



Good Faith Estimate (GFE)

| | |
|-------------------------|------------------|
| Name of Originator | Borrower |
| Originator Address | Property Address |
| Originator Phone Number | Date of GFE |
| Originator Email | |

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

Understanding your estimated settlement charges

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

| Your Adjusted Origination Charges | | | |
|---|---|----------------|-------------------------|
| 1. Our origination charge | This charge is for getting this loan for you. | | |
| 2. Your credit or charge (points) for the specific interest rate chosen | | | |
| <input type="checkbox"/> The credit or charge for the interest rate of <input type="text"/> % is included in "Our origination charge." (See item 1 above.) <input type="checkbox"/> You receive a credit of \$ <input type="text"/> for this interest rate of <input type="text"/> %. This credit reduces your settlement charges. <input type="checkbox"/> You pay a charge of \$ <input type="text"/> for this interest rate of <input type="text"/> %. This charge (points) increases your total settlement charges. | | | |
| The tradeoff table on page 3 shows that you can change your total settlement charges by choosing a different interest rate for this loan. | | | |
| A | Your Adjusted Origination Charges | | \$ <input type="text"/> |
| Your Charges for All Other Settlement Services | | | |
| 3. Required services that we select | | | |
| These charges are for services we require to complete your settlement. We will choose the providers of these services. | | | |
| Service | Charge | Service | Charge |
| <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> | | | |
| 4. Title services and lender's title insurance | | | |
| These charge includes the services of a title or settlement agent, for example, and title insurance to protect the lender, if required. | | | |
| 5. Owner's title insurance | | | |
| You may purchase an owner's title insurance policy to protect your interest in the property. | | | |
| 6. Required services that you can shop for | | | |
| These charges are for other services that are required to complete your settlement. We can identify providers of these services or you can shop for them yourself. Our estimates for providing these services are below. | | | |
| Service | Charge | Service | Charge |
| <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> | | | |
| 7. Government recording charges | | | |
| These charges are for state and local fees to record your loan and title documents. | | | |
| 8. Transfer taxes | | | |
| These charges are for state and local fees on mortgages and home sales. | | | |
| 9. Initial deposit for your escrow account | | | |
| This charge is held in an escrow account to pay future recurring charges on your property and includes <input type="checkbox"/> all property taxes, <input type="checkbox"/> all insurance, and <input type="checkbox"/> other <input type="text"/> . | | | |
| 10. Daily interest charges | | | |
| This charge is for the daily interest on your loan from the day of your settlement until the first day of the next month or the first day of your normal mortgage payment cycle. This amount is \$ <input type="text"/> per day for <input type="text"/> days (if your settlement is <input type="text"/>). | | | |
| 11. Homeowner's insurance | | | |
| This charge is for the insurance you must buy for the property to protect from a loss, such as fire. | | | |
| Policy | Charge | | \$ <input type="text"/> |
| <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> | | | |
| B | Your Charges for All Other Settlement | | \$ <input type="text"/> |
| A + B | Total Estimated Settlement Charges | | \$ <input type="text"/> |

Instructions

Understanding which charges can change at settlement

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

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

Using the tradeoff table

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

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

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

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

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

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

Using the shopping chart

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

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

If your loan is sold in the future

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



Acknowledgment of Receipt of Good Faith Estimate

Borrower(s):

Loan Number:

Property Address:

Lender/Broker:

The undersigned applicants hereby acknowledge receiving a Good Faith Estimate from _____

Lender/Broker.

Signing this acknowledgement does not constitute an obligation on your part to proceed with the transaction offered in the Good Faith Estimate. The Good Faith Estimate as provided to you expires on _____ unless you contact us **in writing** indicating your intention to proceed with the transaction.

