

SUN WEST MORTGAGE COMPANY, INC.**6131 ORANGETHORPE AVENUE, SUITE 500****BUENA PARK, CA 90620****Phone: (801) 419-4773****Fax: (562) 924-6057****NMLS ID: 3277****Email: caleb@ready2fund.com****Anti-Steering Disclosure of Loan Options****Date:** September 15, 2020**Loan No.:** 1202580971-00**Borrower:** SHASTAN PAGE**Property Address:**

466 WEST 4525 SOUTH

OGDEN, UT 84405

Your loan originator is required to disclose different loan options that are available to you so that you can evaluate whether the loan you choose is in your interest. These options must be loan programs for which you are likely to qualify, and must be from creditors with whom the loan originator regularly does business. The purpose of this disclosure is to ensure that you have been offered at least three options: (1) the loan with the lowest interest rate; (2) the loan with the lowest interest rate with no risky features; and (3) the loan with the lowest total dollar amount for origination points or fees and discount points. For more information, see Regulation Z, 12 C.F.R. 1026.36(e).

Type of Transaction (check one): <input checked="" type="checkbox"/> Fixed Rate <input type="checkbox"/> Adjustable Rate				
	Loan Option 1 – Lowest Rate	Loan Option 2 – Lowest Rate without Risky Features*	Loan Option 3 – Lowest Total Dollar Amount for Origination Points or Fees and Discount Points	You are applying for a loan with the following terms
Description	FHA FIXED: STANDARD - 30 YEAR FIXED	FHA FIXED: STANDARD - 30 YEAR FIXED	FHA FIXED: STANDARD - 30 YEAR FIXED	SO11S01F00 : FHA FIXED: STANDARD - 30 YEAR FIXED
Interest Rate	2.250 %	2.250 %	2.625 %	2.2500 %
Total Origination Points or Fees and Discount Points	\$1,257.42	\$1,257.42	\$-154.35	\$ 1,200.95

If you expressed an interest in an adjustable rate loan and if the loan's initial rate is fixed for at least 5 years, the "Interest Rate" disclosed in this document is the initial rate that would be in effect at consummation. If the loan's initial rate is not fixed for at least 5 years, the Interest Rate is the fully-indexed rate that would be in effect at consummation without regard to any initial discount or premium.

*"Risky features" include negative amortization; a prepayment penalty; a balloon payment in the first 7 years; a demand feature; shared equity; or shared appreciation.

SUN WEST MORTGAGE COMPANY, INC.

6131 ORANGETHORPE AVENUE, SUITE 500

BUENA PARK, CA 90620

Phone: (801) 419-4773

Fax: (562) 924-6057

NMLS ID: 3277

Email: caleb@ready2fund.com

**Borrower Certification**

By signing below, I acknowledge that I have received a copy of this anti-steering loan options disclosure and that my loan originator has explained these loan options to my satisfaction.

DocuSigned by:

Shastan Page

9/16/2020

SHASTAN PAGE

Date

Broker Certification

By signing below, I confirm the following:

As required by the "safe harbor" provision of Regulation Z, 12 C.F.R. 1026.36(e), we presented loan options to the borrower that meet the requirements described above.

CALEB EASTMAN

Broker Loan Officer Name

DocuSigned by:

A blue ink signature of Caleb Eastman, appearing as "Caleb Eastman", written over a blue rectangular DocuSign verification box.

Broker Loan Officer Signature

9/16/2020

Date

READY2FUND LLC

Broker Entity Name

3450 N TRIUMPH BLVD STE 102, LEHI, UT 84043

Broker Entity Address and License Number

UT - MORTGAGE ENTITY LICENSE

Employee Reference Copy		2018	
N-2 Wage and Tax Statement		OMB No. 1545-0008	
Control number	Dept.	Corp.	Employer use only
2647 CL12/973	000142		T EIC
Employer's name, address, and ZIP code			
BJS WHOLESALE CLUB INC P.O. BOX 5230 WESTBOROUGH MA 01581-5230			
Batch #02687			
Employee's name, address, and ZIP code			
JAM J ELLIS 5 MANCHESTER RD SCHENECTADY NY 12304			
Employer's FED ID number	a Employee's SSA number		
04-3360747	114-62-6204		
Wages, tips, other comp.	2 Federal income tax withheld		
9739.71			
Social security wages	4 Social security tax withheld		
9739.71	603.86		
Medicare wages and tips	6 Medicare tax withheld		
9739.71	141.23		
Social security tips	8 Allocated tips		
Verification Code	10 Dependent care benefits		
c878-ee21-6c3b-bbd6			
Nonqualified plans	12a See instructions for box 12		
Other	12b		
14.02 SDI	12c		
12.27 NY PFL	12d		
	13 Stat emp Ret. plan 3rd party sick pay		
State	Employer's state ID no.	16 State wages, tips, etc.	
NY	04-3360747	9739.71	
State income tax		18 Local wages, tips, etc.	
149.31			
Local income tax		20 Locality name	

This blue Earnings Summary section is included with your W-2 to help describe portions in more detail. The reverse side includes general information that you may also find helpful.

1. The following information reflects your final 2018 pay stub plus any adjustments submitted by your employer

Gross Pay	9739.71	Social Security Tax Withheld	603.86	NY. State Income Tax	149.31
		Box 4 of W-2		Box 17 of W-2	
Fed. Income Tax Withheld		Medicare Tax Withheld	141.23	SUI/SDI/FLLI	26.29
Box 2 of W-2		Box 6 of W-2		Box 14 of W-2	

2. Your Gross Pay was adjusted as follows to produce your W-2 Statement.

	Wages, Tips, other Compensation	Social Security Wages	Medicare Wages	NY. State Wages, Tips, Etc.
	Box 1 of W-2	Box 3 of W-2	Box 5 of W-2	Box 16 of W-2
Gross Pay	9,739.71	9,739.71	9,739.71	9,739.71
Reported W-2 Wages	9,739.71	9,739.71	9,739.71	9,739.71

3. Employee W-4 Profile. To change your Employee W-4 Profile Information, file a new W-4 with your payroll dept.

ADAM J ELLIS
415 MANCHESTER RD
SCHENECTADY NY 12304

Social Security Number: **114-62-6204**
Taxable Marital Status: **MARRIED**
Exemptions/Allowances:
FEDERAL: 6
STATE: 6

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Wages, tips, other comp.	2 Federal income tax withheld
9739.71	
Social security wages	4 Social security tax withheld
9739.71	603.86
Medicare wages and tips	6 Medicare tax withheld
9739.71	141.23
Control number	Dept.
2647 CL12/973	000142
Employer's name, address, and ZIP code	
BJS WHOLESALE CLUB INC P.O. BOX 5230 WESTBOROUGH MA 01581-5230	

1 Wages, tips, other comp.	2 Federal income tax withheld
9739.71	
3 Social security wages	4 Social security tax withheld
9739.71	603.86
5 Medicare wages and tips	6 Medicare tax withheld
9739.71	141.23
d Control number	Dept.
372647 CL12/973	000142
c Employer's name, address, and ZIP code	
BJS WHOLESALE CLUB INC P.O. BOX 5230 WESTBOROUGH MA 01581-5230	

