

APPRAISAL PAYMENT FORM

Borrower AARON D. LADEMANN & BRIDGET K. LADEMANN

Credit Card No 4750 5560 6913 0784

Expiration Date 4/15 3 digit code 466

Name on Card AARON D. LADEMANN

Billing Address 42103 N. CHIRICAHUA PASS

City SCOTTSDALE State AZ Zip 85262

Amount _____ Loan Officer _____

Encompass Loan Number _____

Subject Address _____

VISA, MASTERCARD AND DISCOVER ACCEPTED

PRE-QUALIFICATION FORM

Document updated:
February 2011



The pre-printed portion of this form has been drafted by the Arizona Association of REALTORS®. Any change in the pre-printed language of this form must be made in a prominent manner. No representations are made as to the legal validity, adequacy and/or effects of any provision, including tax consequences thereof. If you desire legal, tax or other professional advice, please consult your attorney, tax advisor or professional consultant.



PRE-QUALIFICATION INFORMATION

1. **Purpose:** This Pre-Qualification Form is to be used in conjunction with an AAR Residential Resale Real Estate Purchase Contract ("Contract") and is to be completed by the Lender as indicated on lines 34 and 35.
3. Lender has consulted with Aaron Lademann AND Bridget L ("Buyer") and submits the following:
4. **Buyer is:**
 - Married Unmarried Legally Separated
 - is is not relying on the sale or lease of a property to qualify for this loan.
5. **Buyer**
 - is is not relying on Seller Concessions for Buyer's loan costs including pre-paids, impounds, appraisal fees and Buyer's title and escrow fees. (Note: The amount that the Seller agrees to contribute, if any, shall be established in the Contract).
6. **Buyer**
 - Conventional FHA VA USDA Other: _____
10. **Occupancy Type:**
 - Primary Secondary Non-Owner Occupied
11. **Property Type:**
 - Single Family Residence Condominium Planned Unit Development Manufactured Home
 - Mobile Home Other: _____
12. **YES NO N/A**
13. Lender has provided Buyer with the HUD form "For Your Protection: Get a Home Inspection" (FHA loans only).
14. Lender has completed a verbal discussion with Buyer including a discussion of income, assets and debts.
15. Lender has obtained a Tri-Merged Residential Credit Report.
16. **Based on the information provided, Buyer can pre-qualify for a loan amount of: \$ 225,000**
17. assuming a monthly principal and interest loan payment of \$ 1,042
18. provided that the total monthly housing payment (which includes principal, interest, mortgage insurance, property taxes, homeowner's insurance, HOA fees, and flood insurance,
19. if applicable) does not exceed: \$ NA
20. Interest rate not to exceed TBD %

21. **Initial Requested Documentation:** Lender has received the following information from the Buyer:
22. (Additional documentation may be required).

- | YES NO N/A | | YES NO N/A | |
|---|--|---|--|
| 23. <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> Paystubs | | 23. <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> Down Payment/Reserves Documentation | |
| 24. <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> W-2s | | 24. <input type="checkbox"/> <input type="checkbox"/> <input checked="" type="checkbox"/> Gift Documentation | |
| 25. <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> Personal Tax Returns | | 25. <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> Credit/Liability Documentation | |
| 26. <input type="checkbox"/> <input type="checkbox"/> <input checked="" type="checkbox"/> Corporate Tax Returns | | 26. <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> Other: _____ | |

27. Additional comments: _____
28. Buyer has instructed, and Lender agrees to provide loan status updates on the AAR Loan Status Update form to Seller and Broker(s)
29. within five (5) days of Contract acceptance pursuant to Section 2e of the Contract and upon request thereafter.

LENDER INFORMATION

30. The lender identified below has prepared the information listed above with the Buyer(s) and has completed the above action points noted. This information does not constitute loan approval. All information provided must be approved by an underwriter, and any material change in the Buyer's credit or financial profile will render this pre-qualification null and void.

33. The above pre-qualification expires on 12/26/2012

DATE

- | | | | |
|--|-------------------|--|----------|
| 34. Lender: Amerifirst Financial, Inc. | BK -0013636 | | |
| COMPANY | | | |
| 35. Mark Paliscak | ARIZONA LICENSE # | | |
| LOAN OFFICER | | | |
| 36. 4550 East Bell Road, Suite 163 | Phoenix | AZ | 85032 |
| ADDRESS | CITY | STATE | ZIP |
| 37. mpaliscak@amerifirst.us | 480-289-7630 | 480-289-7680 | |
| EMAIL | PHONE | FAX | |
| 38.  | 10/26/2012 | | |
| LOAN OFFICER'S SIGNATURE | MO/DA/YR | | |
| 39. Buyer acknowledges receipt of a copy hereof and grants permission to Broker to submit this Pre-Qualification Form with Contract. | | | |
| 40.  | 10/30/12 |  | 10/30/12 |
| BUYER'S SIGNATURE | MO/DA/YR | BUYER'S SIGNATURE | MO/DA/YR |

CONSUMER EXPLANATION LETTER

FILE #: 1426642
REFERENCE #: 1207EM068059
APPLICANT: LADEMANN, AARON D
CO-APPLICANT: LADEMANN, BRIDGET K
ADDRESS: 42103 N CHIRICAHUA PASS
SCOTTSDALE, AZ 85262

CREDIT REPORT PROVIDED BY:
CISCO/CREDITFAX
2815 S. ALMA SCHOOL RD. #109
MESA, AZ 85210
VOICE (800) 804-0043 FAX (800) 569-5222

RE: CREDIT ACCOUNTS AND INQUIRIES

Dear Applicant,

A copy of your credit report has been provided to AMERIFIRST FINANCIAL, INC. in association with your recent application.

A brief statement may be required by AMERIFIRST FINANCIAL, INC. to explain credit accounts which indicate a past due credit history status, public record items, addresses, and/or credit inquiries*. Please write your explanation below. If additional space is required, use the reverse side of this letter. Please mail or deliver this form to AMERIFIRST FINANCIAL, INC. promptly. If you are unsure of the explanation(s) required, please contact AMERIFIRST FINANCIAL, INC..

IT IS VERY IMPORTANT that you respond to AMERIFIRST FINANCIAL, INC. IN WRITING as soon as possible regarding any items listed below. Please DO NOT send your response to CISCO/CREDITFAX.

Please return this letter to: AMERIFIRST FINANCIAL, INC.
4550 E BELL RD SUITE 163
PHOENIX, AZ 85032
Phone: 602-707-6000

* A credit inquiry indicates that a credit grantor has obtained a copy of your credit report. Please indicate if you have applied for credit with the noted firm, if you currently have an account, if credit was denied with the noted firm, or if the inquiry was for employment report.

Your credit information has been provided by the following organizations. If you so desire, you can contact us or them to dispute items on your credit report:

TRANSUNION PO BOX 1000 CHESTER, PA 19022 800-888-4213 transunion.com/myoptions	EXPERIAN PO BOX 2002 ALLEN, TX 75013 888-397-3742 www.experian.com	EQUIFAX PO BOX 740241 ATLANTA, GA 30374 800-685-1111 www.equifax.com/fcra
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The credit bureau or credit agency plays no part in the decision to take any action on your application request, and is unable to provide you with specific reasons for the decision on an application.

U.S. Criminal Code, Section 1010, Title 18, U.S.C., "Department of Housing and Urban Development and Federal Housing Administration transactions", Provides in part: "Whoever, for the purpose of . . . influencing in any way the action of such Department . . . makes, passes, utters, or publishes any statement, knowing the same to be false . . . shall be fined not more than \$5,000 or imprisoned not more than two years or both."

PUBLIC RECORDS

*** NONE ***

INQUIRIES (LAST 120 DAYS)

XP/EF J 07/09/12 CREDITFAX CISCO INC

Was new credit opened as a result of this inquiry? Yes No

Explanation: Previous Amerifirst credit report which expired

Outcome: no new credit

TU J 07/09/12 AMERIFIRST FINANCIAL

Was new credit opened as a result of this inquiry? Yes No

Explanation: Previous Amerifirst credit report which expired

INQUIRIES (LAST 120 DAYS)

Outcome: no new credit

*** END OF REPORT 10/29/2012 11:40:56 AM ***

(X)

Borrower Signature

Date

(X)

Co-borrower Signature

Date

10/30/12

10/30/12

** REMIT ALL CORRESPONDENCE TO: AMERIFIRST FINANCIAL, INC.
4550 E BELL RD SUITE 163
PHOENIX, AZ 85032

Borrower's Certification & Authorization

Certification

The undersigned certify the following:

- I/We have applied for a mortgage loan from **AMERIFIRST FINANCIAL, INC.**

In applying for the loan:

I/We completed a loan application containing various information on the purposes of the loan, the amount and source of the down payment, employment and income information, and assets and liabilities. I/We certify that all of the information is true and complete. I/We made no misrepresentations in the loan application with the employer and/or other documents, nor did I/We omit any pertinent information.

- I/We understand and agree that **AMERIFIRST FINANCIAL, INC.** reserves the right to change the mortgage loan review process to a full documentation program. This may include verifying the information provided on the application with the employer and/or the financial institution.

- I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for this mortgage, as applicable under the provisions of Title 18, United States Code, Section 1014.

Authorization to Release Information

To Whom It May Concern:

I/We authorize **AMERIFIRST FINANCIAL, INC.** to verify my past and present employment earnings records, bank accounts, stock holdings and any other assets needed to process my mortgage.

I/We authorize **AMERIFIRST FINANCIAL, INC.** to order a consumer credit report and to verify other credit information, including past and present mortgage references.

As a Non-Purchasing Spouse, I authorize **AMERIFIRST FINANCIAL, INC.** to order a consumer credit report and to verify other credit information, including past and present mortgage references (**as applicable**).

As part of the application process, **AMERIFIRST FINANCIAL, INC.** may verify information contained in my/our loan application and in other documents required in connection with the loan, either before the loan is closed or as part of its quality control program.

I/We understand and agree that **AMERIFIRST FINANCIAL, INC.** reserves the right to change the mortgage loan review process to a full documentation program. This may include verifying the information provided on the application with the employer and/or the financial institution.

AMERIFIRST FINANCIAL, INC. or any investor that purchases the mortgage may address this authorization to any party names in the loan application.

A copy of this authorization may be accepted as an original.

I have the right to obtain a copy of the record which the financial institution shall keep of all instances in why my record is disclosed to a government agency and the identity of the agency.

I have the right to revoke this authorization at any time before the financial records are disclosed.

This authorization is valid for no longer than three months from the date I signed it.

Aaron D. Lademann

Date
10/31/12
Bridget K. Lademann
Date
10/30/12

Social Security Number: XXX-XX-8578

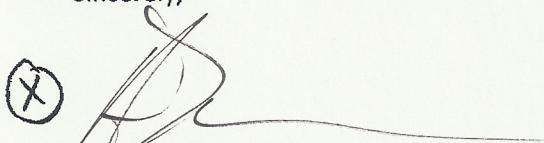
Social Security Number: XXX-XX-9695

10/29/2012

To whom it may concern,

I only use my own name Aaron Lademann (or Aaron D. Lademann) with my own social security number which is 490-86-8578. I do not use any other social security number.

Sincerely,

A handwritten signature in black ink. It starts with a circled 'X' on the left, followed by a stylized 'A' and 'D' intertwined, with a long horizontal line extending to the right.

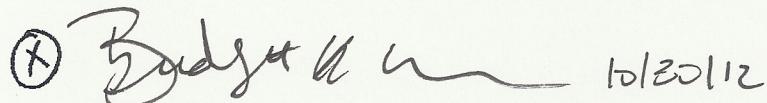
Aaron Lademann

10/29/2012

To whom it may concern,

I only use my own name Bridget Lademann (or Bridget K. Lademann) with my own social security number which is 353-72-9695. I do not use any other social security number.

Sincerely,

 10/29/12

Bridget Lademann

**Social Security Administration
Authorization for the Social Security Administration (SSA)
To Release
Social Security Number (SSN) Verification**

→ Printed Name Aaron D Lademann Date of Birth 01/26/1982 SSN 490-86-8578

I am conducting the following business transaction
Seeking a mortgage from the company

[Identify a specific purpose. Example—seeking a mortgage from the Company—“identity verification” or “identity proof or confirmation” is not acceptable.]

with the following company (“the Company”):

Company Name: **AMERIFIRST FINANCIAL INC** Address: **1550 E MCKELLIPS RD STE. 117, MESA, AZ 85203**

I authorize the Social Security Administration to verify my name and SSN to the Company and/or the Company's Agent, if applicable, for the purpose I identified.