Read and acknowledged this _____ day of _____, _____

Borrower

Borrower

Borrower

Borrower

Borrower

Borrower

Federal Truth-In-Lending Disclosure Statement

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

| | | |
|---|-------------------|---|
| Lender: | Loan Number: | Date: |
| Borrower(s): | Property Address: | |
| <input type="checkbox"/> Initial Disclosure | | <input type="checkbox"/> Final Disclosure |

| ANNUAL PERCENTAGE RATE | FINANCE CHARGE | AMOUNT FINANCED | TOTAL OF PAYMENTS |
|---|---|---|--|
| The cost of your credit as a yearly rate. | The dollar amount the credit will cost you. | The amount of credit provided to you or on your behalf. | The amount you will have paid after you have made all payments as scheduled. |
| % | \$ | \$ | \$ |

| INTEREST RATE AND PAYMENT SUMMARY | | |
|--|--------|---------|
| | RATE & | PAYMENT |
| Interest Rate | % | \$ |
| Principal + Interest Payment | \$ | |
| <input type="checkbox"/> Est. Taxes + Insurance (Escrow) | | |
| <input type="checkbox"/> Includes Private Mortgage Insurance | \$ | |
| <input type="checkbox"/> Includes Mortgage Insurance | | |
| Total Est. Payment | \$ | |

- Demand Feature:** This loan transaction has a demand feature.
 Required Deposit: The annual percentage rate does not take into account your required deposit.
 Variable Rate Feature: Your loan contains a Variable Rate Feature. Disclosures about the Variable Rate Feature have been provided to you separately.

Security: You are giving security interest in:

- the goods or property being purchased. real property you already own.

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

Filing or Recording Fees: \$

Late Charge: If a payment is more than days late, you will be charged \$ / %

Prepayment: If you pay off your loan early, you

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

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

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

This loan transaction requires the following insurance:

- Hazard Insurance Flood Insurance Credit Insurance Credit Life Insurance MMI PMI

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

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

Assumption: Someone buying your house:

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

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

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

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

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

Read, acknowledged and accepted this

day of

Prepared By:

Borrower

Date

Co-borrower

Date

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

| Borrower(s): | | Lender/Broker: |
|--------------|-------------------------|-------------------|
| | | Preparation Date: |
| P&I Payment: | Interest Rate: | Loan Number: |
| Loan Amount | Prepaid Finance Charges | Amount Financed |
| \$ | \$ | \$ |
| | | POC / PTC |
| | | |

Initials

Initials

Initials

Initials

AURA MORTGAGE ADVISORS, LLC
RATE LOCK DISCLOSURE

Aura Mortgage provides you with a Rate Lock at the time of Application. Your interest rate and points will be set at our current market price on the business day we have received this signed form. The purpose of this disclosure is to outline the terms of your rate lock agreement.

The combination of the rate and points is defined as the "price" of the loan.

Property Securing the Mortgage Loan:

Loan Amount: \$ Loan Type: Fixed Rate Mortgage Loan Term: 360 Months

Interest Rate Locked In at :% Date of Rate Lock: Lock Expiration Date:

Points: 1 % \$

Aura Mortgage does not collect a rate lock fee.

The obligations of the Lender under this agreement are contingent on your compliance with conditions of your loan commitment, when and if offered.

Our rate lock period provides for a reasonable time period to process your mortgage loan application. In the event the loan does not close within the rate lock period, this rate-lock will be extended for an additional fourteen-days from the Lock Expiration Date if the loan is not able to close within that specified initial time period. Any extension of the Rate/Points at the end of the extended rate lock period, will then be set at the then current interest rate and will necessitate the signing of a new rate lock disclosure.

NOTE: THIS RATE LOCK REQUEST MUST BE EXECUTED BY AURA MORTGAGE BEFORE IT IS BINDING.

Applicant: _____ Date: _____

Co-Applicant: _____ Date: _____

Aura Mortgage Representative: _____ Date: _____

Loan Officer License # _____

Servicing Disclosure Statement

Lender:

Date:

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

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

Check the appropriate box under "Servicing Transfer Information."

Servicing Transfer Information

- We may assign, sell, or transfer the servicing of your loan while the loan is outstanding.
or
 We do not service mortgage loans of the type for which you applied. We intend to assign, sell, or transfer the servicing of your mortgage loan before the first payment is due.
or
 The loan for which you have applied will be serviced at this financial institution and we do not intend to sell, transfer, or assign the servicing of the loan.

