

STATE HIGH COST WORKSHEET

MASSACHUSETTS

Borrower Name: Test Loan Loan No.: 12023088
 Date: 05/02/2012
 Loan Type: CONV
 Loan Amount: \$200,000.00
 Loan Purpose: PURCHASE

APR TEST:

Compare the APR on the Final TILA Disclosure Statement to the Yield on a U.S. Treasury Security with a comparable maturity as of the 15th of the month preceding Application Date + 8% (1st liens) or 9% (subordinate liens). If no comparable maturity, round up or down to the nearest maturity. When the loan term is exactly between two maturities, use the lower yield.

Loan Term (i.e., maturity in years)

- Application Date _____ 3.0
 a) U.S. Treasury Yield as of the 15th of the month preceding Application Date _____
 b) Plus 8% _____ 9%
 c) Threshold Yield (a+b) _____
 d) APR on the Final TILA Disclosure Statement _____ 6.572%

If line (d) exceeds line (c) this may be a High Cost loan. PASS FAIL

FEES TEST:

PART I:

Finance Charges (sum of all APR Fees)	(A)	\$4,054.60
Per Diem Interest	(B)	\$1,062.60
Non-Finance Charges (non-APR Fees) retained by creditor or broker or paid to an affiliate of the creditor or broker.	(C)	\$0.00
Total Adjustments	(D)	8.0000%
Total Fees and Charges (A-B+C+D)	(E)	10.910%

PART II:

Loan Amount (Note amount, not base loan amount)	(F)	\$200,000.00
Finance Charges (sum of all APR Fees)	(G)	N/A
Non-Finance Charges (non-APR Fees) retained by creditor or broker or paid to an affiliate of the creditor or broker.	(H)	N/A
Total Fees and Charges (E)	(I)	\$2,980.00
		\$200,000.00

PART III:

Loan Amount (I) × 5.000% = Maximum Allowable Fees	(J)	\$10,000.00
<input checked="" type="checkbox"/> Enter the greater of \$611.00	(K)	\$10,000.00
<input type="checkbox"/> Enter the lesser of	(L)	\$10,000.00
Total Fees and Charges (E)	(M)	\$2,980.00
		\$200,000.00

If line (E) exceeds line (K) this may be a High Cost loan. PASS FAIL

APR FEES :

OUR ORIGINATION CHARGE	LOAN ORIGINATION FEE	\$2,000.00
PROCESSING FEE		\$500.00
UNDERWRITING FEE		\$300.00
TAX RELATED SERVICE FEE		\$80.00
FLOOD CERTIFICATION		\$12.00
TAX TRANSCRIPTS		\$100.00
INTEREST TO FIRST PAYMENT		\$1,062.60
TOTAL OF APR FEES		\$4,054.60

STATE/LENDER REQUESTED ADJUSTMENTS:

FLOOD CERTIFICATION (\$12.00)
 TOTAL OF STATE/LENDER REQUESTED ADJUSTMENTS (\$12.00)

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STATE HIGH COST WORKSHEET

MASSACHUSETTS

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SECTION 32 AND GSE WORKSHEET

Borrower Name: Test Loan

Loan No.: 12023088

Date: 05/02/2012

Loan Type: CONV., PURCHASE

SECTION 32 APR TEST:

Compare the APR on the Final TILA Disclosure Statement to the Yield on a U.S. Treasury Security with a comparable maturity as of the 15th of the month preceding Application Date + 8% (1st liens) or 10% (subordinate liens). If no comparable maturity, round up or down to the nearest maturity. When the loan term is exactly between two maturities, use the lower yield.

Loan Term (i.e., maturity in years)

Application Date	30
a) U.S. Treasury Yield as of the 15th of the month preceding Application Date	02/09/2012
b) Plus <input checked="" type="checkbox"/> 8%	2.910%
c) Threshold Yield (a+b)	8.000%

d) APR on Final TILA Disclosure Statement

If line (d) exceeds line (c) this may be a Section 32 loan. PASS FAIL

SECTION 32 FEES TEST:

PART I:

Finance Charges (sum of all APR Fees)	(A)	\$4,054.60
Per Diem Interest	(B)	\$1,062.60
Non-Finance Charges (non-APR Fees) retained by creditor or broker or paid to an affiliate of the creditor or broker.	(C)	\$0.00
Total Adjustments	(D)	\$0.00
Section 32 Total Fees and Charges (A-B+C+D)	(E)	\$2,992.00

PART II:

Loan Amount (Note amount, not base loan amount)	(F)	\$200,000.00
Finance Charges (sum of all APR Fees)	(G)	\$4,054.60
Non-Finance Charges (non-APR Fees) retained by creditor or broker or paid to an affiliate of the creditor or broker.	(H)	\$0.00
Total Fees and Charges (E)	(I)	\$2,992.00
Section 32 Total Loan Amount (F-G-H)	(J)	\$195,945.40

PART III:

Section 32 Loan Amount (I) × 8% = Enter the greater of \$611.00 or line (J) Maximum Allowable Fees (K) Total Fees and Charges (E)	(L)	\$15,675.63
	(M)	\$15,675.63
		\$2,992.00

If line (E) exceeds line (K) this may be a Section 32 loan. PASS FAIL

GSE FEES TEST:

PART IV:

Total points and fees charged to Borrower cannot exceed the greater of \$1,000.00 or five percent (5%) of the Loan Amount.