The name and address of the Company's Agent is:

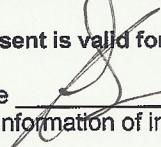
Automation Research Inc. (dba Data Verify) 16100 Chesterfield Parkway, Suite 200, Chesterfield, MO 63017 (1-866-895-3282)

I am the individual to whom the Social Security number was issued or that person's legal guardian. I declare and affirm under the penalty of perjury that the information contained herein is true and correct. I acknowledge that if I make any representation that I know is false to obtain information from Social Security records, I could be found guilty of a misdemeanor and fined up to \$5,000.

This consent is valid only for 90 days from the date signed, unless indicated otherwise by the individual named above. If you wish to change this timeframe, fill in the following:

This consent is valid for _____ days from the date signed. _____ (Please initial.)



Signature  Date Signed 10/30/12
Contact information of individual signing authorization:

Address 42103 North Chiricahua Pass
City/State/Zip Scottsdale, AZ 85262
Phone Number 573-356-0456

Form SSA-89 (8/15/2008)

Paperwork Reduction Act Statement -This information collection meets the requirements of 44 U.S.C. § 3507, as amended by section 2 of the Paperwork Reduction Act of 1995. You do not need to answer these questions unless we display a valid Office of Management and Budget control number. We estimate that it will take about 3 minutes to complete the form. You may send comments on our time estimate above to: SSA, 6401 Security Blvd., Baltimore, MD 21235-6401. Send to this address only comments relating to our time estimate, not the completed form.

.....TEAR OFF.....

NOTICE TO NUMBER HOLDER

The Company and/or its Agent have entered into an agreement with SSA that, among other things, includes restrictions on the further use and disclosure of SSA's verification of your SSN. To view a copy of the entire model agreement, visit <http://www.ssa.gov/bso/cbsvPDF/agreement.pdf>

**Social Security Administration
Authorization for the Social Security Administration (SSA)
To Release
Social Security Number (SSN) Verification**

→ Printed Name Bridget Lademann Date of Birth 02/27/1983 SSN 353-72-9695

I am conducting the following business transaction

Seeking a mortgage from the company

[Identify a specific purpose. Example—seeking a mortgage from the Company—“identity verification” or “identity proof or confirmation” is not acceptable.]

with the following company (“the Company”):

Company Name: AMERIFIRST FINANCIAL INC Address: 1550 E MCKELLIPS RD STE. 117, MESA, AZ 85203

I authorize the Social Security Administration to verify my name and SSN to the Company and/or the Company's Agent, if applicable, for the purpose I identified.

The name and address of the Company's Agent is: Automation Research Inc. (dba Data Verify) 16100 Chesterfield Parkway, Suite 200, Chesterfield, MO 63017 (1-866-895-3282)

I am the individual to whom the Social Security number was issued or that person's legal guardian. I declare and affirm under the penalty of perjury that the information contained herein is true and correct. I acknowledge that if I make any representation that I know is false to obtain information from Social Security records, I could be found guilty of a misdemeanor and fined up to \$5,000.

This consent is valid only for 90 days from the date signed, unless indicated otherwise by the individual named above. If you wish to change this timeframe, fill in the following:

This consent is valid for _____ days from the date signed. _____ (Please initial.)



Signature Bridget Lademann



Date Signed 10/30/12

Contact information of individual signing authorization:

Address 42103 North Chiricahua Pass

City/State/Zip Scottsdale, AZ 85262

Phone Number 573-356-0456

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.....TEAR OFF

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FACTS**WHAT DOES AMERIFIRST FINANCIAL, INC.
DO WITH YOUR PERSONAL INFORMATION?**

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> ▪ Social Security number ▪ Credit history ▪ Payment history <p>and Account balances and Income and Credit scores</p> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
How?	All financial companies need to share Customers personal information to run their everyday business. In the section below, we list the reasons financial companies can share their Customers personal information; the reasons AMERIFIRST FINANCIAL, INC. chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Amerifirst Financial, Inc. share?	Can you limit this sharing?
For our everyday business purposes — such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No - Does not provide an Opt-Out
For our marketing purposes — to offer our products and services to you	No	No - We don't share
For joint marketing with other financial companies	No	No - We don't share
For our affiliates' everyday business purposes — information about your transactions and experiences	No	No - We don't share
For our affiliates' everyday business purposes — information about your creditworthiness	No	No - We don't share
For our affiliates to market to you	No	No - We don't share
For nonaffiliates to market to you	No	No - We don't share

Questions?Call 877-276-1974 or go to www.amerifirst.us

Who we are	
Who is providing this notice?	AMERIFIRST FINANCIAL, INC.
What we do	
How does AMERIFIRST FINANCIAL, INC. protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does AMERIFIRST FINANCIAL, INC. collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ▪ Apply for a loan ▪ Pay your bills ▪ Use your credit or debit card ▪ [REDACTED] ▪ [REDACTED] <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> ▪ sharing for affiliates' everyday business purposes — information about your creditworthiness ▪ affiliates from using your information to market to you ▪ sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ Capital Strategies Group, LLC
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ AMERIFIRST FINANCIAL, INC. does not share with nonaffiliates so they can market to you.
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ▪ AMERIFIRST FINANCIAL, INC. does not jointly market.
Other important information	



USA PATRIOT ACT INFORMATION FORM

Loan Number: 1207EM068059

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 every customer. When applying for a loan, applicants will be asked for their name, address, date of birth, and other information that will allow lenders to identify them. Applicants will also be asked to show their driver's license or other identifying documents.

**THE FOLLOWING CUSTOMER INFORMATION MUST BE OBTAINED TO BE IN COMPLIANCE WITH THE USA PATRIOT ACT
THIS INFORMATION MUST BE RETAINED FOR FIVE YEARS AFTER THE ACCOUNT IS CLOSED.**

Required Information

Borrower Name: Aaron D Lademann
Co-Borrower Name: Bridget K Lademann
Borrower Date of Birth: 01/26/1982
Co-Borrower Date of Birth: 02/27/1983
Borrower Current Physical Address: 42103 North Chiricahua Pass • Scottsdale, AZ 85262
Co-Borrower Current Physical Address: 42103 North Chiricahua Pass • Scottsdale, AZ 85262
Borrower Social Security Number: 490-86-8578
Co-Borrower Social Security Number: 353-72-9695

Method of Identification for Borrower (Only TWO form of Verification is Required)

→ (1) Driver's License: State: MO DL #: T162272004 Issue Date: _____ Exp. Date: 01/26/16
(1) Passport: #: _____ Country: _____ Issue Date: _____ Exp. Date: _____
(2) Military ID: Country: _____ Issue Date: _____ Exp. Date: _____
(3) State ID: #: _____ Issue Date: _____ Exp. Date: _____
(4) Green Card: Country: _____ #: _____ Issue Date: _____ Exp. Date: _____
(5) Immigration Card: Country: _____ #: _____ Issue Date: _____ Exp. Date: _____
(6) Gov't ID (Visa): #: _____ Exp. Date: _____ Gov't Branch: _____
(7) Social Security Card # 490-86-8578 Issue Date: _____ Exp. Date: _____
(8) Other Document: _____ Issue Date: _____ Exp. Date: _____

Method of Identification for Co-Borrower (Only TWO form of Verification is Required)

→ (1) Driver's License: State: AZ DL #: D08119686 Issue Date: 5/30/12 Exp. Date: 02/27/48
(1) Passport: #: _____ Country: _____ Issue Date: _____ Exp. Date: _____
(2) Military ID: Country: _____ Issue Date: _____ Exp. Date: _____
(3) State ID: #: _____ Issue Date: _____ Exp. Date: _____
(4) Green Card: Country: _____ #: _____ Issue Date: _____ Exp. Date: _____
(5) Immigration Card: Country: _____ #: _____ Issue Date: _____ Exp. Date: _____
(6) Gov't ID (Visa): #: _____ Exp. Date: _____ Gov't Branch: _____
(7) Social Security Card # 353-72-9695 Issue Date: _____ Exp. Date: _____
(8) Other Document: _____ Issue Date: _____ Exp. Date: _____

Resolution of Any Discrepancy

I certify I have read and understand all the above information.

Aaron D LADEMANN
Applicant Name (please print)

Signature of Applicant (full name including initial)
490-86-8578

Social Security Number

DATE 10/30/12
1/26/82
Birth Date - MM/DD/YY

BRIDGET K LADEMANN
Applicant Name (please print)

Signature of Applicant (full name including initial)
353-72-9695

Social Security Number

DATE 10/30/12
2/27/83
Birth Date - MM/DD/YY

Do not verify identity with documents that illustrate income and/or assets, if the documentation type precludes Collection of such documentation.

Comments: _____

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.
Confirmed by: _____ Date: _____

Mark Anthony Paliscak



CREDIT REPORT REFRESH & UNDISCLOSED DEBT DISCLOSURE

Loan Number: 1207EM068059
Subject Property: 3726 East Galvin Street

It is extremely important that all loan applicants of Amerifirst Financial, Inc. disclose all outstanding debts, obligations and/or liabilities at time of loan application and the Lender urges applicants not to incur any new or additional debts (e.g. car loan, new credit card, installment loan for home furnishings, etc...) prior to closing the mortgage loan.

We rely on the outstanding debts, obligations and/or liabilities disclosed by you during the loan application. The information provided is used for loan program qualification purposes.

It is the applicant's responsibility to disclose to Amerifirst Financial, Inc. all outstanding debts, obligations and/or liabilities as well as any new or additional liabilities you will incur prior to the mortgage loan closing.

Please be advised that prior to your loan's completion and funds being disbursed ("completed"), Amerifirst Financial, Inc. is required to obtain an updated credit report.

If new and/or additional debts or obligations are identified prior to closing the mortgage loan, Amerifirst Financial, Inc. will re-underwrite the application to determine loan program qualification requirements are still met. We reserve the right to amend or rescind the loan approval based on the re-underwriting results.

In the event any of the above occur or your credit is otherwise negatively impacted, your loan completion may be delayed or adversely affect your credit approval.

(X)

Borrower:

Aaron Lademann

10/30/12

(X)

Co-Borrower:

Bridget Lademann

10/30/12

Loan Officer: Mark Anthony Paliscak
Email: mpaliscak@amerifirst.us

Form 4506-T

(Rev. January 2012)

Department of the Treasury
Internal Revenue Service**Request for Transcript of Tax Return**

OMB No. 1545-1872

► Request may be rejected if the form is incomplete or illegible.

Tip: Use form 4506-T to order a transcript or other return information free of charge. See the product list below. You can quickly request transcripts by using our automated self-help service tools. Please visit us at IRS.gov and click on "Order a Transcript" or call 1-800-908-9946. If you need a copy of your return, use Form 4506, Request for Copy of Tax Return. There is a fee to get a copy of your return.

1a Name shown on tax return. If a joint return, enter the name shown first. Aaron D Lademann	1b First social security number on tax return, individual taxpayer identification number, or employer identification number (see instructions) 490-86-8578
2a If a joint return, enter spouse's name shown on tax return Bridget K Lademann	2b Second social security number or individual taxpayer identification number if joint tax return 353-72-9695
3 Current name, address (including apt., room, or suite no.), city, state, and ZIP code (See instructions) Aaron D Lademann 42103 North Chiricahua Pass Scottsdale, AZ 85262	
4 Previous address shown on the last return filed if different from line 3 (See instructions) 2267 Hill House Rd Chesterfield, MO 63017	
5 If the transcript or tax information is to be mailed to a third party (such as a mortgage company), enter the third party's name, address, and telephone number. Amerifirst FINANCIAL, INC ISAOA, ATIMA 1550 E. McKellips Road # 117, Mesa, AZ 85203 480-344-1921	

Caution: If the tax transcript is being mailed to a third party, ensure that you have filled in lines 6 through 9 before signing. Sign and date the form once you have filled in these lines. Completing these steps helps to protect your privacy. Once the IRS discloses your IRS transcript to the third party listed on line 5, the IRS has no control over what the third party does with the information. If you would like to limit the third party's authority to disclose your return information, you can specify this limitation in your written agreement with the third party.