Acknowledgment of Mortgage Loan Applicant(s)

I/We have read this disclosure form, and understand its contents, as evidenced by my/our signature(s) below. I/We understand that this acknowledgment is required as part of the mortgage loan application.

Borrower

Date

Borrower

Date

Borrower

Date

Borrower

Date

Form 4506-T

(Rev. January 2012)

Department of the Treasury
Internal Revenue Service

Request for Transcript of Tax Return

OMB No. 1545-1872

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

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

| | |
|--|--|
| 1a Name shown on tax return. If a joint return, enter the name shown first. | 1b First social security number on tax return, individual taxpayer identification number, or employer identification number (see instructions) |
| 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) | |
| 4 Previous address shown on the last return filed if different from line 3 (See instructions) | |
| 5 If the transcript or tax information is to be mailed to a third party (such as a mortgage company), enter the third party's name, address, and telephone number. | |

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

- 6 **Transcript requested.** Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request.
- 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 30 calendar days ...
- c **Record of Account**, which is a combination of line item information and later adjustments to the account. Available for current year and 3 prior tax years. Most requests will be processed within 30 calendar days.....
- 7 **Verification of Nonfiling**, which is proof from the IRS that you did not file a return for the year. Current year requests are only available after June 15th. There are no availability restrictions on prior year requests. Most requests will be processed within 10 business days
- 8 **Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcript.** The IRS can provide a transcript that includes data from these information returns. State or local information is not included with the Form W-2 information. The IRS may be able to provide this transcript information for up to 10 years. Information for the current year is generally not available until the year after it is filed with the IRS. For example, W-2 information for 2010, filed in 2011, will not be available from the IRS until 2012. If you need W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213. Most requests will be processed within 45 days

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.

Check this box if you have notified the IRS or the IRS has notified you that one of the years for which you are requesting a transcript involved **identity theft** on your federal tax return.

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

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

Telephone number of taxpayer on line 1a or 2a

Sign
Here

| | |
|--|------|
| Signature (see instructions) | Date |
| Title (if line 1a above is a corporation, partnership, estate, or trust) | |
| Spouse's Signature | Date |

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

What's New

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

General Instructions

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

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

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

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

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

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

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

Chart for individual transcripts

(Form 1040 series and Form W-2 and Form 1099)

If you filed an Individual return and lived in:

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

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

512-460-2272

| | |
|---|--|
| Alaska, Arizona, Arkansas, California, Colorado, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Utah, Washington, Wisconsin, Wyoming | RAIVS Team Stop 37106 Fresno, CA 93888 |
|---|--|

559-456-5876

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

816-292-6102

Chart for all other transcripts

| If you lived in or your business was in: | Mail or fax to the "Internal Revenue Service" at: |
|--|--|
| Alabama, Alaska, Arizona, Arkansas, California, Colorado, Florida, Hawaii, Idaho, Iowa, Kansas, Louisiana, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Texas, Utah, Washington, Wyoming, a foreign country, or A.P.O. or F.P.O. address | RAIVS Team P.O. Box 9941 Mail Stop 6734 Ogden, UT 84409 801-620-6922 |
| Connecticut, Delaware, District of Columbia, Georgia, Illinois, Indiana, Kentucky, Maine, Maryland, Massachusetts, Michigan, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Tennessee, Vermont, Virginia, West Virginia, Wisconsin | RAIVS Team P.O. Box 145500 Stop 2800 F Cincinnati, OH 45250 859-669-3592 |

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

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

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

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

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

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

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

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

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

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

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

Privacy Act and Paperwork Reduction Act Notice.

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

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

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

The time needed to complete and file Form 4506-T will vary depending on individual circumstances. The estimated average time

is: **Learning about the law or the form,** 10 min.; **Preparing the form,** 12 min.; and **Copying, assembling, and sending the form to the IRS,** 20 min.