1 Wages, tips, other comp.	2 Federal income tax withheld
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9739.71	603.86
5 Medicare wages and tips	6 Medicare tax withheld
9739.71	141.23
d Control number	Dept.
372647 CL12/973	000142
c Employer's name, address, and ZIP code	
BJS WHOLESALE CLUB INC P.O. BOX 5230 WESTBOROUGH MA 01581-5230	

Employer's FED ID number	a Employee's SSA number
04-3360747	114-62-6204
Social security tips	8 Allocated tips
Verification Code	10 Dependent care benefits
c878-ee21-6c3b-bbd6	
Nonqualified plans	12a See instructions for box 12
Other	12b
14.02 SDI	12c
12.27 NY PFL	12d
	13 Stat emp Ret. plan 3rd party sick pay

b Employer's FED ID number	a Employee's SSA number
04-3360747	114-62-6204
7 Social security tips	8 Allocated tips
9 Verification Code	10 Dependent care benefits
11 Nonqualified plans	12a
14 Other	12b
14.02 SDI	12c
12.27 NY PFL	12d
	13 Stat emp Ret. plan 3rd party sick pay

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04-3360747	114-62-6204
7 Social security tips	8 Allocated tips
9 Verification Code	10 Dependent care benefits
11 Nonqualified plans	12a
14 Other	12b
14.02 SDI	12c
12.27 NY PFL	12d
	13 Stat emp Ret. plan 3rd party sick pay

Employee's name, address and ZIP code	
JAM J ELLIS 5 MANCHESTER RD SCHENECTADY NY 12304	
State	Employer's state ID no.
NY	04-3360747
State income tax	16 State wages, tips, etc.
149.31	9739.71
Local income tax	18 Local wages, tips, etc.
	20 Locality name

e/f Employee's name, address and ZIP code	
ADAM J ELLIS 415 MANCHESTER RD SCHENECTADY NY 12304	
15 State	Employer's state ID no.
NY	04-3360747
17 State income tax	16 State wages, tips, etc.
149.31	9739.71
19 Local income tax	18 Local wages, tips, etc.
	20 Locality name

e/f Employee's name, address and ZIP code	
ADAM J ELLIS 415 MANCHESTER RD SCHENECTADY NY 12304	
15 State	Employer's state ID no.
NY	04-3360747
17 State income tax	16 State wages, tips, etc.
149.31	9739.71
19 Local income tax	18 Local wages, tips, etc.
	20 Locality name

SUN WEST MORTGAGE COMPANY, INC.

6131 ORANGETHORPE AVENUE, SUITE 500

BUENA PARK, CA 90620

Phone: (562) 924-7884

Fax: (562) 924-6057

NMLS ID: 3277

Email: inquiry@swmc.com



NOTICE OF INTENT TO PROCEED WITH LOAN APPLICATION

Date Prepared: September 15, 2020

Loan Number: 120258097100

Applicant(s): SHASTAN PAGE

Subject Property Address: 466 WEST 4525 SOUTH, OGDEN, UT 84405

Lender: SUN WEST MORTGAGE COMPANY, INC., D/B/A SUN WEST MORTGAGE USA COMPANY, INC.

I/We acknowledge the receipt of a copy of the Loan Estimate ("LE") dated 09/15/2020. I/We have reviewed the terms and fees of the LE and would like to proceed with the loan application for which this LE was provided.

I/We understand that this document does not constitute an obligation to obtain the loan from this lender. Furthermore, this document is not a loan approval or a loan commitment.

DocuSigned by:

Shastan Page

9/16/2020

SHASTAN PAGE

Date

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 not 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):

DocuSigned by:

 SHASTAN PAGE

9/16/2020

Date

Co-Borrower

Date

I. TYPE OF MORTGAGE AND TERMS OF LOAN

Agency Case Number	Lender Case Number	Amount	Interest Rate	No. of Months
	1202580971-00	\$ 188,237.00	2.2500 %	360
Mortgage Applied for: <input type="checkbox"/> VA <input checked="" type="checkbox"/> FHA <input type="checkbox"/> Conventional <input type="checkbox"/> USDA/Rural Housing Service <input type="checkbox"/> Other (explain):				
Amortization Type: <input checked="" type="checkbox"/> Fixed Rate <input type="checkbox"/> GPM <input type="checkbox"/> ARM Type: <input type="checkbox"/> Other (explain):				

II. PROPERTY INFORMATION AND PURPOSE OF LOAN

Subject Property Address (street, city, state, county, & ZIP): 466 WEST 4525 SOUTH, OGDEN, UT 84405 DAVIS	No. of Units: 1
Legal Description of Subject Property (attach description if necessary): SEE PRELIMINARY TITLE REPORT	Year Built: 1961

Purpose of Loan <input type="checkbox"/> Purchase <input type="checkbox"/> Construction <input checked="" type="checkbox"/> Refinance <input type="checkbox"/> Construction-Permanent <input type="checkbox"/> Other (explain)	Property will be: <input checked="" type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input type="checkbox"/> Investment
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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)
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Complete this line if this is a refinance loan.

Year Acquired	Original Cost	Amount Existing Liens	Purpose of Refinance	Describe Improvements <input type="checkbox"/> made <input checked="" type="checkbox"/> to be made
2016	\$ 200,000.00	\$ 0.00	STREAMLINE REFINANCE WITHOUT APPRAISAL	Cost: \$ 0.00

Title will be held in what Name(s) SHASTAN PAGE	Manner in which title is held: A MARRIED MAN
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Source of Down Payment, Settlement Charges, and/or Subordinate Financing (explain)	Estate will be held in: <input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold (show expiration date)
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Borrower	III. BORROWER INFORMATION	Co-Borrower
Borrower's Name (include Jr. or Sr., if applicable): SHASTAN PAGE	Co-Borrower's Name (include Jr. or Sr., if applicable):	
Social Security Number: 528-93-8005	Social Security Number:	
Home Phone (include area code): (801) 897-1549	Home Phone (include area code):	
E-mail: PHASTANSCOTTSAGE@GMAIL.COM	E-mail:	
DOB (mm/dd/yyyy): 09/26/1988	DOB (mm/dd/yyyy):	
Yrs. School: 16	Yrs. School:	
<input checked="" type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (includes single, divorced, widowed)	<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (includes single, divorced, widowed)	
Dependents (not listed by Co-Borrower): no. 2 ages: 5 y 0 m, 1 y 0 m	Dependents (not listed by Borrower): no. ages:	
Present Address (street, city, state, ZIP): [X] Own [] Rent 4.0 Years 466 WEST 4525 SOUTH, OGDEN, UT 84405	Present Address (street, city, state, ZIP): [] Own [] Rent ____ Years	
Mailing Address, if different from Present Address: 466 WEST 4525 SOUTH, OGDEN, UT 84405	Mailing Address, if different from Present Address:	

