


Lender: GUARANTEED RATE, INC.
 3940 N RAVENSWOOD
 CHICAGO, ILLINOIS 60613
 Borrower(s): BRIAN CULLINAN
 6934 EAST SANDRA TERRACE
 SCOTTSDALE, ARIZONA 85254
 Date: FEBRUARY 1, 2012
 Loan Number: 11100688215

ITEMIZATION OF AMOUNT FINANCED

■ AMOUNT GIVEN TO YOU DIRECTLY		\$	
■ AMOUNT PAID ON YOUR ACCOUNT:			
Homeowner's Insurance Reserves	148.50		
Property Tax Reserves	324.16		
Other Reserves:			
Aggregate Adjustment	-49.50		
■ AMOUNT PAID TO OTHERS ON YOUR BEHALF:			
Appraisal Fee			
Credit Report Fee			
Hazard Insurance Premium to: STATE FARM INSURANCE	594.00		
Document Preparation Fee			
Notary Fee			
Owner's Title Ins. Premium to: FIRST AMERICAN TITLE INSURANCE COMPANY	442.85		
Recording Fee			
LENDER COVERAGE to: FIRST AMERICAN TITLE INSURANCE COMPANY	868.00		
GOVERNMENT RECORDING CHARGES TOTAL to: FIRST AMERICAN TITLE INSURANCE	25.00		
LENDER CREDIT to: BORROWER	-545.00		
LOAN PROCEEDS TO: FIRST AMERICAN TITLE INSURANCE CO	206,135.25		
■ AMOUNT FINANCED		\$	207,943.26
■ PREPAID FINANCE CHARGE		\$	4,529.74
■ ITEMIZATION OF PREPAID FINANCE CHARGE:			
Loan Origination Fee		■ LOAN AMOUNT	\$ 212,473.00
Loan Discount Fee		\$	
Tax Service Fee			
Prepaid Interest (27 days)			
@ 3.875 % per annum	609.04		
Mtge. Ins. Premium			
Mtge. Ins. Reserves			
Origination Fee			
APPLICATION FEE to: GUARANTEED RATE INC ISAOA/ATIMA	150.00		
LENDER FEES to: GUARANTEED RATE INC ISAOA/ATIMA	840.00		
APPRAISAL FEE to: GORHAM PROPERTY APPRAISAL INC	375.00		
CREDIT REPORT to: CBCINOVIS	5.00		
FLOOD CERTIFICATION to: CORELOGIC	5.00		
FHA UPFRONT MI PREMIUM to: H U D	2,103.00		
SETTLEMENT OR CLOSING FEE to: FIRST AMERICAN TITLE INSURANCE COMPANY	442.00		
MIP (CASH) to: H U D	0.70		
TOTAL PREPAID FINANCE CHARGE		\$	4,529.74

The undersigned acknowledge receiving and reading a completed copy of this disclosure.

	2/3/12		
Borrower BRIAN CULLINAN	Date	Borrower	Date
Borrower	Date	Borrower	Date
Borrower	Date	Borrower	Date

HUD/VA Addendum to Uniform Residential Loan Application

OMB Approval No. VA: 2900-0144
HUD: 2502-0059 (exp. 02/28/2014)

Part I - Identifying Information (mark the type of application)		2. Agency Case No. (include any suffix)		3. Lender's Case No.		4. Section of the Act (for HUD cases)	
1. <input type="checkbox"/> VA Application for Home Loan Guaranty <input checked="" type="checkbox"/> HUD/FHA Application for Insurance under the National Housing Act		023-4767190-703		11100688215		203B	
5. Borrower's Name & Present Address (include zip code) Brian Cullinan 9259 E Raintree Dr Scottsdale, Arizona 85260		7. Loan Amount (include the UFMIP if for HUD or Funding Fee if for VA) \$212,473.00		8. Interest Rate 3.875 %		9. Proposed Maturity 30 yrs. mos.	
6. Property Address (including name of subdivision, lot & block no. & zip code) 6934 EAST SANDRA TERRACE, SCOTTSDALE, ARIZONA 85254		10. Discount Amount (only if borrower is permitted to pay) \$2,103.70		11. Amount of Up Front Premium \$199.95 /mo.		12a. Amount of Monthly Premium 109 months	
		13. Lender's I.D. Code 1989500020		14. Sponsor/Agent I.D. Code			
15. Lender's Name & Address (include zip code) GUARANTEED RATE, INC. 3940 N. RAVENSWOOD CHICAGO, ILLINOIS 60613				16. Name & Address of Sponsor/Agent			
Type or Print all entries clearly				17. Lender's Telephone Number (773) 290-0505			

VA: The veteran and the lender hereby apply to the Secretary of Veterans Affairs for Guaranty of the loan described here under Section 3710, Chapter 37, Title 38, United States Code, to the full extent permitted by the veteran's entitlement and severally agree that the Regulations promulgated pursuant to Chapter 37, and in effect on the date of the loan shall govern the rights, duties, and liabilities of the parties.