6 Transcript requested. Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request. ► 1040 / W2
a Return Transcript, which includes most of the line items of a tax return as filed with the IRS. A tax return transcript does not reflect changes made to the account after the return is processed. Transcripts are only available for the following returns: Form 1040 series, Form 1065, Form 1120, Form 1120A, Form 1120H, Form 1120L, and Form 1120S. Return transcripts are available for the current year and returns processed during the prior 3 processing years. Most requests will be processed within 10 business days..... <input checked="" type="checkbox"/>
b Account Transcript, which contains information on the financial status of the account, such as payments made on the account, penalty assessments, and adjustments made by you or the IRS after the return was filed. Return information is limited to items such as tax liability and estimated tax payments. Account transcripts are available for most returns. Most requests will be processed within 30 calendar days... <input type="checkbox"/>
c Record of Account, which is a combination of line item information and later adjustments to the account. Available for current year and 3 prior tax years. Most requests will be processed within 30 calendar days..... <input type="checkbox"/>
7 Verification of Nonfiling, which is proof from the IRS that you did not file a return for the year. Current year requests are only available after June 15th. There are no availability restrictions on prior year requests. Most requests will be processed within 10 business days
8 Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcript. The IRS can provide a transcript that includes data from these information returns. State or local information is not included with the Form W-2 information. The IRS may be able to provide this transcript information for up to 10 years. Information for the current year is generally not available until the year after it is filed with the IRS. For example, W-2 information for 2010, filed in 2011, will not be available from the IRS until 2012. If you need W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213. Most requests will be processed within 45 days..... <input checked="" type="checkbox"/>

Caution: If you need a copy of Form W-2 or Form 1099, you should first contact the payer. To get a copy of the Form W-2 or Form 1099 filed with your return, you must use Form 4506 and request a copy of your return, which includes all attachments.

9 Year or period requested. Enter the ending date of the year or period, using the mm/dd/yyyy format. If you are requesting more than four years or periods, you must attach another Form 4506-T. For requests relating to quarterly tax returns, such as Form 941, you must enter each quarter or tax period separately. 12/31/2011 12/31/2010
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Check this box if you have notified the IRS or the IRS has notified you that one of the years for which you are requesting a transcript involved identity theft on your federal tax return.

Caution: Do not sign this form unless all applicable lines have been completed.

Signature of taxpayer(s). I declare that I am either the taxpayer whose name is shown on line 1a or 2a, or a person authorized to obtain the tax information requested. If the request applies to a joint return, either husband or wife must sign. If signed by a corporate officer, partner, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506-T on behalf of the taxpayer. Note: For transcripts being sent to a third party, this form must be received within 120 days of signature date.

Sign Here	Signature (see instructions)	Date 10/30/12	Telephone number of taxpayer on line 1a or 2a 573 356-0456
	Title (if line 1a above is a corporation, partnership, estate, or trust) Bonita M		
	Spouse's Signature	Date 10/30/12	

Section references are to the Internal Revenue Code unless otherwise noted.

What's New

The IRS has created a page on IRS.gov for information about Form 4506-T at www.irs.gov/form4506. Information about any recent developments affecting Form 4506-T (such as legislation enacted after we released it) will be posted on that page.

General Instructions

Caution. Do not sign this form unless all applicable lines have been completed.

Purpose of form. Use Form 4506-T to request tax return information. You can also designate a third party to receive the information. Taxpayers using a tax year beginning in one calendar year and ending in the following year (fiscal tax year) must file Form 4506-T to request a return transcript.

Note: If you are unsure of which type of transcript you need, request the Record of Account, as it provides the most detailed information.

Tip. Use Form 4506, Request for Copy of Tax Return, to request copies of tax returns.

Where to file. Mail or fax Form 4506-T to the address below for the state you lived in, or the state your business was in, when that return was filed. There are two address charts: one for individual transcripts (Form 1040 series and Form W-2) and one for all other transcripts.

If you are requesting more than one transcript or other product and the chart below shows two different addresses, send your request to the address based on the address of your most recent return.

Automated transcript request. You can quickly request transcripts by using our automated self help-service tools. Please visit us at IRS.gov and click on "Order a Transcript" or call 1-800-908-9946.

Chart for individual transcripts (Form 1040 series and Form W-2 and Form 1099)

If you filed an Individual return and lived in:

Mail or fax to the "Internal Revenue Service" at:

Alabama, Kentucky, Louisiana, Mississippi, Tennessee, Texas, a foreign country, American Samoa, Puerto Rico, Guam, the commonwealth of the Northern Mariana Islands, the U.S. Virgin Islands, or A.P.O. or F.P.O. address RAIWS Team
top 6716 AUSC
Austin, TX 73301

RAIWS Team
Stop 37106
Fresno, CA 93888

512-460-2272

Alaska, Arizona, Arkansas, California, Colorado, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Utah, Washington, Wisconsin, Wyoming 559-456-5876

Connecticut, Delaware, District of Columbia, Florida, Georgia, Maine, Maryland, Massachusetts, Missouri, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Vermont, Virginia, West Virginia RAIWS Team
Stop 6705 P-6
Kansas City, MO 64108

816-292-6102

Chart for all other transcripts

If you lived in or your business was in:

Mail or fax to the "Internal Revenue Service" at:

Alabama, Alaska, Arizona, Arkansas, California, Colorado, Florida, Hawaii, Idaho, Iowa, Kansas, Louisiana, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Texas, Utah, Washington, Wyoming, a foreign country, or A.P.O. or F.P.O. address RAIWS Team
P.O. Box 9941
Mail Stop 6734
Ogden, UT 84409

801-620-6922

Connecticut, Delaware, District of Columbia, Georgia, Illinois, Indiana, Kentucky, Maine, Maryland, Massachusetts, Michigan, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Tennessee, Vermont, Virginia, West Virginia, Wisconsin RAIWS Team
P.O. Box 145500
Stop 2800 F
Cincinnati, OH 45250

859-669-3592

Line 1b. Enter your employer identification number (EIN) if your request relates to a business return. Otherwise, enter the first social security number (SSN) or your individual taxpayer identification number (ITIN) shown on the return. For example, if you are requesting Form 1040 that includes Schedule C (Form 1040), enter your SSN.

Line 3. Enter your current address. If you use a P.O. Box, include it on this line.

Line 4. Enter the address shown on the last return filed if different from the address entered on line 3.

Note: If the address on lines 3 and 4 are different and you have not changed your address with the IRS, file Form 8822, Change of Address.

Line 6. Enter only one tax form number per request.

Signature and date. Form 4506-T must be signed and dated by the taxpayer listed on line 1a or 2a. If you completed line 5 requesting the information be sent to a third party, the IRS must receive Form 4506-T within 120 days of the date signed by the taxpayer or it will be rejected. Ensure that all applicable lines are completed before signing.

Individuals. Transcripts of jointly filed tax returns may be furnished to either spouse. Only one signature is required. Sign Form 4506-T exactly as your name appeared on the original return. If you changed your name, also sign your current name.

Corporations. Generally, Form 4506-T can be signed by: (1) an officer having legal authority to bind the corporation, (2) any person designated by the board of directors or other governing body, or (3) any officer or employee on written request by any principal officer and attested to by the secretary or other officer.

Partnerships. Generally, Form 4506-T can be signed by any person who was a member of the partnership during any part of the tax period requested on line 9.

All others. See section 6103(e) if the taxpayer has died, is insolvent, is a dissolved corporation, or if a trustee, guardian, executor, receiver, or administrator is acting for the taxpayer.

Documentation. For entities other than individuals, you must attach the authorization document. For example, this could be the letter from the principal officer authorizing an employee of the corporation or the letters testamentary authorizing an individual to act for an estate.

Privacy Act and Paperwork Reduction Act Notice. We ask for the information on this form to establish your right to gain access to the requested tax information under the Internal Revenue Code. We need this information to properly identify the tax information and respond to your request. You are not required to request any transcript; if you do request a transcript, sections 6103 and 6109 and their regulations require you to provide this information, including your SSN or EIN. If you do not provide this information, we may not be able to process your request. Providing false or fraudulent information may subject you to penalties.

Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation, and cities, states, the District of Columbia, and U.S. commonwealths and possessions for use in administering their tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by Section 6103.

The time needed to complete and file Form 4506-T will vary depending on individual circumstances. The estimated average time is: Learning about the law or the form, 10 min.; Preparing the form, 12 min.; and Copying, assembling, and sending the form to the IRS, 20 min.

If you have comments concerning the accuracy of these time estimates or suggestions for making Form 4506-T simpler, we would be happy to hear from you. You can write to:

Internal Revenue Service
Tax Products Coordinating Committee
SE:W:CAR:MP:T:T:SP
1111 Constitution Ave. NW, IR-6526
Washington, DC 20224

Do not send the form to this address. Instead see Where to file on this page.



AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE

TO: Aaron Lademann
Briget Lademann

PROPERTY: 3726 East Galvin Street, Cave Creek AZ 85331

This is to give you notice that Amerifirst Financial, Inc. has a business relationship with Strategic Insurance. Strategic Insurance is a wholly-owned subsidiary of Amerifirst Financial, Inc.. Because of this relationship, this referral may provide Amerifirst Financial, Inc. a financial or other benefit.

Set forth below is the estimated charge or range of charges for the settlement services listed. You are NOT required to use Strategic Insurance for the services listed below as a condition for settlement of your loan on the subject property. THERE ARE FREQUENTLY OTHER SETTLEMENT SERVICE PROVIDERS AVAILABLE WITH SIMILAR SERVICES. YOU ARE FREE TO SHOP AROUND TO DETERMINE THAT YOU ARE RECEIVING THE BEST SERVICES AND THE BEST RATE FOR THESE SERVICES.

The services/charges set forth below that are applicable to your loan application are checked.

<u>Provider and Settlement Service</u>	<u>Charge or Range of Charges</u>
• Capital Strategies Group LLC; Hazard/Home Ins	\$400-\$1100*

*Call for quote: 480-635-4050

ACKNOWLEDGMENT

I/We have read this disclosure form, and understand that Amerifirst Financial, Inc. is referring me/us to purchase the above-described settlement service(s) and may receive a financial or other benefit as the result of this referral.

(X)	<i>[Signature]</i>	⑤ 10/30/12			
Borrower	Date	⑥ (6/30/12)	Borrower	Date	
(X)	<i>[Signature]</i>				
Borrower	Date		Borrower	Date	

Occupancy Certificate
MORTGAGE FRAUD IS INVESTIGATED BY THE FBI



Mortgage Fraud is investigated by the Federal Bureau of Investigation and is punishable by up to 30 years in federal prison or \$1,000,000 fine, or both. It is illegal for a person to make any false statement regarding income, assets, debt, or matters of identification, or to willfully overvalue any land or property, in a loan and credit application for the purpose of influencing in any way the action of a financial institution.

Loan # 1207EM068059
Property Address: 3726 East Galvin Street
Cave Creek, AZ 85331

I/We the undersigned, hereby certify that the occupancy status of the above captioned property will be as follows:

- Primary Residence – Occupied by Borrower(s) within sixty (60) days of closing as stated in the Security Instrument I/we executed.
 Second Home – To be occupied by Borrower(s) as a second home (vacation, etc) while maintaining principal residence elsewhere.
 Investment Property – Not occupied by Borrower. Purchased as an investment to be held or rented.

REFINANCE ONLY (The following must be completed when financing is to refinance property listed above)

I/We the undersigned, hereby certify that the above captioned property is NOT currently listed for sale or under contract to be listed for sale.

I/We the undersigned, acquired this property on _____

Some of the applicable Federal criminal statutes which may be charged in connection with Mortgage Fraud include: 18 U.S.C. § 1001 - Statements or entries generally; 18 U.S.C. § 1010 - HUD and Federal Housing Administration Transactions; 18 U.S.C. § 1014 - Loan and credit applications generally; 18 U.S.C. § 1028 - Fraud and related activity in connection with identification documents; 18 U.S.C. § 1341 - Frauds and swindles by Mail; 18 U.S.C. § 1342 - Fictitious name or address; 18 U.S.C. § 1343 - Fraud by wire; 18 U.S.C. § 1344 - Bank Fraud; 42 U.S.C. § 408(a) - False Social Security Number

I/We acknowledge it is illegal for a person(s) to make a false statement regarding the occupancy of property being financed in a loan and credit application and that we are subject to prosecution under Section 1001, 1010 and 1014 under Title 18 of the United States Code

Aaron Lademann

Date: 10/30/12

Bridget Lademann

Date: 10/30/12

Unauthorized use of the FBI seal, name, and initials is subject to prosecution under Sections 701, 709, and 712 of the United States Code. This advisement may not be changed or altered without the specific written consent of the Federal Bureau of Investigation, and is not an endorsement of any product or service.



Borrower Appraisal Report Acknowledgement and Delivery Disclosure

Date: 10/29/2012

Borrower(s): Aaron D Lademann Bridget K Lademann

Property Address: 3726 East Galvin Street, Cave Creek, AZ 85331

Loan Number: 1207EM068059

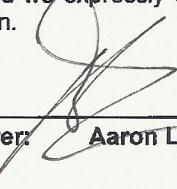
The undersigned applicant has applied for a mortgage loan with Amerifirst Financial, Inc. (the Lender). If we used an appraisal report in connection with your mortgage loan application you are entitled to receive a copy of the appraisal report at least three (3) business days prior to your loan closing.