If residing at present address for less than two years, complete the following:

Former Address (street, city, state, ZIP): [] Own [] Rent 0.0 Years	Former Address (street, city, state, ZIP): [] Own [] Rent ____ Years
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Borrower	IV. EMPLOYMENT INFORMATION	Co-Borrower
Name & Address of Employer [] Self Employed	Name & Address of Employer [] Self Employed	
Yrs. on this job:	Yrs. on this job:	
Yrs. employed in this line of work/profession:	Yrs. employed in this line of work/profession:	
Business Phone (incl. area code):	Business Phone (incl. area code):	
Position/Title/Type of Business:	Position/Title/Type of Business:	
<i>If employed in current position for less than two years or if currently employed in more than one position, complete the following:</i>		
Name & Address of Employer [] Self Employed	Name & Address of Employer [] Self Employed	
Dates (from – to)	Monthly Income	Dates (from – to) Monthly Income
Business Phone (incl. area code)	Business Phone (incl. area code)	
Position/Title/Type of Business	Position/Title/Type of Business	

V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION

Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expense	Present	Proposed
Base Empl. Income*	\$ 0.00	\$ 0.00	\$ 0.00	Rent	\$ 0.00	
Overtime	\$ 0.00	\$ 0.00	\$ 0.00	First Mortgage (P&I)	\$ 0.00	\$ 719.53
Bonuses	\$ 0.00	\$ 0.00	\$ 0.00	Other Financing (P&I)	\$ 0.00	\$ 0.00
Commissions	\$ 0.00	\$ 0.00	\$ 0.00	Hazard Insurance	\$ 112.00	\$ 112.00
Dividends/Interest	\$ 0.00	\$ 0.00	\$ 0.00	Real Estate Taxes	\$ 168.58	\$ 168.58
Net Rental Income	\$ 0.00	\$ 0.00	\$ 0.00	Mortgage Insurance	\$ 121.34	\$ 122.00
Other (before completing, see the notice in "describe other income," below)	\$ 0.00	\$ 0.00	\$ 0.00	Homeowner Assn. Dues	\$ 0.00	\$ 0.00
				Other:	\$ 0.00	\$ 0.00
				MCC Credit		\$ 0.00
				Buydown Credit		\$ 0.00
Total	\$ 0.00	\$ 0.00	\$ 0.00	Total	\$ 401.92	\$ 1,122.11

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

Describe 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 [X] 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				
Cash deposit toward purchase held by:	\$ 0.00			
List checking and savings accounts below		LIABILITIES	Monthly Payment & Months Left to Pay	Unpaid Balance
Stocks & Bonds (Company name/ number & description)	\$ 0.00	Name and address of Company LOANDEPOT DROP 1ST 3 DIGITS	\$ Payment	\$ 179,943.00
			\$ 1,305.00	Note
			Months	PAID OFF at Close of Escrow.
			323	
	\$ 0.00	Acct. no. 3000100533462		
Life insurance net cash value: Face amount:	\$ 0.00			
Subtotal Liquid Assets	\$ 0.00			
Real estate owned (enter market value from schedule of real estate owned)	\$ 272,900.00			
Vested interest in retirement fund	\$ 0.00			
Net worth of business(es) owned (attach financial statement)	\$ 0.00			

Automobiles owned (make and year)		Alimony/Child Support/Separate Maintenance Payments Owed to:			
Other Assets (itemize)		Job-Related Expense (child care, union dues, etc.)			
		Total Monthly Payments		\$ 1,305.00	
Total Assets a.	\$ 272,900.00	Net Worth (a minus b)	\$ 92,957.00	Total Liabilities b.	\$ 179,943.00

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
466 WEST 4525 SOUTH, OGDEN, UT 84405	O SFR	\$ 272,900.00	\$ 179,943.00	\$ 0.00	\$ 719.53	\$ 401.92	\$ 0.00
Totals		\$ 272,900.00	\$ 179,943.00	\$ 0.00	\$ 719.53	\$ 401.92	\$ 0.00

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

Alternate Name	Creditor Name	Account Number


VII. DETAILS OF TRANSACTION		VIII. DECLARATIONS	
a. Purchase price	\$ 0.00	If you answer Yes to any questions a through i, please use continuation sheet for explanation.	
b. Alterations, improvements, repairs	\$ 0.00		Borrower Yes No Co-Borrower Yes No
c. Land (if acquired separately)	\$ 0.00	a. Are there any outstanding judgments against you?	[] [X] [] []
d. Refinance (incl. debts to be paid off)	\$ 0.00	b. Have you been declared bankrupt within the past 7 years?	[] [X] [] []
e. Real Estate Balance Other Liens	\$ 179,943.00	c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?	[] [X] [] []
f. Estimated prepaid items	\$ 1,932.36	d. Are you a party to a lawsuit?	[] [X] [] []
g. Estimated closing costs	\$ 2,710.00	e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment?	[] [X] [] []
h. PMI, MIP, Funding Fee	\$ 3,237.50		
i. Discount (if Borrower will pay)	\$ 1,200.95		
j. Other Expenses	\$ 0.00	(This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans, any mortgage, financial obligation, bond, or loan guarantee. If "Yes", provide details, including date, name, and address of Lender, FHA or VA case number, if any, and reasons for the action.)	
k. Total costs (add items a through j)	\$ 189,023.81		
l. Subordinate financing	\$ 0.00		
m. Borrower's closing costs paid by Seller	\$ 0.00		

VII. DETAILS OF TRANSACTION		VIII. DECLARATIONS	
n. Other Credits (explain)		f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee?	<input type="checkbox"/> <input checked="" type="checkbox"/>
Held Deposit	\$ 0.00		<input type="checkbox"/> <input type="checkbox"/>
Prepays Paid By Seller	\$ 0.00	g. Are you obligated to pay alimony, child support, or separate maintenance?	<input type="checkbox"/> <input checked="" type="checkbox"/>
Prepays Paid By Others	\$ 0.00		<input type="checkbox"/> <input type="checkbox"/>
Closing Cost Paid By Others	\$ 0.00	h. Is any part of the down payment borrowed?	<input type="checkbox"/> <input checked="" type="checkbox"/>
Closing Cost Paid In Advance	\$ 0.00	i. Are you a co-maker or endorser on a note?	<input type="checkbox"/> <input checked="" type="checkbox"/>
MIP Refund	\$ 0.00	j. Are you a U.S. citizen?	<input checked="" type="checkbox"/> <input type="checkbox"/>
Other Credit	\$ 0.00	k. Are you a permanent resident alien?	<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"/>
Total Other Credits	\$ 0.00	m. Have you had an ownership interest in a property in the last three years?	<input type="checkbox"/> <input checked="" type="checkbox"/>
o. Loan amount (exclude PMI, MIP, Funding Fee financed)	\$ 185,000.00	1) What type of property did you own - principal residence (PR), second home (SH), or investment property (IP)?	_____
p. PMI, MIP, Funding Fee financed	\$ 3,237.00	2) How did you hold title to the home - by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?	_____
q. Loan amount (add o & p)	\$ 188,237.00		
r. Cash from Borrower (subtract l, m, n & q from k)	\$ 786.81		

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 an 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 Lender nor its 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.