18. First Time Homebuyer?		19. VA Only		20. Purpose of Loan (blocks 9-12 are for VA loans only)		7. <input type="checkbox"/> Construct Home (proceeds to be paid out during construction)	
a. <input type="checkbox"/> Yes b. <input type="checkbox"/> No		Title will be Vested in: <input type="checkbox"/> Veteran <input type="checkbox"/> Veteran & Spouse <input type="checkbox"/> Other (specify)		1) <input checked="" type="checkbox"/> Purchase Existing Home Previously Occupied 2) <input type="checkbox"/> Finance Improvements to Existing Property 3) <input type="checkbox"/> Refinance (Refi.) 4) <input type="checkbox"/> Purchase New Condo. Unit 5) <input type="checkbox"/> Purchase Existing Condo. Unit 6) <input type="checkbox"/> Purchase Existing Home Not Previously Occupied		8) <input type="checkbox"/> Finance Co-op Purchase 9) <input type="checkbox"/> Purchase Permanently Sited Manufactured Home 10) <input type="checkbox"/> Purchase Permanently Sited Manufactured Home & Lot 11) <input type="checkbox"/> Refi. Permanently Sited Manufactured Home to Buy Lot 12) <input type="checkbox"/> Refi. Permanently Sited Manufactured Home/Lot Loan	

Part II - Lender's Certification

21. The undersigned lender makes the following certifications to induce the Department of Veterans Affairs to issue a certificate of commitment to guarantee the subject loan or a Loan Guaranty Certificate under Title 38, U.S. Code, or to induce the Department of Housing and Urban Development - Federal Housing Commissioner to issue a firm commitment for mortgage insurance or a Mortgage Insurance Certificate under the National Housing Act.

- A. The loan terms furnished in the Uniform Residential Loan Application and this Addendum are true, accurate and complete.
- B. The information contained in the Uniform Residential Loan Application and this Addendum was obtained directly from the borrower by a employee of the undersigned lender or its duly authorized agent and is true to the best of the lender's knowledge and belief.
- C. The credit report submitted on the subject borrower (and co-borrower, if any) was ordered by the undersigned lender or its duly authorized agent directly from the credit bureau which prepared the report and was received directly from said credit bureau.
- D. The verification of employment and verification of deposits were requested and received by the lender or its duly authorized agent without passing through the hands of any third persons and are true to the best of the lender's knowledge and belief.

E. The Uniform Residential Loan Application and this Addendum were signed by the borrower after all sections were completed.

F. This proposed loan to the named borrower meets the income and credit requirements of the governing law in the judgment of the undersigned.

G. To the best of my knowledge and belief, I and my firm and its principals: (1) are not presently debarred, suspended, proposed for debarment, declared ineligible, or voluntarily excluded from covered transactions by any Federal department or agency; (2) have not, within a three-year period preceding this proposal, been convicted of or had a civil judgment rendered against them for (a) commission of fraud or a criminal offense in connection with obtaining, attempting to obtain, or performing a public (Federal, State or local) transaction or contract under a public transaction; (b) violation of Federal or State antitrust statutes or commission of embezzlement, theft, forgery, bribery, falsification or destruction of records, making false statements, or receiving stolen property; (3) are not presently indicted for or otherwise criminally or civilly charged by a governmental entity (Federal, State or local) with commission of any of the offenses enumerated in paragraph G(2) of this certification; and (4) have not, within a three-year period preceding this application/proposal, had one or more public transactions (Federal, State or local) terminated for cause or default.

Items "H" through "J" are to be completed as applicable for VA loans only.

H. The names and functions of any duly authorized agents who developed on behalf of the lender any of the information or supporting credit data submitted are as follows:

Name & Address	Function (e.g., obtained information on the Uniform Residential Loan Application, ordered credit report, verifications of employment, deposits, etc.)
If no agent is shown above, the undersigned lender affirmatively certifies that all information and supporting credit data were obtained directly by the lender.	

- I. The undersigned lender understands and agrees that it is responsible for the omissions, errors, or acts of agents identified in item H as to the functions with which they are identified.
- J. The proposed loan conforms otherwise with the applicable provisions of Title 38, U.S. Code, and of the regulations concerning guaranty or insurance of loans to veterans.