Total Fees and Charges Loan Amount × 5% or \$1,000.00, whichever is greater	(L)	\$3,605.00
	(M)	\$10,000.00

If line (L) exceeds line (M) this loan may violate the GSE's Fees Test. PASS FAIL

SECTION 32 APR FEES:

OUR ORIGINATION CHARGE	\$2,000.00
LOAN ORIGINATION FEE	\$500.00
PROCESSING FEE	\$300.00
UNDERWRITING FEE	\$80.00
TAX RELATED SERVICE FEE	\$12.00
FLOOD CERTIFICATION	\$100.00
TAX TRANSCRIPTS	\$1,062.60
INTEREST TO FIRST PAYMENT	\$4,054.60
TOTAL OF SECTION 32 APR FEES	\$3,605.42

GSE FEES INCLUDED IN TEST:

OUR ORIGINATION CHARGE	\$2,000.00
LOAN ORIGINATION FEE	\$500.00
PROCESSING FEE	\$300.00
UNDERWRITING FEE	\$80.00
TAX RELATED SERVICE FEE	\$12.00
FLOOD CERTIFICATION	\$100.00
TAX TRANSCRIPTS	\$1,062.60
INTEREST TO FIRST PAYMENT	\$4,054.60
TOTAL OF SECTION 32 APR FEES	\$3,605.42
RECORD MLC	\$35.00
RECORD HOMESTEAD	\$175.00
RECORD SHARED APPRECIATION	\$3,605.00
TOTAL OF GSE FEES INCLUDED IN TEST	\$3,605.00

SECTION 32 AND GSE WORKSHEET

LOAN #: 12023088

GSE FEES NOT INCLUDED IN TEST:	
APPRaisal FEE	\$350.00
CREDIT REPORT FEE	\$50.00
FLOOD CERTIFICATION	\$12.00
TAX TRANSCRIPTS	\$100.00
HAZARD INSURANCE PREMIUM	\$500.00
RECORDING FEES	\$478.00
STATE TAX/STAMPS	\$912.00
TOTAL OF GSE FEES NOT INCLUDED IN TEST	\$2,502.00

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*****ATTENTION CLOSING AGENTS***
PLEASE CHECK YOUR PRINTER SETTINGS PRIOR TO PRINTING
DOCS!!!**

Below are the printer settings you need to be certain to set when printing Encompass Closing Docs. If you don't set these properly on every machine you print from, the page size, margins and font size may be distorted and therefore out of compliance for recording purposes! (Please note: The instructions below may vary slightly for different printers.)

1. Close the doc package you are trying to print.
2. Open any existing PDF that you have previously saved.
3. Go to the "File" menu then select "Print". A Print Dialog screen should appear.
4. Please make the following changes:
 - a. Change "Paper-Scaling" to "None"
 - b. Un-check "Auto-Rotate and Center"
 - c. Check "Choose Paper Source by PDF page size"
5. Click OK.
6. Print the document, then close it.
7. Reopen the loan documents and confirm the printer settings have been saved. Print the package—the forms should print correctly. To help verify it's printing correctly, this particular page should print as legal size.

Should you need any assistance with this, please contact Document Services at (800) 444-3627.



DATA ENTRY PROOF SHEET

LOAN DETAILS

Lender Name AURA MORTGAGE ADVISORS, LLC MC23467

Lender Rep Lender Phone # 617-427-8600
Alt Lender Name -NONE-

Investor

Loan Type	Conventional	Purch/Refi	Purchase
Plan Code #	00001	First-Lien	YES
Program Code Description	ALL FIXED RATE 1ST LIEN LOANS		
Loan Number	12023088	Mers Min Number	
FHA Section Number		Case Number	
Application Date	FEBRUARY 9, 2012	Rescission Date	
Lock Expiration Date		Disbursement Date	MAY 2, 2012
Doc Date	MAY 2, 2012	Signing Date	MAY 2, 2012
Closing Date	MAY 2, 2012	1st Pay Date	JULY 1, 2012

Broker Company Name

Broker Contact
Broker Phone

TERMS

	Term	Term	
Appraised Value	\$200,000.00	360	
Sales Price	\$200,000.00	360	
Loan Amount	\$1,247.74	6.375%	
Payment			
Subordinate Financing	NO		
Adjustable	NO		
1st Int Chg Months		Margin %	
Adj. Period Months		Index %	
Initial Cap		Floor Rate	
Periodic Cap		Interest Only Months	N/A
Life Cap			
Buydown	NO	Term in Months	
Rate %		Term in Months	
Rate %		Term in Months	
Rate %		Term in Months	
Rate %		Term in Months	
Rate %		Term in Months	
Prepay	NO	Prepay Total Months	
Construction Type	N/A	Construction Period Months	
Construction Rate			