Acknowledgement. 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 this application or a consumer reporting agency.

SHASTAN PAGE	Date	Co-Borrower's Signature	Date
DocuSigned by:  BC3EBFF650474EE...	9/16/2020		

X. INFORMATION FOR GOVERNMENT MONITORING PURPOSES

See Attached Demographic Information Addendum

<small>DocuSigned by:</small> Loan Originator's Signature 		Date 9/16/2020
Loan Originator's Name (print or type) CALEB EASTMAN	Loan Originator Identifier 1012233	Loan Originator's Phone Number (including area code) (801) 419-4773
Loan Originator's License Type MLO LICENSE/REGISTRATION	Loan Originator's License Number 6654593	
Loan Origination Company's Name READY2FUND LLC	Loan Origination Company Identifier 1872884	Loan Origination Company's Address 3450 N TRIUMPH BLVD STE 102 LEHI, UT 84043 Phone: (801) 770-6828
Loan Origination Company's License Type UT - MORTGAGE ENTITY LICENSE	Loan Origination Company's License Number 11345879	

CONTINUATION SHEET/RESIDENTIAL LOAN APPLICATION

Use this continuation section if you need more space to complete the Residential Loan Application. Mark B for Borrower or C for Co-Borrower.

Borrower:
SHASTAN PAGE

Agency Case Number:

Co-Borrower:

Lender Case Number:
1202580971-00

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.

SHASTAN PAGE

Date

Co-Borrower's Signature

Date

DocuSigned by:

Shastan Page

9/16/2020

BC3EBFF650474EE...

Demographic Information Addendum. This section asks about your ethnicity, sex, and race.

Demographic Information of Borrower

The purpose of collecting this information is to help ensure that all applicants are treated fairly and that the housing needs of communities and neighborhoods are being fulfilled. For residential mortgage lending, Federal law requires that we ask applicants for their demographic information (ethnicity, sex, and race) in order to monitor our compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to provide this information, but are encouraged to do so. You may select one or more designations for "Ethnicity" and one or more designations for "Race." The law provides that we may not discriminate on the basis of this information, or on whether you choose to provide it. However, if you choose not to provide the information and you have made this application in person, Federal regulations require us to note your ethnicity, sex, and race on the basis of visual observation or surname. The law also provides that we may not discriminate on the basis of age or marital status information you provide in this application. If you do not wish to provide some or all of this information, please check below.

Ethnicity: Check one or more

- ☐ Hispanic or Latino
- ☐ Mexican☐ Puerto Rican☐ Cuban
- ☐ Other Hispanic or Latino - Print origin:

For example: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on.

- ☐ Not Hispanic or Latino
- ☒ I do not wish to provide this information

Sex

- ☐ Female
- ☒ Male
- ☒ I do not wish to provide this information

Race: Check one or more

- ☐ American Indian or Alaska Native - Print name of enrolled or principal tribe:
- ☐ Asian
- ☐ Asian Indian☐ Chinese☐ Filipino
- ☐ Japanese☐ Korean☐ Vietnamese
- ☐ Other Asian - Print race:

For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on.

- ☐ Black or African American
- ☐ Native Hawaiian or Other Pacific Islander
- ☐ Native Hawaiian☐ Guamanian or Chamorro☐ Samoan
- ☐ Other Pacific Islander – Print race:

For example: Fijian, Tongan, and so on.

- ☒ White
- ☐ I do not wish to provide this information

To Be Completed by Financial Institution (for application taken in person):

- Was the ethnicity of the Borrower collected on the basis of visual observation or surname?

☐ No☐ Yes
- Was the sex of the Borrower collected on the basis of visual observation or surname?

☐ No☐ Yes
- Was the race of the Borrower collected on the basis of visual observation or surname?

☐ No☐ Yes

The Demographic Information was provided through:

- ☐ Face-to-Face Interview (includes Electronic Media w/ Video Component)
- ☐ Telephone Interview
- ☐ Fax or Mail
- ☒ Email or Internet

Borrower Name: SHASTAN PAGE

Form **4506-T**

(March 2019)

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

OMB No. 1545-1872

Do not sign this form unless all applicable lines have been completed.**Request may be rejected if the form is incomplete or illegible.****For more information about Form 4506-T, visit www.irs.gov/form4506t.**

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 "Get a Tax Transcript..." under "Tools" 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.

SHASTAN PAGE

1b First social security number on tax return, individual taxpayer identification number, or employer identification number (see instructions)

528-93-8005

2a If a joint return, enter spouse's name shown on tax return.**2b Second social security number or individual taxpayer identification number if joint tax return****3** Current name, address (including apt., room, or suite no.), city, state, and ZIP code (see instructions)

466 WEST 4525 SOUTH, OGDEN, UT 84405

4 Previous address shown on the last return filed if different from line 3 (see instructions)**5a** 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.TALX Corporation, a provider of Equifax Verification Services
11432 Lackland Road, St. Louis, MO 63146
Tel: (888)749-4411**5b** Customer file number (if applicable) (see instructions)

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 tax 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 transcript 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/W2/1099

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 ☒

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 10 business days ☐

c Record of Account, which provides the most detailed information as it is a combination of the Return Transcript and the Account Transcript. Available for current year and 3 prior tax years. Most requests will be processed within 10 business days ☐

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 2011, filed in 2012, will likely not be available from the IRS until 2013. 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 10 business days ☒

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.

12/31/2019

12/31/2018

12/31/2017

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, at least one spouse must sign. If signed by a corporate officer, 1 percent or more shareholder, partner, managing member, 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.** This form must be received by IRS within 120 days of the signature date.

☒ **Signatory attests that he/she has read the attestation clause and upon so reading declares that he/she has the authority to sign the Form 4506-T.** See instructions.

Phone number of taxpayer on line 1a or 2a

Shastan Page

9/16/2020

(801) 897-1549

Sign Here

Signature (see instructions)

Date

Title (if line 1a above is a corporation, partnership, estate, or trust)

Spouse's Signature

Date

For Privacy Act and Paperwork Reduction Act Notice, see page 2.

Cat. No. 37667N

Form **4506-T** (Rev. 3-2019)

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

Future Developments

For the latest information about Form 4506-T and its instructions, go to www.irs.gov/form4506t. Information about any recent developments affecting Form 4506-T (such as legislation enacted after we released it) will be posted on that page.

What's New. The transcripts provided by the IRS have been modified to protect taxpayers' privacy. Transcripts only display partial personal information, such as the last four digits of the taxpayer's Social Security Number. Full financial and tax information, such as wages and taxable income, is shown on the transcript.

A new optional Customer File Number field is available to use when requesting a transcript. You have the option of inputting a number, such as a loan number, in this field. You can input up to 10 numeric characters. The customer file number should not contain an SSN. This number will print on the transcript. The customer file number is an optional field and not required.