While we try to provide you with the appraisal in a timely manner, there may be times when it is not feasible. In that case, if you wish to exercise the three (3) business day review, you must tell your loan processor at least 24 hours prior to the scheduled closing date to delay your loan closing. When you do not properly notify us, or when you execute the closing documents, you will be deemed to have waived this requirement. We will still provide you with a copy of the appraisal report no later than closing.

You will not be required to pay an additional amount to us to receive a copy of the appraisal report.

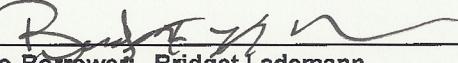
Any appraisal report used in connection with your loan application was prepared solely for our use in evaluating a request for an extension of credit. The appraisal should not be relied upon by any other person or entity. We make no express or implied representation or warranty of any kind, and we expressly disclaim any liability to any person or entity with respect to the property valuation.



Borrower:  Aaron Lademann Date

 10/30/12



Co-Borrower:  Bridget Lademann Date

 10/30/12



INTEREST RATE AGREEMENT - RATE LOCK / RATE FLOAT

Thank you for choosing **AMERIFIRST FINANCIAL, INC.** as your mortgage lender. This Rate-Lock and Float Agreement shall memorialize the terms and conditions of your interest rate with **AMERIFIRST FINANCIAL, INC.**. By signing below you state that you understand and agree to the terms contained herein.

Borrower: Aaron Lademann
Co-Borrower: Bridget Lademann
Loan Amount: 255,000.00 **Loan Number:** 1207EM068059
Locked Interest Rate: N/A **Loan Term:** 360 months
Property: 3726 East Galvin Street Cave Creek, AZ 85331
Rate Expires: N/A

.. Thank you for choosing **AMERIFIRST FINANCIAL, INC.** as your mortgage lender. You have the option of locking the interest rate now or allowing the interest rate to float for a period of time.

This Interest Rate Agreement shall stipulate the terms and conditions with **AMERIFIRST FINANCIAL, INC.**. Any terms set by this agreement are subject to change until the loan is closed at settlement. It is understood that this agreement is not intended to be a commitment to make a loan.

Rate-Lock:

I / We wish to lock my interest rate at N/A percent for a period of N/A calendar days. This rate-lock is effective on N/A and will expire on N/A. Once the rate, point and terms have been locked, you are protected from any subsequent changes in the market rates until the date of expiration of the rate-lock. Any market changes, either up or down, will have no effect on your rate, points or terms. If the loan does not close within the rate-lock period, this commitment will become null and void, unless otherwise agreed to in writing.

AMERIFIRST FINANCIAL, INC. (the "Lender") will use reasonable diligence and care to process your loan application and if your loan is approved, to close it without undue delay. However, there are many matters outside of our control, including but not limited to delays in receiving appraisals, title work, verifications of credit items, and approval of title conditions, and complying with requirements of government or private agencies whose approval is need before the proposed loan can be made. If for any reason your loan is not closed and funded by the expiration date of this lock agreement, the interest rate and discount points will be based on market interest rates and discount points at that time, however, not less than the interest rate and discount points initially locked. **AMERIFIRST FINANCIAL, INC.** will not be liable for any delays based on any of the above issues referenced above or those deemed beyond the control of **AMERIFIRST FINANCIAL, INC.**, its employees, assigns and its agents.

Rate Float: X

I / We have chosen to float your interest rate and points at this time. You understand the volatility in the financial markets, which may cause the interest rate to increase, and that you may, at any time between now and fifteen (15) days prior to close of escrow, lock your interest rate for your loan based on market conditions at that time. At the point when your loan is locked, the provisions listed under Rate Lock will apply.

As evidenced by your signature(s) below, you acknowledge that you have been informed certain information must be obtained in order for the loan to be approved, that you will provide information requested in a timely fashion and have received a copy of this disclosure.

(X) _____ 10/29/2012
Borrower: Aaron Lademann

(X) _____ 10/29/2012
Co-Borrower: Bridget Lademann



Arizona Advance Fee Agreement

This disclosure is provided to you pursuant to Ariz. Rev. Stat. Ann. § 6-946 (c).

Advance Fees:

The following fees are being charged in connection with the processing of your loan application. Other fees, not shown here, may be payable later and are shown on the Good Faith Estimate. Nonrefundable fees are subject to applicable limitations of state and/or federal law.

<u>Type of Fee</u>	<u>Payable to</u>	<u>Amount</u>
APPRaisal FEE	ARIVS	\$450.00
CREDIT REPORT FEE	OTHER	\$
APPLICATION FEE	Amerifirst	\$

IMPORTANT INFORMATION ON FEE REFUNDABILITY

- The Application Fee will be applied toward the cost of processing the loan; the fee non-refundable
 - The Credit Report Fee will be applied toward the total cost of the credit report. This fee is refundable only if the loan is denied or withdrawn prior to the Lender ordering the credit report.
 - The Appraisal fee will be applied toward the total cost of the appraisal. This fee is refundable only if the loan is denied or withdrawn prior to the Lender ordering the appraisal.

Unless prohibited by law, you are entitled to the return of all documents provided by you or at your expense to the lender upon your request, if your application for a mortgage loan is declined by or on behalf of the Lender or canceled by you.

If the loan is either declined by or on behalf of the Lender or canceled by you, the borrower, all documents provided by you or at your expense are deemed your property. At your discretion, these documents will be returned to you or transferred to any financial institution or enterprise you designate without additional consideration, except for fees for which you had previously contracted. However, the Lender is not authorized to return or transfer any document that is prohibited by law from being returned or transferred. If your loan does not close and the Lender has paid for the expense of your appraisal, the Lender reserves the right to bill you for the cost of the appraisal.

As evidenced by your signature(s) below, you acknowledge that you have been informed of the necessary fees to process your mortgage loan request, understand how the Lender will apply these fee before paying an advance fee, the terms at which they are non refundable, and have received a copy of this disclosure.

SIGN HERE 
 Bridget Lademann 

Date 10/30/12



COMBINED FEDERAL DISCLOSURE NOTICE

IMPORTANT INFORMATION ABOUT PROCEDURES FOR APPLYING FOR A LOAN

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 applies for a loan. What this means for you: When you apply for a loan we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

EQUAL CREDIT OPPORTUNITY ACT

The Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. Income which you receive as alimony, child support, or separate maintenance need not be disclosed to this creditor unless you choose to rely on such sources to qualify for the loan. Income from these and other sources, including part-time or temporary employment, will not be discounted by this lender because of your sex or marital status. However, we will consider very carefully the stability and probable continuity of any income you disclose to us. The federal agency which administers compliance with this law concerning this lender is the Federal Trade Commission, Washington, D.C.

FAIR CREDIT REPORTING ACT

An investigation will be made as to the credit standing of all individuals seeking credit in this application. The nature and scope of any investigation will be furnished to you upon written request made within a reasonable period of time. In the event of denied credit due to an unfavorable consumer report, you will be advised of the identity of the Consumer Reporting Agency making such report and of your right to request within sixty (60) days the reason for the adverse action, pursuant to provisions of section 615(b) of the Fair Credit Reporting Act.

RIGHT TO FINANCIAL PRIVACY ACT – FHA / VA LOANS

This is notice you as required by the Right to Financial Privacy Act of 1978 that the Veterans Administration (in the case of a VA loan) or the Department of Housing and Urban Development (in the case of an FHA loan) has a right of access to financial records held by financial institutions in connection with the consideration or administration of assistance to you. Financial records involving your transaction will be available to the VA or HUD without further notice or authorization but will not be disclosed or released to another government agency or department without your consent, except as required or permitted by law.

FAIR LENDING NOTICE

It is illegal to discriminate in the provision of or in the availability of financial assistance for the purpose of purchasing, constructing, rehabilitating, improving, or refinancing housing accommodations due, in whole or in part, to the consideration of:

1. Conditions, characteristics or trends in the neighborhood or geographic area surrounding a housing accommodation, unless the financial institution can demonstrate that consideration of these conditions in the particular case is required to avoid an unsafe and unsound business practice; or
2. Race, color, religion, sex, marital status, national origin or ancestry.

It is illegal to consider the racial, ethnic, religious or national origin composition of a neighborhood or geographic area surrounding a housing accommodation or whether or not such composition is undergoing change, or is expected to undergo change, in appraising a housing accommodation or in determining whether or not, or under what terms and conditions, to provide financial assistance for the purpose of purchasing, constructing, rehabilitating, improving, or refinancing a housing accommodation.

These provisions govern financial assistance for the purpose of the purchase, construction, rehabilitation or refinancing of one-to-four-unit family residences occupied by the owner and for the purpose of the home improvement of any one-to-four-unit family residence.

If you have any questions about your rights, or if you wish to file a complaint, contact the management of this mortgage banker or:

Arizona Department of Financial Institutions
2910 North 44th Street, Suite 310
Phoenix, AZ 85018
602-255-4421

NOTICE TO APPLICANT OF RIGHT TO RECEIVE COPY OF APPRAISAL

You have the right to a copy of the appraisal report obtained in connection with your application for credit provided that, if required, you have paid for or are willing to pay for the appraisal. Amerifirst Financial, Inc. will deliver a copy upon completion of the appraisal but no less than three business days prior closing. You will be required to sign and acknowledge your receipt of the appraisal being three days prior to your loan closing. Be advised that the Lender does not take any responsibility for the accuracy and contents of the appraisal report prepared by the independent appraiser.

ANTI COERCION STATEMENT

The Insurance Laws of this state provide that the lender may not require the borrower to take insurance through any particular insurance agent or company to protect the mortgaged property. The borrower, subject to the rules adopted by the Insurance Commissioner, has the right to have the insurance placed with an insurance agent or company of his choice, provided the company meets the requirements of the lender. The lender has the right to designate reasonable financial requirements as to the company and the adequacy of the coverage. The lender shall not require the borrower, as a condition of receiving a loan secured by real property in an amount exceeding the replacement value of the improvements on that property.

 Please provide _____
Insurance Company Name: STATE FARM
Insurance Agent: MATT WOOSLEY

INSURANCE INFORMATION

An insurance policy may take several weeks to procure and, accordingly, you should not delay contacting the appropriate providers. THE FAILURE TO PROCURE A POLICY AND PROVIDE IT TO THE LENDER MAY DELAY THE LOAN CLOSING.

Homeowner/Fire Insurance:

Under State law we are required to inform you that no lender shall require a borrower, as a condition of receiving or maintaining a loan secured by real property, to provide homeowner/fire insurance coverage against risks to the improvements on that real property in an amount exceeding the lesser of the replacement value of the improvements on the property or the loan amount. If you fail to maintain or provide evidence of the required insurance, the Lender may purchase insurance at your expense to protect the Lender's interest in the property; such insurance may or may not protect your interests. The Lender will bill you for the cost of premiums and fees incurred in purchasing such insurance. Insurance obtained by the Lender may be more expensive than, and may not provide the same coverage as, insurance you could obtain on your own. Any amounts paid by the Lender will become an additional obligation secured under your loan. You may cancel insurance purchased by the Lender, but only after providing it with evidence that you have obtained insurance coverage in the amounts and types required in your agreement with the Lender.

Flood Insurance:

Federal regulations require the Lender to inform you whether the property used as security for this loan is or is not located in an area identified by FEMA (the Federal Emergency Management Agency) as having special flood hazards, otherwise referred to as a Special Flood Hazard Area, and that in the event of damage to the property caused by flooding in a Federally-declared disaster, if the property is in a "participating community" Federal disaster relief assistance, if authorized, will be available for the property. Flood insurance must be purchased on any improved property that is located in an area that has been identified by FEMA as a Special Flood Hazard Area. If your home is located in a Special Flood Hazard Area, you must purchase adequate flood insurance. The determination that your home is in a Special Flood Hazard Area may be made at the time of loan origination or at any time during the term of your loan. Due to procedures established by FEMA, the lender may not be able to obtain information needed to determine whether flood insurance is required until just prior to closing. The lender or servicer can require you to purchase flood insurance at any time during the term of the loan. The purchase of flood insurance may be required by law at a later date by virtue of the community being included in a remapping by FEMA which results in the mortgaged property then being located in a Special Flood Hazard Area. You will be notified by the Lender or servicer of any such remapping. If you do not obtain flood insurance, the Lender or servicer will obtain such insurance on your behalf. If at the time of loan origination or at any time during the term of the loan the Lender determines that the improvements are located in a Special Flood Hazard Area, and you do not have adequate flood insurance, it will notify you that you must obtain adequate flood insurance, at your expense. If you fail to purchase or maintain flood insurance within 45 days of receiving such notice, the Lender may purchase adequate flood insurance on your behalf and at your expense, and will bill you the cost of premiums and fees it incurs in purchasing the flood insurance. Any amounts paid by the Lender will become an additional obligation secured under your loan. If the property you are purchasing is not in a Special Flood Hazard Area flood insurance is not mandatory. The possibility of flood damage may still exist, and in the event of damage from flood there may be no government or lender assistance.