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

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

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

U. S. Department of Housing and Urban Development
NOTICE TO PURCHASERS

THE IMPORTANCE OF A HOME INSPECTION

HUD Does NOT WARRANT THE CONDITION OF A PROPERTY. It is important for you to have a home inspection performed on the property you wish to purchase in order to identify any possible defects. Up to \$200 of the cost to perform the inspection may be financed into your mortgage. Names of home inspection companies can be found in the yellow pages of your telephone directory under the heading "Home Inspection Services."

Date

(Tear here)

WATCH OUT FOR LEAD-BASED PAINT POISONING!

If the home you intend to purchase was built before 1978, it may contain lead-based paint. About three out of every four pre-1978 buildings have lead-based paint.

WHAT IS LEAD POISONING?

Lead poisoning means having high concentrations of lead in the body.

LEAD CAN:

- Cause major health problems, especially in children under 7 years old.
- Damage a child's brain, nervous system, kidneys, hearing, or coordination.
- Affect learning.
- Cause behavior problems, blindness, and even death.
- Cause problems in pregnancy and affect a baby's normal development.

WHO GETS LEAD POISONING?

Anyone can get it, but children under 7 are at the greatest risk, because their bodies are not fully-grown and are easily damaged. The risk is worse if the child:

- Lives in an older home (built/constructed before 1978, and even more so before 1960).
- Does not eat regular meals (an empty stomach accepts lead more easily).
- Does not eat enough foods with iron or calcium.
- Has parents who work in lead-related jobs.
- Has played in the same places as brothers, sisters, and friends who have been lead poisoned.

(Lead poison *cannot* be spread from person to person. It comes from contact with lead.)

Women of childbearing age are also at risk, because lead poisoning can cause miscarriages, premature births, and the poison can be passed onto their unborn babies.

WHERE DOES IT COME FROM?

The lead hazards that children most often touch are *lead dust*, *leaded soil*, loose chips and chewable surfaces painted with lead-based paint. A child may be harmed when it puts into its mouth toys, pacifiers, or hands that have leaded soil or lead dust on them. Lead also comes from:

- Moving parts of windows and doors that can make lead dust and chips.
- Lead-based paint on windows, doors, wood trim, walls and cabinets in kitchens and bathrooms, on porches, stairs, railings, fire escapes and lampposts.
- Soil next to exterior of buildings that have been painted with lead-based paint and leaded gasoline dust in soil near busy streets.
- Drinking water. (pipes and solder)
- Parents who may bring lead dust home from work on skin, clothes, and hair.
- Colored newsprint and car batteries.
- Highly glazed pottery and cookware from other countries.
- Removing old paint when refinishing furniture.

In recent years some uses of lead in products that could cause lead poisoning have been reduced or banned. This is true for lead in gasoline, lead in solder used in water pipes, and lead in paint. Still, a great deal of lead remains in and around older homes, and lead-based paint and accompanying lead dust are seen as the major sources.

HOW DO I KNOW IF MY CHILD IS AFFECTED?

Is your child:

- Cranky?
- Vomiting?
- Tired?
- Unwilling to eat or play?
- Unable to concentrate?
- Hyperactive?
- Complaining of stomach aches or headaches?
- Playing with children who have these symptoms?

These can be signs of lead poisoning. However, your children might not show these signs and yet be poisoned; only your clinic or Doctor can test for sure.

WHAT CAN I DO ABOUT IT?

Your child should first be tested for lead in the blood between six months and one year old. Ask the clinic or your doctor to do it during a regular checkup. Your doctor will tell you how often you should have your child tested after that. A small amount of lead in the blood may not make your child seem very sick, but it can affect how well he or she can learn. If your child does have high amounts of lead in the blood, you should seek treatment and have your home tested for lead-based paint and lead dust.

HOW DO I KNOW IF MY HOME HAS LEAD-BASED PAINT?

The appraisal does not determine whether a home actually has lead-based paint. It only identifies whether there are defective paint surfaces in a home that might have lead-based paint. Therefore, the only way you can know for sure is to have the home tested by a qualified firm or laboratory. Both the interior and exterior should be tested. You should contact your local health or environmental office for help.

WHAT DO I DO IF MY HOME DOES HAVE LEAD?