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 (on line 5) 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.

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 "Get a Tax Transcript..." under "Tools" or call 1-800-908-9946.

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.

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:

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	Internal Revenue Service RAIVS Team Stop 6716 AUSC Austin, TX 73301
	855-587-9604

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	Internal Revenue Service RAIVS Team Stop 37106 Fresno, CA 93888
	855-800-8105

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	Internal Revenue Service RAIVS Team Stop 6705 P-6 Kansas City, MO 64999
	855-821-0094

Chart for all other transcripts

If you lived in or your business was in:

Mail or fax to:

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, 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	Internal Revenue Service RAIVS Team P.O. Box 9941 Mail Stop 6734 Ogden, UT 84409
	855-298-1145
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	Internal Revenue Service RAIVS Team P.O. Box 145500 Stop 2800 F Cincinnati, OH 45250
	855-800-8015

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 addresses on lines 3 and 4 are different and you have not changed your address with the IRS, file Form 8822, Change of Address. For a business address, file Form 8822-B, Change of Address or Responsible Party — Business.

Line 5b. Enter up to 10 numeric characters to create a unique customer file number that will appear on the transcript. The customer file number **should not** contain an SSN. Completion of this line is not required.

Note. If you use an SSN, name or combination of both, we will not input the information and the customer file number will be blank on the transcript.

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. 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.



You must check the box in the signature area to acknowledge you have the authority to sign and request the information. The form will not be processed and returned to you if the box is unchecked.

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. A bona fide shareholder of record owning 1 percent or more of the outstanding stock of the corporation may submit a Form 4506-T but must provide documentation to support the requester's right to receive the information.

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.

Note: If you are Heir at law, Next of kin, or Beneficiary you must be able to establish a material interest in the estate or trust.

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.

Signature by a representative. A representative can sign Form 4506-T for a taxpayer only if the taxpayer has specifically delegated this authority to the representative on Form 2848, line 5. The representative must attach Form 2848 showing the delegation to Form 4506-T.

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 Forms and Publications Division
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.

BORROWER'S CERTIFICATION AND AUTHORIZATION

Borrower(s) Name(s): SHASTAN PAGE	Lender's Name: SUN WEST MORTGAGE COMPANY, INC., D/B/A SUN WEST MORTGAGE USA COMPANY, INC.
Property Address: 466 WEST 4525 SOUTH OGDEN, UT 84405	Date: September 15, 2020

CERTIFICATION

The undersigned certify the following:

1. I/We have applied for a mortgage loan or requested for a pre-qualification or pre-approval for a mortgage loan from the above named Lender ("Lender"). In applying for the loan or pre-qualification or pre-approval, I/we have provided various information on the purpose of the loan, the amount and source of the down payment, employment and income information, the assets and liabilities and/or completed a loan application. I/We certify that all of the information is true and complete. I/We made no misrepresentations in the loan application or other documents, nor did I/We omit any pertinent information.
2. I/We understand and agree that Lender reserves the right to change the pre-approval or pre-qualification and/or the mortgage loan review processes to a full documentation program. This may include verifying the information provided on the application with the employer and/or the financial institution.
3. 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

^{DS}
^{SP} To Whom It May Concern:

1. I/We have applied for a mortgage loan or requested for a pre-qualification or pre-approval for a mortgage loan from Lender. As part of the pre-qualification or pre-approval and/or application process, Lender 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 post closing quality control program.
2. I/We authorize you to provide to Lender and to any investor to whom you may sell my mortgage, and to the mortgage guaranty insurer (if any), any and all information and documentation. Such information includes, but is not limited to, employment history and income; bank, money market, and similar account balances; credit history and copies of income tax returns.
3. Lender or any investor that purchases the mortgage may address this authorization to any party named in the loan application.
4. I authorize SUN WEST MORTGAGE COMPANY, INC., D/B/A SUN WEST MORTGAGE USA COMPANY, INC., and any of SUN WEST MORTGAGE COMPANY, INC., D/B/A SUN WEST MORTGAGE USA COMPANY, INC.'s Affiliates, or any third party vendors contracted by SUN WEST MORTGAGE COMPANY, INC., D/B/A SUN WEST MORTGAGE USA COMPANY, INC. to make material changes on the 4506-T and SSA89 forms submitted to me in the disclosure package and signed by me, only for the purpose of getting correct tax transcripts from the IRS and SSN verification from Social Security Administration and I have no objection to this. Material changes may include, but, not limited to:
 - Adding/correcting previous address (IRS requires address on last filed tax return to match 4506T);
 - Correcting date of birth or SSN to match our records if discrepancy found;
 - Adding/correcting vendor information soliciting tax transcript or SSN verification;
 - Marking appropriate section for verification needed (eg. tax transcripts, W2s, record of account);
 - Editing or adding the tax years needed.
5. I/We agree and acknowledge that the Lender may use unaffiliated third party vendors to verify the borrower(s) information and disclosures made in the loan application, including without limitation, the borrower(s) identity, social security number, employment, financial disclosures, bank accounts, assets and liabilities.
6. A copy of this authorization may be accepted as an original.
7. Your prompt reply to Lender or the investor that purchased the mortgage loan is appreciated.

DS
SP

8. I/We consent to the use of the information provided by us for any purpose relating to origination, servicing, loss mitigation, and disposition of the Mortgage or Property securing the Mortgage and relating to any insurance claim and ultimate resolution of such claims by the lender/servicer and FHA.

DS
SP

9. I authorize Sun West to assess my loan qualification by pulling a credit report and by using financial information that I have provided to Sun West.

DS
SP

10. Whenever I speak to a SMWC representative / agents / affiliates / partners / vendors I agree and accept that my call may be recorded.

Right of Financial Privacy Act of 1978 Notice- The Department of Housing and Urban Development (HUD) and the Department of Veterans Affairs (VA) have the right to access financial information held by a financial institution in determining whether to qualify a prospective applicant under their respective loan programs. If you are applying for HUD or VA loan, your financial records will be made available to the requesting government agency without further notice to or authorization from you; provided, however, that financial information shall not be disclosed or released to HUD or the VA more than three months from the date that you execute this Borrower's Certification and Authorization. Note that your financial information will not be disclosed or released outside the requesting agency except as required or permitted by law. Prior to the time that your financial records are disclosed, you may revoke this authorization at any time; however, your refusal to provide the information may cause your application to be delayed or rejected. If you believe that your financial records have been disclosed improperly, you may have legal rights under the Right to Financial Privacy Act of 1978 (12 U.S.C. 3400 et seq.).

