/Notary Public

this 10 day of December 19 93.

My Commission expires 9/16/97

=====
Bank Commissioner may take up to 45 days to approve or deny an application. Application fees are non-refundable.
=====

-OFFICE USE ONLY-

Date Received _____ Date returned as incomplete _____ Date Accepted _____
Check No. _____ Amount \$ _____ Date of Lic. Rev. Comm. Mtg. _____
Approved _____ Denied _____
Date of Issue 2-16-94 License No. 2066 (Banker) (Broker)
Date Denial Notice _____ Reasons for Denial _____

SCOTT FARAH
President/Owner

Received degrees in Business and Financial Planning in 1985. Soon thereafter went to work for D. E. Dodge & Associates, a financial planning firm in Laconia, NH. In 1989 Financial Resources, Inc. was established as a mortgage brokerage division of D. E. Dodge & Associates which held a mortgage brokerage license.

In 1990 Financial Resources, Inc. separated from D. E. Dodge & Associates as a separate entity for the express purpose of mortgage brokering. At that time Scott Farah became the President and majority stockholder of the company.