

ITEMIZATION OF AMOUNT FINANCED

Date: JUNE 2, 2011

SAMPLE  
Loan #: FHAARMSAMPLE

Lender: DOCUTECH DEMONSTRATION

Borrower(s): BEN J. SAMPLE  
MARY BETH SAMPLE

Property Address: 987 PROPERTY STREET, HALEDON, NJ 07508

Loan Amount: \$364,519.00

Prepaid Finance Charge (itemized below): - \$4,457.98

Amount Financed: \$360,061.02

Itemization of Prepaid Finance Charge

Paid by S* Seller L* Lender K* Broker R* Branch O* Other	Paid Outside of Closing	Amount Paid By Others	Finance Charges Paid By Borrower
Daily interest charges from 08/12/11 to 09/01/11 20 @ \$42.444 / day			\$848.88
UPFRONT MIP to			\$3,609.10
Total Prepaid Finance Charge			\$4,457.98

Amount Paid on Your Account/Amount Paid to Others on Your Behalf

Paid by S* Seller L* Lender K* Broker R* Branch O* Other	Paid Outside of Closing	Amount Paid By Others	Other Charges Paid By Borrower
Appraisal fee to STATEWIDE APPRAISERS		\$400.00 (S*)	
APPLICATION FEE to		\$345.00 (S*)	
COMMITMENT FEE to			\$425.00
CITY TAX UPFRONT to			\$2,700.00
Mortgage Insurance 0 months @ \$343.22 per month			
CITY PROPERTY TAXES 0 months @ \$976.42 per month			
Owner's title insurance		\$555.00 (S*)	
Lender's title insurance		\$1,658.00 (S*)	
ATTORNEY FEES to		\$950.00 (S*)	
FLOOD SEARCH to		\$30.00 (S*)	
SERVICE CHARGES RECORDING to		\$135.00 (S*)	
COURIER FEE to		\$125.00 (S*)	
Deed \$ Mortgage \$ Releases \$		\$580.00 (S*)	

- BORROWER - BEN J. SAMPLE - DATE -

- BORROWER - MARY BETH SAMPLE - DATE -



**U.S. Department of Housing and Urban Development**  
**Energy Efficient Mortgage Program**

**SAMPLE**  
Loan #: **FHAARMSAMPLE**  
Case #: **123-1231234 123**

FHA's Energy Efficient Mortgage program (EEM) helps homebuyers or homeowners save money on utility bills by enabling them to finance the cost of adding energy efficiency features to new or existing housing as part of their FHA insured home purchase or refinancing mortgage.

### **Purpose**

In 1992, Congress mandated a pilot demonstration of Energy Efficient Mortgages (EEMs) in five states. In 1995, the pilot was expanded as a national program. EEMs recognize that reduced utility expenses can permit a homeowner to pay a higher mortgage to cover the cost of the energy improvements on top of the approved mortgage. FHA EEMs provide mortgage insurance for a person to purchase or refinance a principal residence and incorporate the cost of energy efficient improvements into the mortgage. The borrower does not have to qualify for the additional money and does not make a downpayment on it. The mortgage loan is funded by a lending institution, such as a mortgage company, bank, or savings and loan association, and the mortgage is insured by HUD. FHA insures loans. FHA does not provide loans.

### **Eligibility Requirements**

- The borrower is eligible for a maximum FHA insured loan, using standard underwriting procedures. The borrower must make a 3.5 percent downpayment. This 3.5 percent downpayment is based on the sales price or appraised value. Any upfront mortgage insurance premium can be financed as part of the mortgage.
- Eligible properties are one- to four-unit existing and new construction. EEMs may be added to some other loan types, including streamline refinances. The cost of the energy efficient improvements that may be eligible for financing into the mortgage is the lesser of A or B as follows:
  - A. The dollar amount of cost-effective energy improvements, plus cost of report and inspections, or
  - B. The lesser of 5% of:
    - The value of the property, or
    - 115% of the median area price of a single family dwelling, or
    - 150% of the conforming Freddie Mac limit.
- To be eligible for inclusion in the mortgage, the energy efficient improvements must be cost effective, meaning that the total cost of the improvements is less than the total present value of the energy saved over the useful life of the energy improvement.
- The cost of the energy improvements and estimate of the energy savings must be determined by a home energy rating report that is prepared by an energy consultant using a Home Energy Rating System (HERS). The cost of the energy rating report and inspections may be financed as part of the cost effective energy package.
- The energy improvements are installed after the loan closes. The lender will place the money in an escrow account. The money will be released to the borrower after an inspection verifies that the improvements are installed and the energy savings will be achieved.
- The maximum mortgage limit for a single family unit depends on its location, and it is adjusted annually. To find FHA maximum mortgage limits for any county in the country, go to <https://entp.hud.gov/idapp/html/hicostlook.cfm>. The cost of the eligible energy efficient improvements is added to the mortgage amount. The final loan amount can exceed the maximum mortgage limit by the amount of the energy efficient improvements.

### **For More Information**

- Contact your local HUD office.

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- BORROWER - BEN J. SAMPLE - DATE -

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- BORROWER - MARY BETH SAMPLE - DATE -



# USA Patriot Act Disclosure Borrower Identification

Date: **JUNE 2, 2011**

**SAMPLE**

Loan #: **FHAARMSAMPLE**

To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account.

Please provide the following information. We require two forms of identification for each borrower to comply with section 326 of the Act.

Borrower's Name:

**BEN J. SAMPLE**

Loan Number: **FHAARMSAMPLE**

Address:

**123 PRESENT STREET  
PATERSON, NJ 07504**

Date of Birth: **SEPTEMBER 24, 1971**

Social Security # / Tax ID #<sup>1</sup>: **111-11-1111**

**IMPORTANT-Information listed below must be exactly as indicated on the document.**

## Primary Forms of Identification-must display Borrower's name

Document	Country/State of Origin	ID Number	Issuance Date	Expiration Date
<input type="checkbox"/> State Issued Driver License				
<input type="checkbox"/> State Issued ID Card				
<input type="checkbox"/> Military ID Card				
<input type="checkbox"/> Passport				
<input type="checkbox"/> US Alien Registration Card				
<input type="checkbox"/> Canadian Driver License				

## Secondary Forms of Identification-must display Borrower's name

Document	Name of Issuer on Form	ID Number	Issuance Date	Expiration Date
<input type="checkbox"/> Social Security Card	U.S. Govt.			
<input type="checkbox"/> Government Issued Visa				
<input type="checkbox"/> Birth Certificate				
<input type="checkbox"/> Non-US/Canadian Driver License				
<input type="checkbox"/> Most Recent Signed Tax Returns	<input type="checkbox"/> Fed <input type="checkbox"/> State	TIN:		
<input type="checkbox"/> Property Tax Bill		APN:		
<input type="checkbox"/> Voter Registration Card				
<input type="checkbox"/> Organizational Membership Card				
<input type="checkbox"/> Bank/Investment/Loan Statements				
<input type="checkbox"/> Paycheck stub with name				
<input type="checkbox"/> Most Recent W-2				
<input type="checkbox"/> Home/car/renter insurance papers				
<input type="checkbox"/> Recent utility bill				

Comments: \_\_\_\_\_  
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I certify that I have personally viewed and accurately recorded the information from the documents identified above, and have reasonably confirmed the identity of the applicant.

Certifier's Signature

Date

Certifier's Printed Name and Title

<sup>1</sup> For persons without a SSN/TIN, the ID number must be from one of the following: passport, alien ID card, or any other government issued document evidencing nationality or residence and bearing a photograph or similar safeguard.