DocuSigned by:

Shastan Page

9/16/2020

SHASTAN PAGE

Date

HUD/VA Addendum to Uniform Residential Loan ApplicationOMB Approval No. VA: 2900-0144 (exp. 02/29/2020)
HUD: 2502-0059 (exp. 03/31/2019)

Part I - Identifying Information (mark the type of application) 1. <input type="checkbox"/> VA Application for Home Loan Guaranty <input checked="" type="checkbox"/> HUD/FHA Application for Insurance under the National Housing Act		2. Agency Case No. (include any suffix)		3. Lender/Mortgagee Case No. 1202580971-00		4. Section of the Act (for HUD cases) 203B	
5. Borrower's Name and Present Address (include zip code) SHASTAN PAGE 466 WEST 4525 SOUTH OGDEN, UT 84405		7. Loan Amount (include the UFMIP if for HUD or Funding Fee if for VA) \$188,237.00		8. Interest Rate 2.250 %		9. Proposed Maturity 30 yrs. 0 mos.	
6. Property Address (including name of subdivision, lot & block no. & zip code) 466 WEST 4525 SOUTH OGDEN, UT 84405		10. Discount Amount (only if borrower is permitted to pay) \$1,200.95		11. Amount of Up Front Premium \$3,237.50		12a. Amount of Monthly Premium \$122.00/mo.	
		13. Lender/Mortgagee I.D. Code 6443809990		14. Sponsor / Agent I.D. Code		12b. Term of Monthly Premium 132 months	
15. Lender/Mortgagee Name & Address (include zip code) SUN WEST MORTGAGE COMPANY, INC., D/B/A SUN WEST MORTGAGE USA COMPANY, INC. 6131 ORANGETHORPE AVENUE, SUITE 500 BUENA PARK, CA 90620		16. Name & Address of Sponsor / Agent					
Type or Print all entries clearly		17. Lender/Mortgagee Telephone Number (562) 924-7884					
FHA Sponsored Originations		Name of Loan Origination Company READY2FUND LLC		Tax ID of Loan Origination Company 84-2129210		NMLS ID of Loan Origination Company 1872884	

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 Home buyer a. <input type="checkbox"/> Yes b. <input checked="" type="checkbox"/> No	19. VA Only Title will be vested in: <input type="checkbox"/> Veteran <input type="checkbox"/> Veteran & Spouse <input type="checkbox"/> Other (specify)	20. Purpose of Loan (blocks 9 - 12 are for VA loans only)			
		1) <input type="checkbox"/> Purchase Existing Home Previously Occupied 2) <input type="checkbox"/> Purchase Existing Home Not Previously Occupied 3) <input type="checkbox"/> Finance Improvements to Existing Property 4) <input checked="" type="checkbox"/> Refinance (Refi.) 5) <input type="checkbox"/> Purchase New Condo. Unit 6) <input type="checkbox"/> Purchase Existing Condo. Unit	7) <input type="checkbox"/> Construct Home (proceeds to be paid out during construction) 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		

HUD Instructions: The capitalized terms used in this form refer to those terms as used in the relevant sections of the current version of Single Family Housing Policy Handbook, HUD 4000.1.

Part II - Lender/Mortgagee Certification

21. The undersigned lender/mortgagee 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 final Uniform Residential Loan Application and this Addendum are true, accurate and complete.
- B.** (1) The information contained in the **initial** Uniform Residential Loan Application and this Addendum was obtained from the Borrower by an employee of the undersigned lender/mortgagee or its duly authorized agent and to the best of lender/mortgagee's knowledge is complete and accurately represents the information obtained by the lender/mortgagee as of the date the Borrower provided the information to the undersigned lender/mortgagee or its duly authorized agent.
- (2) The information contained in the **final** Uniform Residential Loan Application, which was signed by the Borrower at the time of settlement, was obtained by an employee of the undersigned lender/mortgagee or its duly authorized agent and to the best of lender/mortgagee's knowledge is complete and accurately represents the information obtained by the lender/mortgagee as of the date verified by the lender/mortgagee.
- C.** The credit report submitted on the subject Borrower (and Co-Borrower, if any) was ordered by the undersigned lender/mortgagee or its duly authorized agent from the credit agency which prepared the report and was received directly from said credit agency.
- D.** The Verifications of Employment, Deposit, Rent and Mortgage, as applicable, were requested and received by the lender/mortgagee or its duly authorized agent without passing through the hands of the Borrower or any Interested Third Party and are to the best of lender/mortgagee's knowledge accurate.
- E.** To the best of my knowledge, neither I nor any other Participant (as that term is clarified in HUD Handbook 4000.1, II.A.1.b.ii.(B)) in this Covered Transaction (as that term is clarified at 2 C.F.R. § 180. 200) is suspended, debarred, under a limited denial of participation, or otherwise restricted under 2 C.F.R. part 2424 or 24 C.F.R. part 25, or under similar procedures of any other federal agency.

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

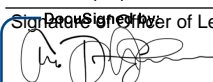
F. The names and functions of any duly authorized agents who developed on behalf of the lender/mortgagee any of the information or supporting credit data submitted are as follows:

Name and 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/mortgagee affirmatively certifies that all information and supporting credit data were obtained directly by the lender/mortgagee.

- G.** The undersigned lender/mortgagee understands and agrees that it is responsible for the omissions, errors, or acts of agents identified in item F as to the functions with which they are identified.
- H.** 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 Lender/Mortgagee 	Title of Officer of Lender/Mortgagee Mortgage Loan Originator	Date (mm/dd/yyyy) 9/16/2020
---	--	--------------------------------

WARNING: This warning applies to all certifications made in this document.

The knowing submission of a false, fictitious, or fraudulent certification may be subject to criminal and civil penalties, including confinement for up to 5 years, fines, and civil penalties. 18 U.S.C. §§ 287, 1001 and 31 U.S.C. § 3729

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 which can be located on the OMB Internet page at <http://www.reginfo.gov/public/do/PRAMain>. 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 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 to cover additional administrative costs incurred by the Government to service your account (4) Offset amounts owed to you under other Federal programs (5) Refer your account to a private attorney, collection agency or mortgage servicing agency to collect the amount due, foreclose the mortgage, sell the property and seek judgment against you for any deficiency (6) Refer your account to the Department of Justice for litigation in the courts; (7) If you are a current or retired Federal employee, take action to offset your salary, or civil service retirement benefits (8) Refer your debt to the Internal Revenue Service for offset against any amount owed to you as an income tax refund; and (9) Report any resulting written off debt of yours to the Internal Revenue Service as your taxable income. All of these actions can and will be used to recover any debts owed when it is determined to be in the interest of the lender and/or the Federal Government to do so.

Part IV - Borrower Consent for Social Security Administration to Verify Social Security Number

I authorize the Social Security Administration to verify my Social Security number to the Mortgagee identified in this document and HUD/FHA, through a computer match conducted by HUD/FHA.

I understand that my consent allows no additional information from my Social Security records to be provided to the Mortgagee, and HUD/FHA and that verification of my Social Security number does not constitute confirmation of my identity. I also understand that my Social Security number may not be used for any other purpose than the one stated above, including resale or redisclosure to other parties. The only other redisclosure permitted by this authorization is for review purposes to ensure that HUD/FHA complies with SSA's consent requirements.

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 know that if I make any representation that I know is false to obtain information from Social Security records, I could be punished by a fine or imprisonment or both.