Do not try to get rid of lead-based paint yourself; you could make things worse for you and your family. If your home contains lead-based paint, contact a company that specializes in lead-based paint abatement. Have professionals do the job correctly and safely. This may cost thousands of dollars, depending on the amount of lead-based paint and lead dust found in your home, but it will also protect you and your children from the effects of lead poisoning. In the meantime, there are things you can do *immediately*, to protect your child:

- Keep your child away from paint chips and dust.
- Wet-mop floors and wipe down surfaces often, especially where the floors and walls meet.
- Be sure to clean the space where the window sash rests on the sill. Keeping the floor clear of paint chips, dust and dirt is easy and very important.
- Do not sweep or vacuum lead-based paint chips or lead dust with an ordinary vacuum cleaner.
- Lead dust is so fine it will pass through a vacuum cleaner bag and spread into the air you breathe.
- Make sure your children wash their hands frequently and always before eating.
- Wash toys, teething rings, and pacifiers frequently.

WILL HUD INSURE A MORTGAGE LOAN ON A HOME WITH LEAD-BASED PAINT?

HUD may insure a mortgage on a house even with lead-based paint if defective paint surfaces are treated. HUD will not remove it. You will have to pay for the cost of removal yourself.

ACKNOWLEDGMENT

I acknowledge that I have received and read a copy of this Notice before signing the sales contract to purchase my property.

Date

License #

FACTS**WHAT DOES
DO WITH YOUR PERSONAL INFORMATION?****Why?**

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and
- and
- and

When you are *no longer* our customer, we continue to share your information as described in this notice.

How?

All financial companies need to share personal information to run their everyday business. In the section below, we list the reasons financial companies can share their personal information; the reasons chooses to share; and whether you can limit this sharing.

| Reasons we can share your personal information | Does share? | Can you limit this sharing? |
|---|----------------|-----------------------------|
| For our everyday business purposes — such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus | | |
| For our marketing purposes — to offer our products and services to you | | |
| For joint marketing with other financial companies | | |
| For our affiliates' everyday business purposes — information about your transactions and experiences | | |
| For our affiliates' everyday business purposes — information about your creditworthiness | | |
| For nonaffiliates to market to you | | |

Questions?

Call [or go to](#)

| Who we are | |
|--|--|
| Who is providing this notice? | |
| What we do | |
| How does protect my personal information? | To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. |
| How does collect my personal information? | <p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ▪ ▪ ▪ ▪ ▪ <p>or</p> <ul style="list-style-type: none"> ▪ ▪ ▪ ▪ |
| Why can't I limit all sharing? | <p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> ▪ sharing for affiliates' everyday business purposes — information about your creditworthiness ▪ affiliates from using your information to market to you ▪ sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p> |
| Definitions | |
| Affiliates | <p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ |
| Nonaffiliates | <p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ |
| Joint marketing | <p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ▪ |
| Other important information | |
| | |

AURA Mortgage Advisors, LLC.
Additional Needs Letter
Notice of Incomplete Application

Date: May 1, 2012

Name:

RE: Mortgage Loan Application Secured by the Property Located at:

Dear:

We have determined that additional information or documentation is required to complete your loan application:

- Most recent paystubs covering 30 days for each borrower
- Most recent 2 years W-2s for each borrower
- Most recent 2 years tax returns for each borrower
- Most recent consecutive bank statements covering 60 days for all accounts
- Rental leases for all occupied rental units
- Year-to date profit and loss statement
- Other:

We need to receive the above listed documents as soon as possible, but in any case, no later than _____ to consider your application complete. Please contact us if you have any concerns regarding this timeline. In the event that we do not hear from you or receive the documentation by that date, we will close the application for incompleteness.

