

Uniform Residential Loan Application

This form is designed to be completed by the applicant(s) with the lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower", as applicable. Information must also be provided (and the appropriate box checked) when the income or assets of a person other than the "Borrower" (including the Borrower's spouse) will be used as a basis for loan qualification or the income or assets of the Borrower's spouse will not be used as a basis for loan qualification, but his or her liabilities must be considered because the Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

Mortgage Applied for:				Agency Case Number		Lender Case No.	
<input type="checkbox"/> VA	<input checked="" type="checkbox"/> Conventional	<input type="checkbox"/> Other:					
<input type="checkbox"/> FHA	<input type="checkbox"/> FinHA						
Amount	Interest Rate	No. of Months	Amortization Type:	<input checked="" type="checkbox"/> Fixed Rate	Other (explain):		
\$ 104,000	7.25%	360		<input type="checkbox"/> ARM	ARM (type):		

Subject Property Address (street, city, state, zip)		No. of Units
Legal Description of Subject Property (attach description if necessary)		Year Built
See Deed		1

Purpose of Loan		Property will be:	
<input checked="" type="checkbox"/> Purchase	<input type="checkbox"/> Construction	<input checked="" type="checkbox"/> Primary Residence	<input type="checkbox"/> Secondary Residence
<input type="checkbox"/> Refinance	<input type="checkbox"/> Construction-Permanent	<input type="checkbox"/> Investment	

Complete this line if construction or construction-permanent loan.					
Year Lot Acquired	Original Cost	Amount Existing Liens	(a) Present Value of Lot	(b) Cost of Improvements	Total (a + b)
	\$	\$	\$	\$	\$

Complete this line if this is a refinance loan.					
Year Acquired	Original Cost	Amount Existing Liens	Purpose of Refinance	Describe Improvements	Cost: \$
1999	\$ 110,000	\$ 100,105	fixed rate + remove PMI	<input type="checkbox"/> made <input type="checkbox"/> to be made	

Manner in which Title will be held		Estate will be held in:
JTWROS		<input type="checkbox"/> Fee Simple
		<input type="checkbox"/> Leasehold (show expiration date)

Borrower's Name (include Jr. or Sr. if applicable)				Co-Borrower's Name (include Jr. or Sr. if applicable)			
[Redacted]				[Redacted]			
Social Security Number	Home Phone (incl. area code)	Age	Yrs. School	Social Security Number	Home Phone (incl. area code)	Age	Yrs. School
[Redacted]	[Redacted]		12	[Redacted]	same		12
<input checked="" type="checkbox"/> Married		Dependents (not listed by Co-Borrower)		<input checked="" type="checkbox"/> Married		Dependents (not listed by Borrower)	
<input type="checkbox"/> Unmarried (include single, divorced, widowed)		no. ages		<input type="checkbox"/> Unmarried (include single, divorced, widowed)		no. ages	
<input type="checkbox"/> Separated				<input type="checkbox"/> Separated			

Present Address (street, city, state, zip code)				Present Address (street, city, state, zip code)			
[Redacted]				[Redacted]			
<input type="checkbox"/> Own <input checked="" type="checkbox"/> Rent				<input type="checkbox"/> Own <input checked="" type="checkbox"/> Rent			
No. Yrs.				No. Yrs.			

Name & Address of Employer		Yrs. on this job	Name & Address of Employer		<input type="checkbox"/> Self Employed	Yrs. on this job
[Redacted]		3	[Redacted]			
		Yrs. employed in this line of work/profession				Yrs. employed in this line of work/profession
		7				

Name & Address of Employer		Dates (from - to)	Name & Address of Employer		Dates (from - to)
[Redacted]			[Redacted]		
		Monthly Income			Monthly Income
		\$			\$

Name & Address of Employer		Dates (from - to)	Name & Address of Employer		Dates (from - to)
[Redacted]			[Redacted]		
		Monthly Income			Monthly Income
		\$			\$

Schedule of Real Estate Owned (If additional properties are owned, use continuation sheet.)

ASSETS AND LIABILITIES (CONT.)