This consent is valid for 180 days from the date signed, unless indicated otherwise by the individual(s) named in this loan application.

Read and consent to: Review accuracy of social security number(s) and birth dates provided on this application.

Signature(s) of Borrower(s) X. <u>Shastan Page</u>	Date Signed 9/16/2020	Signature(s) of Co-Borrower(s) X. _____	Date Signed / /
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Part V - Borrower Certification**22. Complete the following for a HUD/FHA Mortgage.**

22a. Do you own or have sold **other** real estate within the past 60 months on which there was HUD/FHA mortgage? ☐ Yes ☒ No

22d. Address

Is it to be sold?

☐ Yes ☐ No ☒ NA

22b. Sales Price

\$0.00

22c. Original Mortgage Amt

\$0.00

22e. If the dwelling to be covered by this mortgage is to be rented, is it a part of, adjacent or contiguous to any project subdivision or group of concentrated rental properties involving eight or more dwelling units in which you have any financial interest? ☐ Yes ☒ No If "Yes" give details.

23. Complete for VA-Guaranteed Mortgage. Have you ever had a VA home Loan? ☐ Yes ☒ No

IMPORTANT: If you are certifying that you are married for the purpose of VA benefits, your marriage must be recognized by the place where you and/or your spouse resided at the time of marriage, or where you and/or your spouse resided when you filed your claim (or a later date when you become eligible for benefits) (38 U.S.C. § 103(c)). Additional guidance on when VA recognizes marriages is available at <http://www.va.gov/opa/marriage/>.

24. Applicable for Both VA & HUD. As a home loan borrower, you will be legally obligated to make the mortgage payments called for by your mortgage loan contract. The fact that you dispose of your property after the loan has been made **will not relieve you of liability for making these payments. Payment of the loan in full is ordinarily the way liability on a mortgage note is ended.** Some home buyers have the mistaken impression that if they sell their homes when they move to another locality, or dispose of it for any other reasons, they are no longer liable for the mortgage payments and that liability for these payments is solely that of the new owners. Even though the new owners may agree in writing to assume liability for your mortgage payments, this assumption agreement will not relieve you from liability to the holder of the note which you signed when you obtained the loan to buy the property. Unless you are able to sell the property to a buyer who is acceptable to VA or to HUD/FHA and who will assume the payment of your obligation to the lender, you will not be relieved from liability to repay any claim which VA or HUD/FHA may be required to pay your lender on account of default in your loan payments. **The amount of any such claim payment will be a debt owed by you to the Federal Government.** This debt will be the object of established collection procedures.

25. I, the Undersigned Borrower(s) Certify that:

(1) I have read and understand the foregoing concerning my liability on the loan and Part III Notices to Borrowers.

(2) **Occupancy:** HUD Only (CHECK APPLICABLE BOX)

☒ I, the Borrower or Co-Borrower will occupy the property within 60 days of signing the security instrument, and intend to continue occupancy for at least one year; or

☐ I do not intend to occupy the property as my primary residence.

Occupancy: VA Only

☐ (a.) I now actually occupy the above-described property as my home or intend to move into and occupy said property as my home within a reasonable period of time or intend to reoccupy it after the completion of major alterations, repairs or improvements.

☐ (b.) My spouse is on active military duty and in his or her absence, I occupy or intend to occupy the property securing this loan as my home.

☐ (c.) I previously occupied the property securing this loan as my home. (for interest rate reductions)

☐ (d.) While my spouse was on active military duty and unable to occupy the property securing this loan, I previously occupied the property that is securing this loan as my home. (for interest rate reduction loans)

Note: If box 2b or 2d is checked, the veteran's spouse must also sign below.

☐ (e.) The veteran is on active military duty and in his or her absence, I certify that a dependent child of the veteran occupies or will occupy the property securing this loan as their home.

☐ the reasonable value of the property as determined by VA or;

☒ the statement of appraised value as determined by HUD / FHA.

Note: If the contract price or cost exceeds the VA "Reasonable Value" or HUD/FHA "Statement of Appraised Value", mark either item (a) or item (b), whichever is applicable.

☐ (a.) I was aware of this valuation when I signed my contract and I have paid or will pay in cash from my own resources at or prior to loan closing a sum equal to the difference between the contract purchase price or cost and the VA or HUD/FHA established value. I do not and will not have outstanding after loan closing any unpaid contractual obligation on account of such cash payment;

☐ (b.) I was not aware of this valuation when I signed my contract but have elected to complete the transaction at the contract purchase price or cost. I have paid or will pay in cash from my own resources at or prior to loan closing a sum equal to the difference between contract purchase price or cost and the VA or HUD/FHA established value. I do not and will not have outstanding after loan closing any unpaid contractual obligation on account of such cash payment.

I and anyone acting on my behalf are, and will remain, in compliance with the Fair Housing Act, 42 U.S.C. 3604, et seq., with respect to the dwelling or property covered by the loan and in the provision of services or facilities in connection therewith. I recognize that any restrictive covenant on this property related to race, color, religion, sex, disability, familial status, national origin, marital status, age, or source of income is illegal and void. I further recognize that in addition to administrative action by HUD, a civil action may be brought by the Attorney General of the United States in any appropriate U.S. court against any person responsible for a violation of the applicable law.

Note: This requires that the veteran's attorney-in-fact or legal guardian of the dependent child sign the Borrower's Certificate below.

- ☐ (f.) While the veteran was on active military duty and unable to occupy the property securing this loan, the property was occupied by the veteran's dependent child as his or her home (for interest rate reduction loans).

Note: This requires that the veteran's attorney-in-fact or legal guardian of the dependent child sign the Borrower's Certificate below.

- (3) Mark the applicable box (not applicable for Home Improvement or Refinancing Loan) I have been informed that (\$272,900.00) is:

Signature(s) of Borrower(s) -- **Do not sign** unless this application is fully completed. Read the certifications carefully & review accuracy of this application.

Signature(s) of Borrower(s) Date Signed
X. Shastan Page 9/16/2020

BC3EBFF650474EE...

(5) All information in this application is given for the purpose of obtaining a loan to be insured under the National Housing Act or guaranteed by the Department of Veterans Affairs and the information in the Uniform Residential Loan Application and this Addendum is true and complete to the best of my knowledge and belief. Verification may be obtained from any source named herein.

- (6) For HUD Only (for properties constructed prior to 1978) I have received information on lead paint poisoning. ☒ Yes ☐ Not Applicable

- (7) I am aware that neither HUD / FHA nor VA warrants the condition or value of the property

Read the certifications carefully & review accuracy of this application.

Signature(s) of Co-Borrower(s) Date Signed
X. / /

SHASTAN PAGE

SUN WEST MORTGAGE COMPANY, INC., D/B/A SUN WEST MORTGAGE USA COMPANY, INC.

6131 ORANGETHORPE AVENUE, SUITE 500
BUENA PARK, CA 90620

Save this Loan Estimate to compare with your Closing Disclosure.