Sincerely,

Aura Loan Officer
Mortgage Loan Officer License #
Aura License #

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).

| Borrower | Co-Borrower | | | |
|---|--|---|--|--|
| I. TYPE OF MORTGAGE AND TERMS OF LOAN | | | | |
| Mortgage <input type="checkbox"/> VA <input type="checkbox"/> Conventional <input type="checkbox"/> Other (explain): Agency Case Number Applied for: <input type="checkbox"/> FHA <input type="checkbox"/> USDA/Rural Housing Service Lender Case Number | | | | |
| Amount \$ | Interest Rate % | No. of Months | Amortization Type: | <input type="checkbox"/> Fixed Rate <input type="checkbox"/> Other (explain): <input type="checkbox"/> GPM <input type="checkbox"/> ARM (type): |
| II. PROPERTY INFORMATION AND PURPOSE OF LOAN | | | | |
| Subject Property Address (street, city, state, & ZIP) | | | | No. of Units |
| Legal Description of Subject Property (attach description if necessary) | | | | Year Built |
| Purpose of Loan: <input type="checkbox"/> Purchase <input type="checkbox"/> Construction <input type="checkbox"/> Other (explain): <input type="checkbox"/> Refinance <input type="checkbox"/> Construction-Permanent | | | Property will be: <input type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input type="checkbox"/> Investment Residence | |
| <i>Complete this line if construction or construction-permanent loan.</i> | | | | |
| Year Lot Acquired | Original Cost \$ | Amount Existing Liens \$ | (a) Present Value of Lot \$ | (b) Cost of Improvements \$ |
| | | | | Total (a+b) \$ |
| <i>Complete this line if this is a refinance loan.</i> | | | | |
| Year Acquired | Original Cost \$ | Amount Existing Liens \$ | Purpose of Refinance | Describe Improvements <input type="checkbox"/> made <input type="checkbox"/> to be made Cost \$ |
| Title will be held in what Name(s) | | | Manner in which Title will be held | |
| | | | Estate will be held in: <input type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold (show expiration date) | |
| Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain) | | | | |
| Borrower | III. BORROWER INFORMATION | | | Co-Borrower |
| Borrower's Name (include Jr. or Sr. if applicable) | | | Co-Borrower's Name (include Jr. or Sr. if applicable) | |
| Social Security Number | Home Phone (incl. area code) | DOB (MM/DD/YYYY) | Yrs. School | Social Security Number Home Phone (incl. area code) DOB (MM/DD/YYYY) Yrs. School |
| <input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed) <input type="checkbox"/> Separated | Dependents (not listed by Co-Borrower) no. ages | <input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed) <input type="checkbox"/> Separated | Dependents (not listed by Borrower) no. ages | |
| Present Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent No. Yrs. | | Present Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent No. Yrs. | | |
| Mailing Address, if different from Present Address | | | Mailing Address, if different from Present Address | |
| <i>If residing at present address for less than two years, complete the following:</i> | | | | |
| Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent No. Yrs. | | Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent No. Yrs. | | |
| Borrower | IV. EMPLOYMENT INFORMATION | | | Co-Borrower |
| Name & Address of Employer | <input type="checkbox"/> Self Employed | Yrs. on this job | Name & Address of Employer | <input type="checkbox"/> Self Employed |
| | | Yrs. employed in this line of work/profession | | Yrs. employed in this line of work/profession |
| Position/Title/Type of Business | Business Phone (incl. area code) | | Position/Title/Type of Business | Business Phone (incl. area code) |
| <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 | <input type="checkbox"/> Self Employed | Dates (from-to) | Name & Address of Employer | <input type="checkbox"/> Self Employed |
| | | | | Dates (from-to) |
| | | Monthly Income \$ | | Monthly Income \$ |
| Position/Title/Type of Business | Business Phone (incl. area code) | | Position/Title/Type of Business | Business Phone (incl. area code) |
| Name & Address of Employer | <input type="checkbox"/> Self Employed | Dates (from-to) | Name & Address of Employer | <input type="checkbox"/> Self Employed |
| | | | | Dates (from-to) |
| | | Monthly Income \$ | | Monthly Income \$ |
| Position/Title/Type of Business | Business Phone (incl. area code) | | Position/Title/Type of Business | Business Phone (incl. area code) |