Property Address (enter S if sold, PS if pending sale or R if rental being held for income)	Type of Property	Present Market Value	Amount of Mortgages & Liens	Gross Rental Income	Mortgage Payments	Insurance, Maintenance, Taxes & Misc.	Net Rental Income
[REDACTED]	SPD	\$130,000	\$103,105	✓	\$803 ⁶⁰	\$364	✓
Totals		\$	\$	\$	\$	\$	\$

List any additional names under which credit has previously been received and indicate appropriate creditor name(s) and account number(s):

Alternate Name	Creditor Name	Account Number

DETAILS OF TRANSACTION **DECLARATIONS**

a. Purchase price	\$
b. Alterations, improvements, repairs	
c. Land (if acquired separately)	
d. Refinance (incl. debts to be paid off)	100,105.00
e. Estimated prepaid items	2359.50
f. Estimated closing costs	1493.00
g. PMI, MIP, Funding Fee	
h. Discount (if Borrower will pay)	
i. Total costs (add items a through h)	103,957.50
j. Subordinate financing	
k. Borrower's closing costs paid by Seller	
l. Other Credits (explain)	
m. Loan amount (exclude PMI, MIP, Funding Fee financed)	104,000.00
n. PMI, MIP, Funding Fee financed	
o. Loan amount (add m & n)	104,000.00
p. Cash from Borrower (subtract j, k, l & o from i)	(42 ⁵⁰)

If you answer "yes" to any questions a through i, please use continuation sheet for explanation.

	Borrower		Co-Borrower	
	Yes	No	Yes	No
a. Are there any outstanding judgments against you?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
b. Have you been declared bankrupt within the past 7 years?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
d. Are you a party to a lawsuit?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, or judgment? (This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans, any mortgage, financial obligation, bond, or loan guarantee. If "Yes," provide details, including date, name and address of Lender, FHA or VA case number, if any, and reasons for the action.)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee? If "Yes," give details as described in the preceding question.	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
g. Are you obligated to pay alimony, child support, or separate maintenance?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
h. Is any part of the down payment borrowed?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
i. Are you a co-maker or endorser on a note?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
j. Are you a U.S. citizen?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
k. Are you a permanent resident alien?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
l. Do you intend to occupy the property as your primary residence? If "Yes," complete question m below.	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
m. Have you had an ownership interest in a property in the last three years?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>

(1) What type of property did you own - principal residence (PR), second home (SH), or investment property (IP)?
 (2) How did you hold title to the home - solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?

ACKNOWLEDGMENT AND AGREEMENT

The undersigned specifically acknowledge(s) and agree(s) that: (1) the loan requested by this application will be secured by a first mortgage or deed of trust on the property described herein; (2) the property will not be used for any illegal or prohibited purpose or use; (3) all statements made in this application are made for the purpose of obtaining the loan indicated herein; (4) occupation of the property will be as indicated above; (5) verification or reverification of any information contained in the application may be made at any time by the Lender, its agents, successors and assigns, either directly or through a credit reporting agency, from any source named in this application, and the original copy of this application will be retained by the Lender, even if the loan is not approved; (6) the Lender, its agents, successors and assigns will rely on the information contained in the application and I/we have a continuing obligation to amend and/or supplement the information provided in this application if any of the material facts which I/we have represented herein should change prior to closing; (7) in the event my/our payments on the loan indicated in this application become delinquent, the Lender, its agents, successors and assigns, may, in addition to all their other rights and remedies, report my/our name(s) and account information to a credit reporting agency; (8) ownership of the loan may be transferred to successor or assign of the Lender without notice to me and/or the administration of the loan account may be transferred to an agent, successor or assign of the Lender with prior notice to me; (9) the Lender, its agents, successors and assigns make no representations or warranties, expressed or implied, to the Borrower(s) regarding the property, the condition of the property, or the value of the property. Certification: I/We certify that the information provided in this application is true and correct as of the date set forth opposite my/our signature(s) on this application and acknowledge my/our understanding that any intentional or negligent misrepresentation(s) of the information contained in this application may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et. seq. and liability for monetary damages to the Lender, its agents, successors and assigns, insurers and any other person who may suffer any loss due to reliance upon any misrepresentation which I/we have made on this application.

Borrower's Signature: _____ Date: _____
 Co-Borrower's Signature: _____ Date: _____

INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The following information is requested by the Federal Government for certain types of loans related to a dwelling, in order to monitor the Lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a Lender may neither discriminate on the basis of this information, nor on whether you choose to furnish it. However, if you choose not to furnish it, under Federal regulations this Lender is required to note race and sex on the basis of visual observation or surname. If you do not wish to furnish the above information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the Lender is subject under applicable state law for the particular type of loan applied for.)