Flood Insurance Coverage Subject to Change Disclosure

Amerifirst Financial Inc. may assign, sell, or transfer the servicing of your mortgage loan. Your new lender/servicer may require more flood insurance coverage than the minimum amount that has been identified in your Notice of Special Flood Hazards (NSFH). The new lender/servicer may require coverage in an amount greater than the minimum, and has the right to require flood coverage at least equal to 100% of the insurable value (also known as replacement cost value) of the building(s) used as collateral to secure the loan or the maximum available under the National Flood Insurance Program (NFIP) for the particular type of building. You should review your exposure to flood damage with your insurance provider, as you may wish to increase your coverage above the minimum amount required at the time of closing your loan versus what subsequently the new lender/servicer may require.

Loss Payee Information:

We will notify your insurance agent that on how the "loss payee" clause for the mortgagor on both the homeowner and flood insurance must read.

IMPOUND ACCOUNTS

Under certain conditions borrowers may be required to establish an impound account to ensure the payment of taxes on the property, insurance premiums or other purposes relating to the property. An impound account may be required when:

1. Mandated by a state or federal regulatory authority; or
2. A loan is made, guaranteed, or insured by a state or federal governmental lending or insuring agency; or
3. The purchaser or borrower fails to pay two consecutive tax installments on the property prior to the delinquency date for such payments; or
4. The original principal amount of such a loan is (i) 90 percent or more of the sales price, if the property involved is sold, or (ii) 90 percent or more of the appraised value of the property securing the loan; or
5. The combined principal amount of all loans secured by the real property exceeds 80 percent of the appraised value of the property securing the loans.

If none of the above conditions apply to your loan request, the lender may not require the establishment of an impound account. However, you may elect to establish an impound account. In some instances the lender is required to pay simple interest on the impound account at a rate established by the State. In general this rate ranges from .5 to 2%. If applicable, the interest will be credited to the impound account annually or upon termination of the account, whichever is earlier. If the Lender maintains an impound account for the payment of property insurance premiums you are:

1. Responsible for ensuring that the insurance company sends a bill to the Lender or servicer at least 30 days in advance of the renewal date. If the Lender or servicer does not receive the bill on or before the renewal date, the Lender may obtain the required insurance on your behalf and you will be charged for the insurance premium as explained above under the section entitled "Hazard Insurance Information".
2. Invoices for payment must indicate the total premiums to be paid for the insurance coverage of only the mortgaged property.
3. The Lender will escrow all premiums and fees for flood insurance if an escrow has already been established for taxes, other insurance premiums, or other fees or charges.

THE ROLE OF MORTGAGE BROKERS AND MORTGAGE BROKER COMPENSATION

Mortgage brokers play an important role in the mortgage industry; they arrange for your loan to be funded by either an independent investor or a lender. Some mortgage brokers close loans in their own name while others close loans in the name of the Lender that is funding the loan. Your mortgage broker is not an employee or a representative of the Lender, the mortgage broker and the Lender are separate and independent parties. The Lender's role is to provide the financing for the loan. Your mortgage broker will provide you with information and assistance in connection with your loan and the associated fees and costs. Mortgage brokers are a crucial part of the mortgage industry. They provide competitive rate shopping, convenient locations, access to a variety of lenders and lender programs, professional loan processing, industry-specific knowledge and much more.

Cost of the Loan:

Your loan transaction will involve several different fees and charges. Some of the fees are charged by the Lender, some by the mortgage broker and some by third-parties such as closing agents, title companies, insurance companies, appraisers, inspection companies, etc. The Good Faith Estimate you will receive estimates the fees and the amount of each fee that you will be charged in connection with the loan. At or before closing you will also receive a final statement showing the actual fees and charges in connection with your loan. The name and amount of fees may vary depending on many factors, such as the Lender's or the mortgage broker's out-of-pocket costs and internal administrative expenses, competitive factors, industry standards and practices and third-party charges. Regardless of how they are named, lender and mortgage broker fees, along with any points paid, together are what compensate lenders and mortgage brokers for the costs of making loans and the services they perform. The costs and fees of the loan may also vary depending on the loan program you choose and any changes that are made during the loan process. Ask your mortgage broker if you have questions about fees or charges.

Mortgage Broker Compensation:

You and your mortgage broker should work together to structure your loan so that it meets your needs and objectives. You have the option of paying less up-front or financing many or all of your fees and costs through a higher interest rate. If you want a lower interest rate, you may need to pay higher up-front points and fees. You and your mortgage broker should review the options available to you and agree upon the terms of the loan, including interest rate, points and fees and the amount to be paid to the mortgage broker. If you choose to finance all or some of your fees and costs the mortgage broker will receive part of the mortgage broker's compensation from the Lender. This compensation is in addition to, or in lieu of, up-front fees and points paid directly by you to the mortgage broker. You pay indirectly for this lender-financed mortgage broker compensation through a higher interest rate. The Lender-financed compensation is often referred to as a "premium". Usually, the exact amount of any mortgage broker compensation financed by the Lender won't be known until the mortgage broker locks your loan with the Lender. This usually occurs after you have already received your initial Good Faith Estimate from the mortgage broker. The final amount of any Lender-financed compensation will be shown on your closing statement called the HUD-1 or HUD-1a. Upon request, you may review this statement one business day before your loan closing. You and your mortgage broker should discuss how best to structure the interest rate and points and fees of the loan in a way that best suits your needs. If you have any questions about mortgage broker compensation, points or fees, you should ask your mortgage broker.

BORROWER'S CERTIFICATION AND AUTHORIZATION

Certification:

I/We certify that I/we have applied for a mortgage loan from the Lender and as a result, completed a loan application containing various information on the purpose of the loan, the amount and source of the down payment, employment and income information and assets and liabilities. I/We certify that all of the information is true and complete and that I/We made no misrepresentations in the loan application or other documents, nor did I/we omit any necessary or pertinent information. I/We understand and acknowledge that the Lender may need to change the mortgage loan review process to a full documentation program which may include verifying the information provided on the application with the applicable employers or financial institutions. I/We understand that it is a Federal crime to knowingly make a false statement in connection with the application and that doing so could be punishable by both fine and imprisonment under Federal law.

OTHER HELPFUL INFORMATION

Form Blanks: The Lender will not obtain or induce an agreement or other document or instrument in which blanks are left to be filled in after execution.

SERVICING DISCLOSURE STATEMENT

NOTICE TO FIRST LIEN MORTGAGE LOAN APPLICANTS: THE RIGHT TO COLLECT YOUR MORTGAGE LOAN PAYMENTS MAY BE TRANSFERRED.

You are applying for a mortgage loan covered by the Real Estate Settlement Procedures Act (RESPA) (12 U.S.C. 2601 et seq.). RESPA gives you certain rights under Federal law. This statement describes whether the servicing for this loan may be transferred to a different loan servicer. "Servicing" refers to collecting your principal, interest, and escrow payments, if any, as well as sending any monthly or annual statements, tracking account balances, and handling other aspects of your loan. You will be given advance notice before a transfer occurs.

Servicing Transfer Information

We may assign, sell, or transfer the servicing of your loan while the loan is outstanding.

OR

We do not service mortgage loans of the type for which you applied. We intend to assign, sell, or transfer the servicing of your mortgage loan before the first payment is due.

OR

The loan for which you have applied will be serviced at this financial institution and we do not intend to sell, transfer, or assign the servicing of this loan.

CREDIT SCORE DISCLOSURES – INFORMATION FROM A CREDIT REPORTING AGENCY NOTICE TO THE HOME LOAN APPLICANT

In connection with your application for a home loan, the lender must disclose to you the score that a credit bureau distributed to users and the lender used in connection with your home loan, and the key factors affecting your credit scores. The credit score is a computer generated summary calculated at the time of the request and based on information a credit bureau or lender has on file. The scores are based on data about your credit history and payment patterns. Credit scores are important because they are used to assist the lender in determining whether you will obtain a loan. They may also be used to determine what interest rate you may be offered on the mortgage. Credit scores can change over time, depending on your conduct, how your credit history and payment patterns change, and how credit scoring technologies change.

Because the score is based on information in your credit history, it is very important that you review the credit-related information that is being furnished to make sure it is accurate. Credit records may vary from one company to another.

If you have questions about your credit score or the credit information that is furnished to you, contact the credit bureau at the address and telephone number provided with this notice, or contact the lender, if the lender developed or generated the credit score. The credit bureau plays no part in the decisions to take any action on the loan application and is unable to provide you with specific reasons for the decision on a loan application.

If you have questions concerning the terms of the loan, please contact:

Amerifirst Financial, Inc.
1550 E. McKellips Road, Suite 117
Mesa, AZ 85203

Copy of the Credit Bureau's Credit Score, key factors and credit score range is either attached for your review and records or will be made available to you shortly.

Acknowledgements: COMBINED FEDERAL DISCLOSURE NOTICE

INITIAL DISCLOSURES FORM

I/We acknowledge receipt of the form titled "COMBINED FEDERAL DISCLOSURE NOTICE" and further acknowledge the following:

HAZARD INSURANCE INFORMATION SECTION

I/We acknowledge that I/we have read and understand the section entitled "Hazard Insurance Information" included in the Initial Disclosures form and understand that I/We may obtain property insurance from any insurance company that meets the Lender's requirements.

BORROWER'S CERTIFICATION AND AUTHORIZATION SECTION

I/We acknowledge that I/we have read and understand the section entitle "Borrower's Certification and Authorization." I/We give my/our consent to the Lender to provide my/our loan application information to any investor and/or investor's affiliates in conjunction with the sale of my/our loan.

SERVICING DISCLOSURE STATEMENT SECTION

I/We acknowledge that I/we have read and understand the section entitled "Servicing Disclosure Statement" included in the Initial Disclosures form, as evidenced by my/our signature(s) below. I/We understand that this acknowledgement is a required part of the mortgage loan application.

AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE FORM

I/WE acknowledge receipt of the form titled "AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE". I/WE understand that the Lender is referring me/us to purchase settlement services from providers with which it is affiliated and may receive a financial or other benefit as a result of this referral.

FACTA CREDIT SCORE DISCLOSURES FORM

I/We acknowledge that I/we will receive a FACTA Credit Score Disclosures form. I/We acknowledge that the lender will disclose my/our score that a credit bureau distributed to users and the lender will use in connection with my/our home loan, and the key factors affecting my/our credit scores.

CONSUMER HANDBOOK ON ADJUSTABLE RATE MORTGAGES FORM/BOOKLET

http://www.federalreserve.gov/pubs/arms/arms_english.htm

I/We applied for an Adjustable Rate Mortgage (ARM). I/We acknowledge receipt of the form/booklet titled "Consumer Handbook on Adjustable Rate Mortgages."

HUD SPECIAL INFORMATION FORM/BOOKLET

http://www.hud.gov/offices/hsg/ramh/res/respa_hm.cfm

I/We applied for a purchase loan. I/We acknowledge receipt of the form/booklet titled "Buying Your Home: Settlement Costs and Helpful Information."

HELOC FORM/BOOKLET

http://www.federalreserve.gov/pubs/equity/equity_english.htm

I/We applied for a Home Equity Line of Credit (HELOC). I/We acknowledge receipt of the form/booklet titled "When Your Home is on the Line: What You Should Know About Home Equity Lines of Credit."

Additional booklets/Consumer Information available on the Federal Reserve web site -

<http://www.federalreserve.gov/pubs/riskyhomeloans/default.htm>

http://www.federalreserve.gov/pubs/mortgage_interestonly/



(Borrower Signature)
Aaron D Lademann

(X) 10/30/12 (Date)

(Co/Borrower Signature)
Bridget K Lademann

(X) 10/30/12 (Date)

I certify that the above items were delivered to the Borrowers(s) on: _____
(Date) _____

Lender Representative: _____
Mark Anthony Paliscak

Federal Truth-In-Lending Disclosure Statement

(THIS IS NEITHER A CONTRACT NOR A COMMITMENT TO LEND)

Lender: AMERIFIRST FINANCIAL, INC.	Loan Number: 1207EM068059	Date: 10/29/2012
Borrower(s): Aaron D Lademann Bridget K Lademann	Property Address: 3726 East Galvin Street Cave Creek, AZ 85331	
<input checked="" type="checkbox"/> Initial Disclosure	<input type="checkbox"/> Final Disclosure	

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	AMOUNT FINANCED	TOTAL OF PAYMENTS
The cost of your credit as a yearly rate. E 3.829 %	The dollar amount the credit will cost you. E \$ 172,585.08	The amount of credit provided to you or on your behalf. E \$ 252,556.56	The amount you will have paid after you have made all payments as scheduled. E \$ 425,141.64

INTEREST RATE AND PAYMENT SUMMARY		Rate & Payment
Interest Rate		3.750%
Principal + Interest Payment		\$ 1,180.94
<input checked="" type="checkbox"/> Est. Taxes + Insurance (Escrow)		
<input type="checkbox"/> Includes Private Mortgage Insurance		\$ 314.78
<input type="checkbox"/> Includes Mortgage Insurance		
Total Est. Monthly Payment		\$ 1,495.72

Demand Feature: This loan transaction has a demand feature.
 Required Deposit: The annual percentage rate does not take into account your required deposit.
 Variable Rate Feature: Your loan contains a Variable Rate Feature. Disclosures about the Variable Rate Feature have been provided to you separately.
Security: You are giving security interest in: 3726 East Galvin Street, Cave Creek, AZ, 85331
 the goods or property being purchased. real property you already own.