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

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

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

| B/C | Monthly Amount |
|-----|----------------|
| | \$ |
| | |
| | |

VI. ASSETS AND LIABILITIES

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

Completed Jointly Not Jointly

| ASSETS | | Cash or Market Value | Liabilities and Pledged Assets. List the creditor's name, address and account number for all outstanding debts, including automobile loans, revolving charge accounts, real estate loans, alimony, child support, stock pledges, etc. Use continuation sheet, if necessary. Indicate by (*) those liabilities which will be satisfied upon sale of real estate owned or upon refinancing of the subject property. | | |
|---|--|----------------------|---|--------------------------------------|----------------|
| Cash deposit toward purchase held by: | | \$ | LIABILITIES | | |
| List checking and savings accounts below | | | Name and address of Company | Monthly Payment & Months Left to Pay | Unpaid Balance |
| Name and address of Bank, S&L, or Credit Union | | | | \$ Payment/Months | \$ |
| Acct. no. | | \$ | Acct. no. | | |
| Name and address of Bank, S&L, or Credit Union | | | Name and address of Company | \$ Payment/Months | \$ |
| Acct. no. | | \$ | | | |
| Name and address of Bank, S&L, or Credit Union | | | Acct. no. | | |
| Acct. no. | | \$ | Name and address of Company | \$ Payment/Months | \$ |
| Name and address of Bank, S&L, or Credit Union | | | | | |
| Acct. no. | | \$ | Acct. no. | | |
| Name and address of Bank, S&L, or Credit Union | | | Name and address of Company | \$ Payment/Months | \$ |
| Acct. no. | | \$ | | | |
| Stocks & Bonds (Company name/number & description) | | \$ | Acct. no. | | |
| Life insurance net cash value | | \$ | Name and address of Company | \$ Payment/Months | \$ |
| Face amount: \$ | | | | | |
| Subtotal Liquid Assets | | \$ | Acct. no. | | |
| Real estate owned (enter market value from schedule of real estate owned) | | \$ | Name and address of Company | \$ Payment/Months | \$ |
| Vested interest in retirement fund | | \$ | | | |
| Net worth of business(es) owned (attach financial statement) | | \$ | Acct. no. | | |
| Automobiles owned (make and year) | | \$ | Name and address of Company | \$ Payment/Months | \$ |
| Other Assets (itemize) | | \$ | | | |
| Total Assets a. | | \$ | Alimony/Child Support/Separate Maintenance Payments Owed to: | \$ | |
| | | | Job-Related Expense (child care, union dues, etc.) | \$ | |
| | | | Total Monthly Payments | \$ | |
| Net Worth (a minus b) | | \$ | | | |
| | | | Total Liabilities b. | \$ | |

VI. ASSETS AND LIABILITIES (cont.)

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

| Property Address (enter S if sold, PS if pending sale or R if rental being held for income) | Type of Property | Present Market Value | Amount of Mortgages & Liens | Gross Rental Income | Mortgage Payments | Insurance, Maintenance, Taxes & Misc. | Net Rental Income |
|---|------------------|----------------------|-----------------------------|---------------------|-------------------|---------------------------------------|-------------------|
| | | \$ | \$ | \$ | \$ | \$ | \$ |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| Totals | | \$ | \$ | \$ | \$ | \$ | \$ |