BORROWER	CO-BORROWER
<input type="checkbox"/> I do not wish to furnish this information <input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> Black, not of Hispanic origin <input type="checkbox"/> Hispanic <input type="checkbox"/> Asian or Pacific Islander <input checked="" type="checkbox"/> White, not of Hispanic origin <input type="checkbox"/> Other (specify) _____	<input type="checkbox"/> I do not wish to furnish this information <input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> Black, not of Hispanic origin <input type="checkbox"/> Hispanic <input checked="" type="checkbox"/> Asian or Pacific Islander <input checked="" type="checkbox"/> White, not of Hispanic origin <input type="checkbox"/> Other (specify) _____
Sex: <input checked="" type="checkbox"/> Female <input checked="" type="checkbox"/> Male	Sex: <input checked="" type="checkbox"/> Female <input type="checkbox"/> Male

To be Completed by Interviewer

This application was taken by: face-to-face interview by mail by telephone

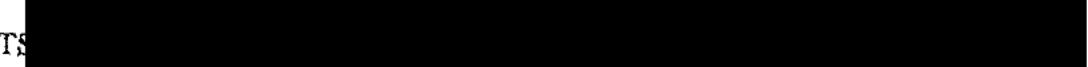
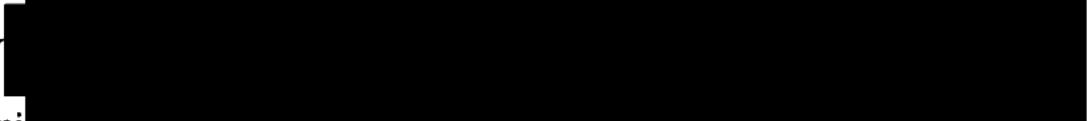
Interviewer's Name (print or type): Donna M. Goodwin
 Interviewer's Signature: _____ Date: _____
 Interviewer's Phone Number (incl. area code): 603 279 1133

Name and Address of Interviewer's Employer:
FINANCIAL RESOURCES, INC.
15 NORTHVIEW DRIVE
P.O. BOX 1158
MEREDITH, NH 03253

GOOD FAITH ESTIMATE OF SETTLEMENT CHARGES

Listed below is the Good Faith Estimate of Settlement Charges made pursuant to the requirements of the Real Estate Settlement Procedures Act (RESPA). These figures are only estimates and the actual charges due at settlement may be different.

DATE: 04/23/01

APPLICANTS 
PROPERTY 

Appraisal	\$ <u>300 (275)</u>
Credit report	<u>75</u>
Secondary Market Fee	<u>400</u>
Processing Fee	<u>350/475</u> <i>waive</i>
Attorney Fees	<u>700</u> <i>600</i>
Title Insurance (\$2/\$1000)	<u>208</u>
Recording Fees	<u>60</u>
Transfer Taxes (\$7.50/\$1000)	<u>/</u>
Survey Waiver Fee	<u>75</u>
Portfolio Lender Fees	<u>995</u>
Tax Service Fee	<u>75</u>
Misc Cost	<u>50</u>
ESTIMATED CLOSING COSTS	<u>1543</u>
Points	<u>/</u>
TOTAL ESTIMATED CLOSING COSTS	<u>1543</u>

ESTIMATED ESCROWS AND PRE-PAID EXPENSES

Homeowners Insurance <u>4</u> p/m @ \$ <u>30</u>	<u>120</u>
Mortgage Insurance p/m @ \$	<u>/</u>
Real Estate Taxes <u>6</u> p/m @ \$ <u>270</u>	<u>1620</u>
Interest per diem <u>7.25</u> % x 30 days @ \$ <u>20⁶⁵</u>	<u>619⁵⁰</u>

TOTAL ESTIMATED ESCROW AND PRE-PAID EXPENSES \$ 2359⁵⁰

Loan amount \$ 104,000 Interest rate 7.25 Term 360
Monthly payment \$ 709⁴⁶ Real estate taxes \$ 270 PMI \$ 0
H.O. insurance \$ 30 Total monthly PITI \$ 1009⁴⁶

Delivery of above Good Faith Estimate is acknowledged.

[Signature] Borrower _____ Date _____
[Signature] Co-Borrower _____ Date _____