THERE IS NO GUARANTEE THAT YOU WILL BE ABLE TO REFINANCE TO LOWER YOUR RATE AND PAYMENTS.

Filing or Recording Fees: \$ 50.00

Late Charge: If a payment is more than 15 days late, you will be charged \$ 75.85 / 5.000 % of the payment.

Prepayment: If you pay off your loan early, you
 may will not have to pay a penalty.
 may will not be entitled to a refund of part of the finance charge.

Insurance: Credit life insurance and credit disability insurance are not required to obtain credit, and will not be provided unless you sign and agree to pay the additional cost.

Type	Premium	Signature
Credit Life		I want credit life insurance. Signature:
Credit Disability		I want credit disability insurance. Signature:
Credit Life and Disability		I want credit life and disability insurance. Signature:

This loan transaction requires the following insurance:
 Hazard Insurance Flood Insurance Credit Insurance Credit Life Insurance MMI PMI

You may obtain property insurance from anyone you want that is acceptable to the Lender. If you desire property insurance to be obtained through the Lender's designated agency, the cost will be set forth in a separate insurance statement furnished by the Lender.

If you purchase insurance from Lender, you will pay \$ for a one-year term.

Assumption: Someone buying your house:
 may may, subject to conditions, may not assume the remainder of your loan on the original terms.

See your contract documents for additional information regarding nonpayment, default, any required repayment in full before the scheduled date and prepayment refunds and penalties.

You are not required to complete this agreement merely because you have received these disclosures or signed a loan application.

All dates and numerical disclosures except late payment disclosures are estimates. E means an estimate.

The undersigned hereby acknowledge(s) reading and understanding all of the information disclosed above, and receiving a completed copy of this disclosure on the date indicated below.

Read, acknowledged and accepted this 29 day of October, 2012 Prepared By: Mark Anthony Paliscak

(X)

Borrower
Aaron D Lademann

(X) 10/29/12 (X) Bridget K. Lademann Date 10/29/12

Settlement Service List of Providers

Loan Number: 1207EM068059

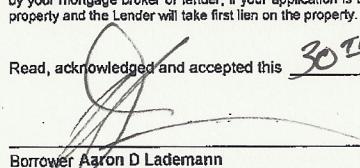
This list is provided to inform you of Particular Settlement Service Providers. You are not required to use the providers on this list. The costs indicated in sections 4-6 on the Good Faith Estimate are based upon the fees charged by the providers in this list. Except for the Lender's chosen attorney, credit reporting company and appraiser, you may shop for your own Settlement Service Providers.

Service Provided:	Title Services	
Company Name:	Magnus Title Agency	
Address:	4801 S. Lakeshore Drive, Tempe, AZ 85282	
Phone Number:	480-748-2800	Line Item #: 1103, 1104
Provider Relationship: Independent 3rd Party		
Service Provided:	Settlement Services	
Company Name:	Magnus Title Agency	
Address:	4801 S. Lakeshore Drive, Tempe, AZ 85282	
Phone Number:	480-748-2800	Line Item #: 1102
Provider Relationship: Independent 3rd Party		
Service Provided:	Hazard Insurance	
Company Name:	Allied Insurance Group	
Address:	2231 E. Pecos Road, Suite 2, Chandler, AZ 85225	
Phone Number:	480-634-5222	Line Item #: 903, 1002
Provider Relationship: Independent 3rd Party		
Service Provided:	Termite Inspection	
Company Name:	The Terminix International Company L.P.	
Address:	2400 W. Southern Avenue, Suite 102, Tempe, AZ 85282	
Phone Number:	602-470-0281	Line Item #: 1302
Provider Relationship: Independent 3rd Party		
Service Provided:	Manufactured Home Engineering Certificate	
Company Name:	Structural Engineers, LLC.	
Address:	2963 E Elliot Road # 3, Chandler, AZ 85224	
Phone Number:	480-968-8600	Line Item #: 1303
Provider Relationship: Independent 3rd Party		
Service Provided:	Well Inspection	
Company Name:	Arizona Beeman	
Address:	15563 E Highway 60, Gold Canyon, AZ 85218	
Phone Number:	480-268-3232	Line Item #: 1305
Provider Relationship: Independent 3rd Party		
Service Provided:	Pump and Certify	
Company Name:	Christian Brothers Septic Sewer Service	
Address:	6827 W Belmont, Glendale, AZ 85303	
Phone Number:	480-463-4104	Line Item #: 1304
Provider Relationship: Independent 3rd Party		
Service Provided:	Roof Certifications	
Company Name:	Bob Tyler Roof Certifications	
Address:	114 E Santa Cruz, Tempe, AZ 85282	
Phone Number:	480-921-0144	Line Item #: 1306
Provider Relationship: Independent 3rd Party		
Service Provided:		
Company Name:		
Address:		
Phone Number:		Line Item #:
Provider Relationship:		
Service Provided:		
Company Name:		
Address:		
Phone Number:		Line Item #:
Provider Relationship:		

These settlement service providers are provided pursuant to the Real Estate Settlement Procedures Act of 1974, as amended (RESPA). Additional information can be found in the HUD Special Information Booklet, which is to be provided to you by your mortgage broker or lender, if your application is to purchase residential real property and the Lender will take first lien on the property.

"The undersigned hereby acknowledge receiving and reading a completed copy of this disclosure. The delivery and signing of this disclosure does not constitute an obligation on the part of the Lender to make, or the Borrower(s) to accept, the loan as identified."

Read, acknowledged and accepted this 30th day of October 2012

 Borrower Aaron D Lademann

 Co-borrower Bridget K Lademann



Good Faith Estimate (GFE)

Name of Originator AMERIFIRST FINANCIAL, INC.	Originator Mark Anthony Palliscak
Address 4550 E. BELL ROAD SUITE 163 PHOENIX, AZ 85032	Originator Phone Number 480-289-7630
Originator Email mpalliscak@amerifirst.us	

Borrower Aaron D Lademann Bridget K Lademann	Property Address 3726 East Galvin Street Cave Creek, AZ 85331
Date of GFE 10/29/2012	

Purpose	This GFE gives you an estimate of your settlement charges and loan terms if you are approved for this loan. For more information, see HUD's Special Information Booklet on settlement charges, your <i>Truth-in-Lending Disclosures</i> , and other consumer information at www.hud.gov/resa . If you decide you would like to proceed with this loan, contact us.																			
Shopping for your loan	Only you can shop for the best loan for you. Compare this GFE with other loan offers, so you can find the best loan. Use the shopping chart on page 3 to compare all the offers you receive.																			
Important dates	<ol style="list-style-type: none">1. The interest rate for this GFE is available through 10/29/2012 3:00 PM. After this time, the interest rate, some of your loan Origination Charges, and the monthly payment shown below can change until you lock your interest rate.2. This estimate for all other settlement charges is available through 11/13/2012.3. After you lock your interest rate, you must go to settlement within NA days (your rate lock period) to receive the locked interest rate.4. You must lock the interest rate at least 15 days before settlement.																			
Summary of your loan	<table border="1"><tr><td>Your initial loan amount is</td><td>\$ 255,000.00</td></tr><tr><td>Your loan term is</td><td>30 years</td></tr><tr><td>Your initial interest rate is</td><td>3.750 %</td></tr><tr><td>Your initial monthly amount owed for principal, interest, and any mortgage insurance is</td><td>\$ 1,180.94 per month</td></tr><tr><td>Can your interest rate rise?</td><td><input checked="" type="checkbox"/> No <input type="checkbox"/> Yes, it can rise to a maximum of %. The first change will be in</td></tr><tr><td>Even if you make payments on time, can your loan balance rise?</td><td><input checked="" type="checkbox"/> No <input type="checkbox"/> Yes, it can rise to a maximum of \$</td></tr><tr><td>Even if you make payments on time, can your monthly amount owed for principal, interest, and any mortgage insurance rise?</td><td><input checked="" type="checkbox"/> No <input type="checkbox"/> Yes, the first increase can be in and the monthly amount owed can rise to \$. The maximum it can ever rise to is \$</td></tr><tr><td>Does your loan have a prepayment penalty?</td><td><input checked="" type="checkbox"/> No <input type="checkbox"/> Yes, your maximum prepayment penalty is \$</td></tr><tr><td>Does your loan have a balloon payment?</td><td><input checked="" type="checkbox"/> No <input type="checkbox"/> Yes, you have a balloon payment of \$ due in years.</td></tr></table>		Your initial loan amount is	\$ 255,000.00	Your loan term is	30 years	Your initial interest rate is	3.750 %	Your initial monthly amount owed for principal, interest, and any mortgage insurance is	\$ 1,180.94 per month	Can your interest rate rise?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes, it can rise to a maximum of %. The first change will be in	Even if you make payments on time, can your loan balance rise?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes, it can rise to a maximum of \$	Even if you make payments on time, can your monthly amount owed for principal, interest, and any mortgage insurance rise?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes, the first increase can be in and the monthly amount owed can rise to \$. The maximum it can ever rise to is \$	Does your loan have a prepayment penalty?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes, your maximum prepayment penalty is \$	Does your loan have a balloon payment?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes, you have a balloon payment of \$ due in years.
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Does your loan have a balloon payment?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes, you have a balloon payment of \$ due in years.																			
Escrow account information	<p>Some lenders require an escrow account to hold funds for paying property taxes or other property-related charges in addition to your monthly amount owed of \$ 1,180.94</p> <p>Do we require you to have an escrow account for your loan?</p> <p><input type="checkbox"/> No, you do not have an escrow account. You must pay these charges directly when due.</p> <p><input checked="" type="checkbox"/> Yes, you have an escrow account. It may or may not cover all of these charges. Ask us.</p>																			
Summary of your settlement charges	<table border="1"><tr><td>A</td><td>Your Adjusted Origination Charges (See page 2.)</td><td>\$ 1,430.00</td></tr><tr><td>B</td><td>Your Charges for All Other Settlement Services (See page 2.)</td><td>\$ 5,534.01</td></tr><tr><td>A + B</td><td>Total Estimated Settlement Charges</td><td>\$ 6,964.01</td></tr></table>		A	Your Adjusted Origination Charges (See page 2.)	\$ 1,430.00	B	Your Charges for All Other Settlement Services (See page 2.)	\$ 5,534.01	A + B	Total Estimated Settlement Charges	\$ 6,964.01									
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B	Your Charges for All Other Settlement Services (See page 2.)	\$ 5,534.01																		
A + B	Total Estimated Settlement Charges	\$ 6,964.01																		

Understanding your estimated settlement charges

Some of these charges can change at settlement. See the top of page 3 for more information.

Instructions

Understanding which charges can change at settlement

This GFE estimates your settlement charges. At your settlement, you will receive a HUD-1, a form that lists your actual costs. Compare the charges on the HUD-1 with the charges on this GFE. Charges can change if you select your own provider and do not use the companies we identify. (See below for details.)

These charges cannot increase at settlement:	The total of these charges can increase up to 10% at settlement:	These charges can change at settlement:
<ul style="list-style-type: none"> ■ Our origination charge ■ Your credit or charge (points) for the specific interest rate chosen (after you lock in your interest rate) ■ Your adjusted origination charges (after you lock in your interest rate) ■ Transfer taxes 	<ul style="list-style-type: none"> ■ Required services that we select ■ Title services and lender's title insurance (if we select them or you use companies we identify) ■ Owner's title insurance (if you use companies we identify) ■ Required services that you can shop for (if you use companies we identify) ■ Government recording charges 	<ul style="list-style-type: none"> ■ Required services that you can shop for (if you do not use companies we identify) ■ Title services and lender's title insurance (if you do not use companies we identify) ■ Owner's title insurance (if you do not use companies we identify) ■ Initial deposit for your escrow account ■ Daily interest charges ■ Homeowner's insurance

Using the tradeoff table

In this GFE, we offered you this loan with a particular interest rate and estimated settlement charges. However:

- If you want to choose this same loan with lower settlement charges, then you will have a higher interest rate.
- If you want to choose this same loan with a lower interest rate, then you will have higher settlement charges.