Loan Estimate

DATE ISSUED 09/15/2020
APPLICANTS SHASTAN PAGE
466 WEST 4525 SOUTH, OGDEN, UT 84405
PROPERTY 466 WEST 4525 SOUTH,
OGDEN, UT 84405
EST. PROP. VALUE \$ 272,900

LOAN TERM 30 years
PURPOSE Refinance
PRODUCT Fixed Rate
LOAN TYPE ☐ Conventional ☒ FHA ☐ VA ☐
LOAN ID # 120258097100
RATE LOCK ☐ NO ☒ YES, until 11/13/2020 12:00:00 AM PST
Before closing, your interest rate, points, and lender credits can change unless you lock the interest rate. All other estimated closing costs expire on 09/29/2020 12:00:00 AM PDT

Loan Terms		Can this amount increase after closing?
Loan Amount	\$ 188,237	NO
Interest Rate	2.25%	NO
Monthly Principal & Interest <i>See Projected Payments below for your Estimated Total Monthly Payment</i>	\$ 719.53	NO
Prepayment Penalty	Does the loan have these features? NO	
Balloon Payment	NO	

Projected Payments		
Payment Calculation	Years 1 - 11	Years 12 - 30
Principal & Interest	\$ 719.53	\$ 719.53
Mortgage Insurance	+ \$ 122	+ -
Estimated Escrow <i>Amount can increase over time</i>	+ \$ 281	+ \$ 281
Estimated Total Monthly Payment	\$ 1,123	\$ 1,001
Estimated Taxes, Insurance & Assessments <i>Amount can increase over time</i>	\$ 281 a month	This estimate includes <input checked="" type="checkbox"/> Property Taxes <input checked="" type="checkbox"/> Homeowner's Insurance <input type="checkbox"/> Other: <i>See Section G on page 2 for escrowed property costs. You must pay for other property costs separately.</i> In escrow? YES YES NO

Costs at Closing	
Estimated Closing Costs	\$ 9,081 Includes \$ 7,069 in Loan Costs + \$ 2,012 in Other Costs - \$ 0 in Lender Credits. See page 2 for details.
Estimated Cash to Close	\$ 787 Includes Closing Costs. See Calculating Cash to Close on page 2 for details. <input checked="" type="checkbox"/> From <input type="checkbox"/> To Borrower

Visit www.consumerfinance.gov/mortgage-estimate for general information and tools.

Closing Cost Details

Loan Costs	
A. Origination Charges	\$ 1,676
0.638% Of Loan Amount (Points)	\$ 1,201
Underwriting Fee	\$ 475

B. Services You Cannot Shop For	\$ 4,329
Credit Report	\$ 31
FHA Upfront MIP Premium	\$ 3,238
Tax Service Fee	\$ 60
Third Party Process Fee	\$ 1,000

C. Services You Can Shop For	\$ 1,064
Title - Closing Protection Letter Fee	\$ 25
Title - Reconveyance	\$ 75
Title - Settlement Or Closing Fee	\$ 215
Title - Title Doc Prep Fee	\$ 60
Title - Title Insurance Fee	\$ 689

D. TOTAL LOAN COSTS (A + B + C)	\$ 7,069
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Other Costs	
E. Taxes and Other Government Fees	\$ 80
Recording Fees and Other Taxes	\$ 80
Transfer Taxes	

F. Prepaids	\$ 139
Homeowner's Insurance Premium (Months)	
Mortgage Insurance Premium (Months)	
Prepaid Interest (\$ 11.6 Per Day For 12 Days @ 2.25%)	\$ 139
Property Taxes (Months)	

G. Initial Escrow Payment at Closing		\$ 1,793
Homeowner's Insurance	\$ 112.0 per month for 13 mo.	\$ 1,456
Mortgage Insurance	\$ 122.0 per month for 0 mo.	
Property Taxes	\$ 168.58 per month for 2 mo.	\$ 337

H. Other	\$ 0
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I. TOTAL OTHER COSTS(E+F+G+H)	\$ 2,012
J. TOTAL CLOSING COSTS	\$ 9,081
D + I	\$ 9,081
Lender Credits	

Calculating Cash to Close	
Loan Amount	\$ 188,237
Total Closing Costs (J)	-\$ 9,081
Estimated Total Payoffs and Payments	-\$ 179,943
Estimated Cash to Close <input checked="" type="checkbox"/> From <input type="checkbox"/> To Borrower	\$ 787
Estimated Closing Costs Financed (Paid from your Loan Amount)	\$ 8,294

Additional Information About This Loan

LENDER	SUN WEST MORTGAGE COMPANY, INC., D/B/A SUN WEST MORTGAGE USA COMPANY, INC.	MORTGAGE BROKER	READY2FUND LLC
NMLS/ LICENSE ID	3277	NMLS/ LICENSE ID	1872884
CONTACT PERSON	LE Review Team	LOAN OFFICER	CALEB EASTMAN
NMLS/ LICENSE ID		NMLS/ LICENSE ID	1012233
EMAIL	lereview@swmc.com	EMAIL	caleb@ready2fund.com
PHONE	(800) 453-7884 (Ext # 70112/70699/7399)	PHONE	(801) 419-4773

Comparisons	Use these measures to compare this loan with other loans.	
In 5 Years	\$ 57,339 \$ 23,257	Total you will have paid in principal, interest, mortgage insurance, and loan costs Principal you will have paid off.
Annual Percentage Rate (APR)	3.031%	Your costs over the loan term expressed as a rate. This is not your interest rate.
Total Interest Percentage (TIP)	37.683%	The total amount of interest that you will pay over the loan term as a percentage of your loan amount.

Other Considerations	
Appraisal	We may order an appraisal to determine the property's value and charge you for this appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close. You can pay for an additional appraisal for your own use at your own cost.
Assumption	If you sell or transfer this property to another person, we <input checked="" type="checkbox"/> will allow, under certain conditions, this person to assume this loan on the original terms. <input type="checkbox"/> will not allow assumption of this loan on the original terms.
Homeowner's Insurance	This loan requires homeowner's insurance on the property, which you may obtain from a company of your choice that we find acceptable.
Late Payment	If your payment is more than 15 days late, we will charge a late fee of 4% of the monthly principal and interest payment.
Loan Acceptance	You do not have to accept this loan because you have received this form or signed a loan application.
Liability after Foreclosure	Taking this loan could end any state law protection you may currently have against liability for unpaid debt if your lender forecloses on your home. If you lose this protection, you may have to pay any debt remaining even after foreclosure. You may want to consult a lawyer for more information.
Refinance	Refinancing this loan will depend on your future financial situation, the property value, and market conditions. You may not be able to refinance this loan.
Servicing	We intend <input checked="" type="checkbox"/> to service your loan. If so, you will make your payments to us. <input type="checkbox"/> to transfer servicing of your loan.

Confirm Receipt
By signing, you are only confirming that you have received this form. You do not have to accept this loan because you have signed or received this form.

DocuSigned by:

SHASTAN PAGE

9/16/2020
Date