Signature of Officer of Lender	Title of Officer of Lender	Date (mm/dd/yyyy)
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Part III - Notices to Borrowers. Public reporting burden for this collection of information is estimated to average 6 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. This agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless that collection displays a valid OMB control number can be located on the OMB Internet page at http://www.whitehouse.gov/omb/library/OMB/INV.LIST.OF.AGENCIES.html#LIST_OF_AGENCIES.

Privacy Act Information. The information requested on the Uniform Residential Loan Application and this Addendum is authorized by 38 U.S.C. 3710 (if for DVA) and 12 U.S.C. 1701 et seq. (if for HUD/FHA). The Debt Collection Act of 1982, Pub. Law 97-365, and HUD's Housing and Community Development Act of 1987, 42 U.S.C. 3543, require persons applying for a federally insured or guaranteed loan to furnish his/her social security number (SSN). You must provide all the requested information, including your SSN. HUD and/or VA may conduct a computer match to verify the information you provide. HUD and/or VA may disclose certain information to Federal, State and local agencies when relevant to civil, criminal, or regulatory investigations and prosecutions. It will not otherwise be disclosed or released outside of HUD or VA, except as required and permitted by law. The information will be used to determine whether you qualify as a mortgagor. Any disclosure of information outside VA or HUD/FHA will be made only as permitted by law. Failure to provide any of the requested information, including SSN, may result in disapproval of your loan application. This is notice to you as required by the Right to Financial Privacy Act of 1978 that VA or HUD/FHA 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 VA and HUD/FHA without further notice or authorization but will not be disclosed or released by this institution to another Government Agency or Department without your consent except as required or permitted by law.

Caution. Delinquencies, defaults, foreclosures and abuses of mortgage loans involving programs of the Federal Government can be costly and detrimental to your credit, now and in the future. The lender in this transaction, its agents and assigns as well as the Federal Government, its agencies, agents and assigns, are authorized to take any and all of the following actions in the event loan payments become delinquent on the mortgage loan described in the attached application: (1) Report your name and account information to a credit bureau; (2) Assess additional interest and penalty charges for the period of time that payment is not made; (3) Assess charges

Initial: BC

Direct Endorsement Approval for a HUD/FHA-Insured Mortgage

U.S. Department of Housing
and Urban Development

Part I - Identifying Information (mark the type of application)		2. Agency Case No. (include any suffix)		3. Lender's Case No.		4. Section of the Act (for HUD cases)	
1. <input checked="" type="checkbox"/> HUD/FHA Application for Insurance under the National Housing Act		023-4767190-703		11100688215		203B	
5. Borrower's Name & Present Address (include zip code)		7. Loan Amount (include the UFMIP)		8. Interest Rate		9. Proposed Maturity	
Brian Cullinan 9259 E Raintree Dr Scottsdale, Arizona 85260		\$212,473.00		3.875 %		30 yrs. mos.	
6. Property Address (including name of subdivision, lot & block no. & zip code)		10. Discount Amount (only if borrower is permitted to pay)		11. Amount of Up Front Premium		12a. Amount of Monthly Premium	
6934 EAST SANDRA TERRACE, SCOTTSDALE, ARIZONA 85254				\$2,103.70		\$199.95 /mo.	
		13. Lender's I.D. Code		14. Sponsor/Agent I.D. Code		12b. Term of Monthly Premium	
		1989500020				109 months	
15. Lender's Name & Address (include zip code)				16. Name & Address of Sponsor/Agent			
GUARANTEED RATE, INC. 3940 N. RAVENSWOOD CHICAGO, ILLINOIS 60613							
Type or Print all entries clearly				17. Lender's Telephone Number			
				(773) 290-0505			
Sponsored Originations		Name of Loan Origination Company		Tax ID of Loan Origination Company		NMLS ID of Loan Origination Company	
		GUARANTEED RATE, INC				2611	

☐ **Approved:** Approved subject to the additional conditions stated below, if any.

Date Mortgage Approved _____ Date Approval Expires _____

<input type="checkbox"/> Modified & Approved as follows:	Loan Amount (include UFMIP)	Interest Rate	Proposed Maturity	Monthly Payment	Amount of Up Front Premium	Amount of Monthly Premium	Term of Monthly Premium
	\$	%	Yrs. Mos.	\$	\$	\$	months

Additional Conditions:

- ☐ If this is proposed construction, the builder has certified compliance with HUD requirements on form HUD-92541.
- ☐ If this is new construction, the lender certifies that the property is 100% complete (both on site and off site improvements) and the property meets HUD's minimum property standards and local building codes.
- ☐ Form HUD-92544, Builder's Warranty is required.
- ☐ The property has a 10-year warranty.
- ☐ Owner-Occupancy Not required (item (b) of the Borrower's Certificate does not apply).
- ☐ The mortgage is a high loan-to-value ratio for non-occupant mortgagor in military.