If you would like to choose an available option, you must ask us for a new GFE.

Loan originators have the option to complete this table. Please ask for additional information if the table is not completed.

	The loan in this GFE	The same loan with lower settlement charges	The same loan with a lower interest rate
Your initial loan amount	\$ 255,000.00	\$ 255,000.00	\$ 255,000.00
Your initial interest rate	3.750 %	%	%
Your initial monthly amount owed	\$ 1,180.94	\$	\$
Change in the monthly amount owed from this GFE	No change	You will pay \$ more every month	You will pay \$ less every month
Change in the amount you will pay at settlement with this interest rate	No change	Your settlement charges will be reduced by \$	Your settlement charges will increase by \$
How much your total estimated settlement charges will be	\$ 6,964.01	\$	\$

¹ For an adjustable rate loan, the comparisons above are for the initial interest rate before adjustments are made.

Use this chart to compare GFEs from different loan originators. Fill in the information by using a different column for each GFE you receive. By comparing loan offers, you can shop for the best loan.

	This loan	Loan 2	Loan 3	Loan 4
Loan originator name				
Initial loan amount				
Loan term				
Initial interest rate				
Initial monthly amount owed				
Rate lock period				
Can interest rate rise?				
Can loan balance rise?				
Can monthly amount owed rise?				
Prepayment penalty?				
Balloon payment?				
Total Estimated Settlement Charges				

If your loan is sold in the future

Some lenders may sell your loan after settlement. Any fees lenders receive in the future cannot change the loan you receive or the charges you paid at settlement.



Federal Truth-In-Lending Disclosure – Itemization of Amount Financed

Borrower(s): Aaron D Lademann Bridget K Lademann		Lender/Broker: AMERIFIRST FINANCIAL, INC.
		Preparation Date: 10/29/2012
P&I Payment: \$ 1,180.94	Interest Rate: 3.750 %	Loan Number: 1207EM068059
Loan Amount	Prepaid Finance Charges	Amount Financed
\$ 255,000.00	\$ 2,443.44	= \$ 252,556.56
POC / PTC		
801 Our Origination Charge Includes 801c. Processing Fees 801d. Underwriting Fees	735.00 695.00	\$ 1,430.00
901 Prepaid Interest 15 days @ \$26.5625		\$ 398.44
1101 Title Services and Lender's Title Insurance Includes 1102. Settlement or Closing Fee to Magnus Title Agency	615.00	\$ 615.00
PREPAID FINANCE CHARGE		\$ 2,443.44
804 Appraisal Fee to Arivs		\$ 450.00
805 Credit Report to CISCO		\$ 65.00
903 First Year Homeowner's Insurance for 12 mths to		\$ 720.00
1002 Homeowner's Insurance 2 months @ \$60.00 per month		\$ 120.00
1004 Taxes 6 months @ \$254.78 per month		\$ 1,528.68
1011 Aggregate Analysis Adjustment		\$ -120.00
1101 Title Services and Lender's Title Insurance Includes 1104. Lender's Title Insurance to Magnus Title Agency	766.89	\$ 916.89
1109. Endorsements	150.00	
1103 Owner's Title Insurance to Magnus Title Agency PAID BY SELLER		\$ 790.00
1202 Recording Fees		\$ 50.00
AMT PAID ON YOUR ACCT/PAID TO OTHERS ON YOUR BEHALF		\$ 6,964.01
		<u>-790</u>
<i>(X) ADR</i>	<i>(X) BK</i>	
Initials	Initials	Initials
Initials	Initials	Initials



Acknowledgment of Receipt of Good Faith Estimate and Intent to Proceed

Loan Number: 1207EM068059

Borrower: Aaron Lademann

Co-Borrower: Bridget Lademann

Property Address: 3726 East Galvin Street
Cave Creek, AZ 85331

Lender/Broker: AMERIFIRST FINANCIAL, INC.
Mark Anthony Paliscak
1550 E. McKellips Road, Suite 117
Mesa, AZ 85203

The undersigned applicants hereby acknowledge receiving a Good Faith Estimate from Amerifirst Financial, Inc. (Lender/Broker) and hereby indicate their intention to proceed with the transaction identified in the Good Faith Estimate provided by Amerifirst Financial, Inc. (Lender/Broker).

This Good Faith Estimate as provided to you expires on //



Read and acknowledged this 30TH day of OCTOBER, 2012.

(X)

(X)

Borrower's Signature

Co-Borrower's Signature



IMPORTANT INSTRUCTIONS TO APPLICANTS

Please provide us with any requested information as soon as possible. The documentation is required prior to submitting your loan package to underwriting. A delay in receiving this information could delay your closing.

1. If you have paid off any revolving or installment debt it must be documented and the source of funds verified.
1. Please notify us of any change to the sales price of the property, desired increase or decrease to the mortgage amount, loan type or closing date. Some changes may require additional funds to be verified.
2. An executed HUD-1 Uniform Settlement Statement or executed buy-out agreement accompanying a Settlement Statement that is part of an employer's relocation plan where the employer/relocation company takes responsibility for the outstanding mortgage verifying required net proceeds must be provided if you are selling your current home.
3. Avoid transferring funds from one account to another as this will require additional verification and could delay the process of your loan.
4. All parties should plan to be present at the loan closing. If you will not be present and intend on using a Power of Attorney, please notify us as soon as possible as there are specific requirements that must be met.
5. If you have filed Bankruptcy we will require copies of the bankruptcy petition, schedule of debts and discharge.
6. If you have been divorced we will require a copy of your complete divorce decree including property settlement, child support and/or alimony arrangements if applicable. Supporting documentation showing the obligation is current is required. If you are the recipient of child support and/or alimony and choose to use this income to qualify, we will require evidence it has been received for a period of one year and will continue for a minimum of three years. Additional documentation confirming the age of the child or children must be obtained.
7. Documentation requested should not be substituted with other alternative documentation without notifying us first. Some substitutions may not be acceptable and this could delay your approval and/or closing.

It is important to keep all pertinent papers readily available. This would include items such as:

1. Personal/Business Income Tax Returns including all schedules
2. Paystubs/W-2's/Award Letters
3. Bank Statements/Cancelled Checks
4. Divorce Decree/Bankruptcy paperwork.

During the processing of your loan we may need to request additional information or explanation from you such as letters of explanation for derogatory income or gaps of employment. While we feel we have obtained all necessary documentation required for loan approval, the underwriter and/or investor may require additional information.

A handwritten signature consisting of a stylized 'A' and 'L' followed by a cursive signature.

Aaron Lademann

A handwritten signature consisting of a stylized 'B' and 'L' followed by a cursive signature.

Bridget Lademann

A handwritten checkmark enclosed in a circle.

Date: 10/30/12

A handwritten checkmark enclosed in a circle.

Date: 10/30/12

AMERIFIRST FINANCIAL, INC.

Uniform Residential Loan Application

This application 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. Co-Borrower 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 or other person who has community property rights pursuant to state law will be used as a basis for loan qualification, but his or her liabilities must be considered because the spouse or other person has community property rights pursuant to applicable law and 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.

If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit (sign below).

(X)

(X) Boyd Lademann

Borrower	Co-Borrower		
I. TYPE OF MORTGAGE AND TERMS OF LOAN			
Mortgage <input type="checkbox"/> VA <input checked="" type="checkbox"/> Conventional <input type="checkbox"/> Other (explain):	Agency Case Number		
Applied for: <input type="checkbox"/> FHA <input type="checkbox"/> USDA/Rural Housing Service	Lender Case Number 1207EM068059		
Amount \$ 255,000.00	Interest Rate 3.750 %	No. of Months 360	Amortization <input checked="" type="checkbox"/> Fixed Rate <input type="checkbox"/> Other (explain): <input type="checkbox"/> GPM <input type="checkbox"/> ARM (type):
II. PROPERTY INFORMATION AND PURPOSE OF LOAN			
Subject Property Address (street, city, state, & ZIP) 3726 East Galvin Street, Cave Creek, AZ 85331 County: Maricopa			No. of Units 1
Legal Description of Subject Property (attach description if necessary)			Year Built 2004
Purpose of Loan: <input checked="" type="checkbox"/> Purchase <input type="checkbox"/> Construction <input type="checkbox"/> Other (explain): <input type="checkbox"/> Refinance <input type="checkbox"/> Construction-Permanent		Property will be: <input checked="" type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <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 made to be made
	\$	\$		Cost \$

Title will be held in what Name(s) Aaron D Lademann, Bridget K Lademann	Manner in which Title will be held To be decided in escrow	Estate will be held in: <input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold (show expiration date)
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Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain)
CheckingSavings

Borrower	II. BORROWER INFORMATION	Co-Borrower					
Borrower's Name (include Jr. or Sr. if applicable) Aaron D Lademann		Co-Borrower's Name (include Jr. or Sr. if applicable) Bridget K Lademann					
Social Security Number 490-86-8578	Home Phone (incl. area code) 573-356-0456	DOB (MM/DD/YYYY) 01/26/1982	Yrs. School 16	Social Security Number 353-72-9695	Home Phone (incl. area code) 573-356-0456	DOB (MM/DD/YYYY) 02/27/1983	Yrs. School 16
<input checked="" type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed)	Dependents (not listed by Co-Borrower) no. ages 0 NA	<input checked="" type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed)	Dependents (not listed by Borrower) no. ages 0				
<input type="checkbox"/> Separated		<input type="checkbox"/> Separated					
Present Address (street, city, state, ZIP) 42103 North Chiricahua Pass Scottsdale, AZ 85262	Own <input checked="" type="checkbox"/> Rent	No. Yrs. 0Y8M	Present Address (street, city, state, ZIP) 42103 North Chiricahua Pass Scottsdale, AZ 85262	Own <input checked="" type="checkbox"/> Rent	No. Yrs. 0Y8M		
Mailing Address, if different from Present Address 42103 North Chiricahua Pass Scottsdale, AZ 85262				Mailing Address, if different from Present Address 42103 North Chiricahua Pass Scottsdale, AZ 85262			

If residing at present address for less than two years, complete the following:					
Former Address (street, city, state, ZIP) 2267 Hill House Road Chesterfield, MO 63017	Own <input checked="" type="checkbox"/> Rent	No. Yrs. 3Y10M	Former Address (street, city, state, ZIP) 2267 Hill House Road Chesterfield, MO 63017	Own <input checked="" type="checkbox"/> Rent	No. Yrs. 3Y10M

Borrower	IV. EMPLOYMENT INFORMATION	Co-Borrower	
Name & Address of Employer Web Filings 1475 North Scottsdale Road #450 Scottsdale, AZ 85257	<input type="checkbox"/> Self Employed Yrs. on this job 0Y5M Yrs. employed in this line of work/profession 5	Name & Address of Employer Bikram Yoga North Scottsdale 9301 East Shea Boulevard Scottsdale, AZ 85260	<input type="checkbox"/> Self Employed Yrs. on this job 0Y7M Yrs. employed in this line of work/profession 2
Position/Title/Type of Business User Experience Designer	Business Phone (incl. area code) 888-275-3125	Position/Title/Type of Business Instructor	Business Phone (incl. area code) 480-551-5285

If employed in current position for less than two years or if currently employed in more than one position, complete the following:			
Name & Address of Employer FP Web.net 1714 Gilsinn Lane Fenton, MO 63026	<input type="checkbox"/> Self Employed Dates (from-to) 04/01/2008 03/01/2012 Monthly Income \$	Name & Address of Employer Bikram Yoga Saint Louis	Dates (from-to) Monthly Income \$
Position/Title/Type of Business User Experience Designer	Business Phone (incl. area code) 866-780-4678	Position/Title/Type of Business Instructor	Business Phone (incl. area code) 314-644-2226
Name & Address of Employer	<input type="checkbox"/> Self Employed Dates (from-to)	Name & Address of Employer Banana Republic	Dates (from-to)
		Chesterfield, MO	Monthly Income \$
Position/Title/Type of Business	Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)

AMERIFIRST FINANCIAL, INC.

V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION						
Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expense	Present	Proposed
Base Empl. Income*	\$ 7,500.00	\$	\$ 7,500.00	Rent	\$ 0.00	
Overtime				First Mortgage (P&I)		\$ 1,180.94
Bonuses				Other Financing (P&I)		
Commissions				Hazard Insurance		60.00
Dividends/Interest				Real Estate Taxes		254.78
Net Rental Income				Mortgage Insurance		
Other (before completing, see the notice in "describe other income," below)				Homeowner Assn. Dues		21.33
Total	\$ 7,500.00	\$	\$ 7,500.00	Total	\$	\$ 1,517.05

* Self Employed Borrower(s) may be required to provide additional documentation such as tax returns and financial statements.