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

Alternate Name

Creditor Name

Account Number

VII. DETAILS OF TRANSACTION

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

VIII. DECLARATIONS

| If you answer "Yes" to any questions a through i, please use continuation sheet for explanation. | Borrower | Co-Borrower |
|--|--------------------------|--------------------------|
| a. Are there any outstanding judgments against you? | <input type="checkbox"/> | <input type="checkbox"/> |
| b. Have you been declared bankrupt within the past 7 years? | <input type="checkbox"/> | <input type="checkbox"/> |
| c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years? | <input type="checkbox"/> | <input type="checkbox"/> |
| d. Are you a party to a lawsuit? | <input type="checkbox"/> | <input type="checkbox"/> |
| e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? (This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans, any mortgage, financial obligation, bond, or loan guarantee. If "Yes," provide details, including date, name and address of Lender, FHA or VA case number, if any, and reasons for the action.) | <input type="checkbox"/> | <input type="checkbox"/> |
| f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond or loan guarantee? If "Yes," give details as described in the preceding question. | <input type="checkbox"/> | <input type="checkbox"/> |
| g. Are you obligated to pay alimony, child support, or separate maintenance? | <input type="checkbox"/> | <input type="checkbox"/> |
| h. Is any part of the down payment borrowed? | <input type="checkbox"/> | <input type="checkbox"/> |
| i. Are you a co-maker or endorser on a note? | <input type="checkbox"/> | <input type="checkbox"/> |
| j. Are you a U.S. citizen? | <input type="checkbox"/> | <input type="checkbox"/> |
| k. Are you a permanent resident alien? | <input type="checkbox"/> | <input type="checkbox"/> |
| l. Do you intend to occupy the property as your primary residence? If "Yes," complete question m below. | <input type="checkbox"/> | <input type="checkbox"/> |
| m. Have you had an ownership interest in a property in the last three years? (1) What type of property did you own – principal residence (PR), second home (SH), or investment property (IP)? (2) How did you hold title to the home – solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)? | <input type="checkbox"/> | <input type="checkbox"/> |

IX. ACKNOWLEDGEMENT AND AGREEMENT

Each of the undersigned specifically represents to Lender and to Lender's actual or potential agents, brokers, processors, attorneys, insurers, servicers, successors and assigns and agrees and acknowledges, that: (1) the information provided in this application is true and correct as of the date set forth opposite my signature and that any intentional or negligent misrepresentation of this information contained in this application may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon any misrepresentation that I have made on this application, and/or in criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Sec. 1001, et seq.; (2) the loan requested pursuant to this application (the "Loan") will be secured by a mortgage or deed of trust on the property described in this application; (3) the property will not be used for any illegal or prohibited purpose or use; (4) all statements made in this application are made for the purpose of obtaining a residential mortgage loan; (5) the property will be occupied as indicated in this application; (6) the Lender, its servicers, successors or assigns may retain the original and/or electronic record of this application, whether or not the Loan is approved; (7) the Lender and its agents, brokers, insurers, servicers, successors and assigns may continuously rely on the information contained in the application, and I am obligated to amend and/or supplement the information provided in this application if any of the material facts that I have represented herein should change prior to closing of the Loan; (8) in the event that my payments on the Loan become delinquent, the Lender, its servicers, successors or assigns may, in addition to any other rights and remedies that it may have relating to such delinquency, report my name and account information to one or more consumer reporting agencies; (9) ownership of the Loan and/or administration of the Loan account may be transferred with such notice as may be required by law; (10) neither 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.

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

Borrower's Signature

X

Date

Co-Borrower's Signature

Date

X. INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender may not discriminate either on the basis of this information, or on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, this lender is required to note the information on the basis of visual observation and surname if you have made this application in person. If you do not wish to furnish this information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the particular type of loan applied for.)

BORROWER I do not wish to furnish this information.

CO-BORROWER I do not wish to furnish this information.

Ethnicity: Hispanic or Latino Not Hispanic or Latino

Ethnicity: Hispanic or Latino Not Hispanic or Latino

Race: American Indian or Asian Black or African American
 Alaska native
 Native Hawaiian or White
 Other Pacific Islander

Race: American Indian or Asian Black or African American
 Alaska native
 Native Hawaiian or White
 Other Pacific Islander

Sex: Female Male

Sex: Female Male

To be Completed by Loan Originator:

This information was provided:

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

Loan Originator's Signature

X

Date

Loan Originator's Name (print or type)

Loan Originator Identifier

Loan Originator's Phone Number (including area code)

Loan Origination Company's Name

Loan Origination Company Identifier

Loan Origination Company's Address

Continuation Sheet/Residential Loan Application

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

| | | |
|--------------|--|---------------------|
| Borrower: | | Agency Case Number: |
| Co-Borrower: | | Lender Case Number: |

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

| | | | |
|-----------------------|------|--------------------------|------|
| Borrower's Signature: | Date | Co-Borrower's Signature: | Date |
| X | | X | |