☐ Other: (specify)

- ☐ This mortgage was rated as an "accept" or "approve" by FHA's Total Mortgage Scorecard. As such, the undersigned representative of the mortgagee certifies to the integrity of the data supplied by the lender used to determine the quality of the loan, that a Direct Endorsement Underwriter reviewed the appraisal (if applicable) and further certifies that this mortgage is eligible for HUD mortgage insurance under the Direct Endorsement program. I hereby make all certifications required for this mortgage as set forth in HUD Handbook 4000.4.

Mortgagee Representative _____

- ☐ This mortgage was rated as a "refer" by FHA's Total Mortgage Scorecard, and/or was manually underwritten by a Direct Endorsement underwriter. As such, the undersigned Direct Endorsement underwriter certifies that I have personally reviewed the appraisal report (if applicable), credit application, and all associated documents and have used due diligence in underwriting this mortgage. I find that this mortgage is eligible for HUD mortgage insurance under the Direct Endorsement program and I hereby make all certifications required for this mortgage as set forth in HUD Handbook 4000.4.

Direct Endorsement Underwriter _____ DE's CHUMS ID Number _____

The Mortgagee, its owners, officers, employees or directors ☐ do ☐ do not have a financial interest in or a relationship, by affiliation or ownership, with the builder or seller involved in this transaction.

Initial:

BC

form HUD-92900-A (09/2010)
VA Form 26-1802a

FEDERAL TRUTH-IN-LENDING DISCLOSURE STATEMENT
(THIS IS NEITHER A CONTRACT NOR A COMMITMENT TO LEND)

Loan Number: 11100688215
Creditor: GUARANTEED RATE, INC.
Address: 3940 N RAVENSWOOD, CHICAGO, ILLINOIS 60613

Date: FEBRUARY 1, 2012

Borrower(s): BRIAN CULLINAN

Address: 6934 EAST SANDRA TERRACE, SCOTTSDALE, ARIZONA 85254

Disclosures marked with an "x" are applicable:

ANNUAL PERCENTAGE RATE <small>The cost of your credit as a yearly rate</small>	FINANCE CHARGE <small>The dollar amount the credit will cost you.</small>	Amount Financed <small>The amount of credit provided to you or on your behalf.</small>	Total of Payments <small>The amount you will have paid after you have made all payments as scheduled.</small>	<input checked="" type="checkbox"/> Total Sale Price <small>The total cost of your purchase on credit including your down-payment of \$7,630.00</small>
4.747 %	\$171,745.63	\$207,943.26	\$379,688.89	\$218,000.00

INTEREST RATE AND PAYMENT SUMMARY

	Rate & Monthly Payment
Interest Rate	3.875 %
Principal + Interest Payment	\$ 999.13
<input checked="" type="checkbox"/> Est. Taxes + Insurance (Escrow) <input checked="" type="checkbox"/> Includes Mortgage Insurance	\$ 411.53
Total Est. Monthly Payment	\$ 1,410.66

There is no guarantee that you will be able to refinance to lower your rate and payments.

- ☐ DEMAND FEATURE: This obligation has a demand feature.
☐ VARIABLE RATE FEATURE: Your loan contains a variable rate feature. Disclosures about the variable rate feature have been provided to you earlier.

PROPERTY INSURANCE: You may obtain fire and other hazard insurance from anyone you want that is acceptable to the Creditor.

SECURITY: You are giving a security interest in: 6934 EAST SANDRA TERRACE, SCOTTSDALE, ARIZONA 85254

☒ The goods or property being purchased ☐ Real property you already own.

FILING FEES: \$ 300.00

LATE CHARGE: If payment is more than 15 days late, you will be charged 4.000 % of the payment.

PREPAYMENT: If you pay off early, you

- ☐ may ☒ will not have to pay a penalty.
☐ may ☒ will not be entitled to a refund of part of the finance charge.


ASSUMPTION: Someone buying your property

- ☐ may ☒ may, subject to conditions ☐ may not assume the remainder of your loan on the original terms.

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

- ☐ "e" means an estimate ☐ all dates and numerical disclosures except the late payment disclosures are estimates.

Each of the undersigned acknowledge receipt of a complete copy of this disclosure. The disclosure does not constitute a contract or a commitment to lend.

 2/3/12

Applicant BRIAN CULLINAN

Date

Applicant

Date

Applicant

Date

Applicant

Date

Applicant

Date

Applicant

Date