Described Other Income Notice: Alimony, child support, or separate maintenance income need not be revealed if the Borrower (B) or Co-Borrower (C) does not choose to have it considered for repaying this loan.

B/C	Monthly Amount
	\$

VI. ASSETS AND LIABILITIES

This Statement and any applicable supporting schedules may be completed jointly by both married and unmarried Co-Borrowers if their assets and liabilities are sufficiently joined so that the Statement can be meaningfully and fairly presented on a combined basis; otherwise separate Statements and Schedules are required. If the Co-Borrower section was completed about a non-applicant spouse or other person, this Statement and supporting schedules must be completed about that spouse or other person also.

Completed Jointly Not Jointly

ASSETS		Cash or Market Value	Liabilities and Pledged Assets. List the creditor's name, address and account number for all outstanding debts, including automobile loans, revolving charge accounts, real estate loans, alimony, child support, stock pledges, etc. Use continuation sheet, if necessary. Indicate by (*) those liabilities which will be satisfied upon sale of real estate owned or upon refinancing of the subject property.			
Description			Liabilities	Monthly Payment & Months Left to Pay	Unpaid Balance	
Cash deposit toward purchase held by:	\$..					
<i>List checking and savings accounts below</i>						
Name and address of Bank, S&L, or Credit Union			Name and address of Company	\$ Payment/Months	\$	
Chase			AMEX			
			PO BOX 297871	153.55	3,071.00	
			FORT LAUDERDALE, FL 33329	20		
			Acct. no. -3499913984289043			
Acct. no. 457437601	\$ 12,447.02		Name and address of Company	\$ Payment/Months	\$	
Name and address of Bank, S&L, or Credit Union			TNB - TARGET			
Morgan Stanley			PO BOX 673	26.00	282.00	
			MINNEAPOLIS, MN 55440	12		
			Acct. no. 366775634			
Acct. no. 105,000.00	\$ 105,000.00		Name and address of Company	\$ Payment/Months	\$	
Name and address of Bank, S&L, or Credit Union			TNB - TARGET			
Morgan Stanley			PO BOX 673	25.00	282.00	
			MINNEAPOLIS, MN 55440	12		
			Acct. no. 366775634			
Acct. no. 300,000.00	\$ 300,000.00		Name and address of Company	\$ Payment/Months	\$	
Name and address of Bank, S&L, or Credit Union						
			Acct. no.			
Acct. no. \$			Name and address of Company	\$ Payment/Months	\$	
Stocks & Bonds (Company name/number & description)	\$					
			Acct. no.			
Life insurance net cash value	\$		Name and address of Company	\$ Payment/Months	\$	
Face amount: \$						
Subtotal Liquid Assets	\$ 417,447.02		Acct. no.			
Real estate owned (enter market value from schedule of real estate owned)	\$		Name and address of Company	\$ Payment/Months	\$	
Vested interest in retirement fund	\$					
Net worth of business(es) owned (attach financial statement)	\$		Acct. no.			
Automobiles owned (make and year)	\$		Name and address of Company	\$ Payment/Months	\$	
07 Mazda CX7	14,000.00					
Other Assets (itemize)	\$		Acct. no.			
			Alimony/Child Support/Separate Maintenance Payments Owed to:	\$		
			Job-Related Expense (child care, union dues, etc.)	\$		
			Total Monthly Payments	\$ 178.55		
Total Assets a.	\$ 431,447.02		Net Worth (a minus b)	\$ 428,094.02	Total Liabilities b.	\$ 3,353.00

(X)

(B)

(X) *Burkhardt*

AMERIFIRST FINANCIAL, INC.

VI. ASSETS AND LIABILITIES (cont.)

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

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
		\$	\$	\$	\$	\$	\$
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
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VII. DETAILS OF TRANSACTION

a. Purchase Price	\$ 655,000.00
b. Alterations, improvements, repairs	
c. Land (if acquired separately)	
d. Refinance (incl. debts to be paid off)	
e. Estimated prepaid items	2,647.12
f. Estimated closing costs	4,316.89
g. PMI, MIP, Funding Fee	
h. Discount (if Borrower will pay)	
i. Total costs (add items a through h)	561,964.01
j. Subordinate financing	
k. Borrower's closing costs paid by Seller	
l. Other Credits (explain)	
Cash Deposit On Sales Contract	20,000.00
Prepaid Appraisal	450.00
Owners Policy	790.00
m. Loan amount (exclude PMI, MIP, Funding Fee financed)	255,000.00
n. PMI, MIP, Funding Fee financed	
o. Loan amount (add m & n)	255,000.00
p. Cash from l to Borrower (subtract j, k, l & o from i)	285,724.01

VIII. DECLARATIONS

If you answer "Yes" to any questions a through l, 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, transfer of title in lieu of foreclosure, or judgment? (This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans, any mortgages, 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 type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
(1) What type of property did you own – principal residence (PR), second home (SH), or investment property (IP)?	PR	PR	SP	SP
(2) How did you hold title to the home – solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?				

IX. ACKNOWLEDGEMENT AND AGREEMENT

Each of the undersigned specifically represents to Lender and to Lender's actual or potential agents, brokers, processors, attorneys, insurers, servicers, successors and assigns and agrees and acknowledges, that: (1) the information provided in this application is true and correct as of the date set forth opposite my signature and that any intentional or negligent misrepresentation of this information contained in this application may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon any misrepresentation that I have made on this application, and/or in criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Sec. 1001, et seq.; (2) the loan requested pursuant to this application (the "Loan") will be secured by a mortgage or deed of trust on the property described in this application; (3) the property will not be used for any illegal or prohibited purpose or use; (4) all statements made in this application are made for the purpose of obtaining a residential mortgage loan; (5) the property will be occupied as indicated in this application; (6) the Lender, its servicers, successors or assigns may retain the original and/or electronic record of this application, whether or not the Loan is approved; (7) the Lender and its agents, brokers, insurers, servicers, successors and assigns may continuously rely on the information contained in the application, and I am obligated to amend and/or supplement the information provided in this application if any of the material facts that I have represented herein should change prior to closing of the Loan; (8) in the event that my payments on the Loan become delinquent, the Lender, its servicers, successors or assigns may, in addition to any other rights and remedies that it may have relating to such delinquency, report my name and account information to one or more consumer reporting agencies; (9) ownership of the Loan and/or administration of the Loan account may be transferred with such notice as may be required by law; (10) neither I, nor my agents, brokers, insurers, servicers, successors or assigns has made any representation or warranty, express or implied, to me regarding the property or the condition or value of the property; and (11) my transmission of this application as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or my facsimile transmission of this application containing a facsimile of my signature, shall be as effective, enforceable and valid as if a paper version of this application were delivered containing my original written signature.

Acknowledgment: Each of the undersigned hereby acknowledges that any owner of the Loan, its servicers, successors and assigns, may verify or reverify any information contained in this application or obtain any information or data relating to the Loan, for any legitimate business purpose through any source, including a source named in the application or a consumer reporting agency.

Borrower's Signature

Date 10/29/12 Co-Borrower's Signature

Date 10/29/12

X. 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 not discriminate either on the basis of this information, or on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, this lender is required to note the information on the basis of visual observation and surname if you have made this application in person. If you do not wish to furnish the 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 <input type="checkbox"/> I do not wish to furnish this information.	CO-BORROWER <input type="checkbox"/> I do not wish to furnish this information.
Ethnicity: <input type="checkbox"/> Hispanic or Latino <input checked="" type="checkbox"/> Not Hispanic or Latino	Race: <input type="checkbox"/> American Indian or Alaska native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American
Race: <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input checked="" type="checkbox"/> White	Race: <input type="checkbox"/> American Indian or Alaska native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American
Sex: <input type="checkbox"/> Female <input checked="" type="checkbox"/> Male	Sex: <input checked="" type="checkbox"/> Female <input type="checkbox"/> Male

To be Completed by Loan Originator:

This information was provided:

- In a face-to-face interview
- By the applicant and submitted by fax or mail
- In a telephone interview
- By the applicant and submitted via e-mail or the Internet

Loan Originator's Signature

Date 10/29/2012

Loan Originator's Name (print or type) Mark Anthony Paliscak LO Lic#LO-0911751	Loan Originator Identifier 209730	Loan Originator's Phone Number (including area code) 480-289-7630
Loan Origination Company's Name AMERIFIRST FINANCIAL, INC.	Loan Origination Company Identifier 145368	Loan Origination Company's Address 4550 E. BELL ROAD SUITE 163 PHOENIX, AZ 85032

Aaron D Lademann

AMERIFIRST FINANCIAL, INC.

Continuation Sheet/Residential Loan Application

Use this continuation sheet if you need more space to complete the Residential Loan Application.			Borrower: Aaron D Lademann		Agency Case Number:		
Co-Borrower: Bridget K Lademann					Lender Case Number: 1207EM068059		
Borrower:		V. EMPLOYMENT INFORMATION			Co-Borrower:		
Name & Address of Employer		<input type="checkbox"/> Self Employed	Dates (from-to)	Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)	
				Target Inc		<i>11-11</i>	
			Monthly Income	St Louis, MO		Monthly Income	
			\$			\$	
Position/Title/Type of Business		Business Phone (incl. area code)		Position/Title/Type of Business		Business Phone (incl. area code)	
Name & Address of Employer		<input type="checkbox"/> Self Employed	Dates (from-to)	Name & Address of Employer		<input type="checkbox"/> Self Employed	Dates (from-to)
							Monthly Income
			Monthly Income				\$
			\$				
Position/Title/Type of Business		Business Phone (incl. area code)		Position/Title/Type of Business		Business Phone (incl. area code)	
Name & Address of Employer		<input type="checkbox"/> Self Employed	Dates (from-to)	Name & Address of Employer		<input type="checkbox"/> Self Employed	Dates (from-to)
							Monthly Income
			Monthly Income				\$
			\$				
Position/Title/Type of Business		Business Phone (incl. area code)		Position/Title/Type of Business		Business Phone (incl. area code)	
Name & Address of Employer		<input type="checkbox"/> Self Employed	Dates (from-to)	Name & Address of Employer		<input type="checkbox"/> Self Employed	Dates (from-to)
							Monthly Income
			Monthly Income				\$
			\$				
Position/Title/Type of Business		Business Phone (incl. area code)		Position/Title/Type of Business		Business Phone (incl. area code)	
Name & Address of Employer		<input type="checkbox"/> Self Employed	Dates (from-to)	Name & Address of Employer		<input type="checkbox"/> Self Employed	Dates (from-to)
							Monthly Income
			Monthly Income				\$
			\$				
Position/Title/Type of Business		Business Phone (incl. area code)		Position/Title/Type of Business		Business Phone (incl. area code)	
Name & Address of Employer		<input type="checkbox"/> Self Employed	Dates (from-to)	Name & Address of Employer		<input type="checkbox"/> Self Employed	Dates (from-to)
							Monthly Income
			Monthly Income				\$
			\$				
Position/Title/Type of Business		Business Phone (incl. area code)		Position/Title/Type of Business		Business Phone (incl. area code)	
Name & Address of Employer		<input type="checkbox"/> Self Employed	Dates (from-to)	Name & Address of Employer		<input type="checkbox"/> Self Employed	Dates (from-to)
							Monthly Income
			Monthly Income				\$
			\$				
Position/Title/Type of Business		Business Phone (incl. area code)		Position/Title/Type of Business		Business Phone (incl. area code)	
Name & Address of Employer		<input type="checkbox"/> Self Employed	Dates (from-to)	Name & Address of Employer		<input type="checkbox"/> Self Employed	Dates (from-to)
							Monthly Income
			Monthly Income				\$
			\$				

I/we fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of Title 18, United States Code, Section 1001, et seq.

Borrower's Signature:

Date _____

Co-Borrower's Signature:

Date

Uniform Residential Loan Application
Freddie Mac Form 85 7/05 (rev. 6/09)

Page 4 of 4

Fannie Mae Form 1003 7/05 (rev.6/09)

AMERIFIRST FINANCIAL, INC.

Continuation Sheet/Residential Loan Application

Use this continuation sheet if you need more space to complete the Residential Loan Application. Mark B for Borrower or C for Co-Borrower.	Borrower: Aaron D Lademann	Agency Case Number:
	Co-Borrower: Bridget K Lademann	Lender Case Number: 1207EM068059

I We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of Title 18, United States Code, Section 1001, et seq.

Borrower's Signature:

Date

Co-Borrower's Signature:

Date