PROPERTY INFORMATION

Address	123 Test street	County	Suffolk
City	Boston	Zip	02110
State	MA		
Unincorporated Area		Number of Units	
Property Type	Single Family Residence		
Condo/PUD Name			
Flood Required	NO		
Flood Cert Number			
Parcel Number		Primary Residence	
Property will be			
Abbreviated Legal			



PROPERTY INFORMATION (Continued)

Legal Description

ESCROW & TITLE INFORMATION

Escrow Co.

Officer

Phone
FaxNumber
Address
City/St/Zip

Title Co.

Officer

Phone
FaxNumber
Address
City/St/Zip

Report Date

Approved Items
Special Endorse
Tax Message**BORROWER INFORMATION**Borrower 1 Name **Test Loan**
AKA

Social Security Number

Email Address

Power of Attorney

Inter Vivos Trustee **NO**

Phone

Address **123 test street**City/State/Zip **Boston, MA 02110**Borrower 2 Name
AKA

Social Security Number

Email Address

Power of Attorney

Title Only (Non Obligated) **NO**Inter Vivos Trustee **NO**

Co-Signer Name(s)

Vesting **TEST LOAN, SINGLE MAN**

INTER VIVOS TRUST INFORMATION

Trust Name

Trust Beneficiary

Trust Date

Trust State

SELLER INFORMATION

Seller Name(s)

Address
City/St/Zip

MORTGAGE INSURANCE INFORMATION

1st Renew %

2nd Renew %

FHA Upfront Premium %

Mos Pd Upfront to MI Co.

MI Cushion

PMI Company

PMI Address

PMI City/State/Zip

PMI Phone

CLOSING CONDITIONS

Closing County **SUFFOLK**



ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE

* P.O.C. AMOUNTS: P = Borrower Paid S = Seller Paid L = Lender Paid B = Broker Paid O = Other

** P.T.C. AMOUNTS: L = Lender B = Broker O = Other

HUD#	FEER/PAYOUT DESCRIPTION / FEE/PAYOUT PAID TO	APR	PAID BY	P.O.C.* / P.T.C.**	AMOUNT DUE
0901	30 DAYS INTEREST FROM 05/02/2012 TO 06/01/2012 @ \$35.42/DAY	N	BORR	AMOUNT - PAYOR	\$1,062.60
0903	HAZARD INSURANCE PREMIUM to MetLife				\$600.00

RESERVES DEPOSITED WITH LENDER

HUD#	ESCROW DESCRIPTION	PAID BY	AMOUNT DUE
1001	HAZARD INSURANCE RESERVES	BORR	\$150.00
1002	MORTGAGE INSURANCE RESERVES	BORR	\$0.00
1004	COUNTY PROP TAX RESERVES	BORR	\$300.00
	month(s) at \$ 0.00 per month = \$ 0.00		
	month(s) at \$ 100.00 per month = \$ 300.00		
	month(s) at \$ _____ per month = \$ _____		
	month(s) at \$ _____ per month = \$ _____		
	month(s) at \$ _____ per month = \$ _____		
	month(s) at \$ _____ per month = \$ _____		
	month(s) at \$ _____ per month = \$ _____		
	month(s) at \$ _____ per month = \$ _____		
	Aggregate Accounting Adjustment \$ 0.00		
	IMPOUND SUBTOTAL		\$ 450.00

Disbursement Dates:

HAZARD INSURANCE RESERVES:

MAY, 2013

AUGUST, 2012; NOVEMBER, 2012; FEBRUARY, 2013; MAY, 2013

COUNTY PROP TAX RESERVES:

AUGUST, 2012; NOVEMBER, 2012; FEBRUARY, 2013; MAY, 2013

FEES

F = Fee is Financed, Included in the Loan Amount, and Excluded from Amount Due

* P.O.C. AMOUNTS: P = Borrower Paid S = Seller Paid L = Lender Paid B = Broker Paid O = Other

** P.T.C. AMOUNTS: L = Lender B = Broker O = Other

HUD#	FEER/PAYOUT DESCRIPTION / FEE/PAYOUT PAID TO	APR	PAID BY	F / P.O.C.* / P.T.C.**	AMOUNT DUE
0801	OUR ORIGINATION CHARGE				
	UNDERWRITING FEE to AURA Mortgage Advisors, LLC MC23467	Y	BORR	\$300.00	
	PROCESSING FEE to AURA Mortgage Advisors, LLC MC23467	Y	BORR	\$500.00	
	LOAN ORIGINATION FEE to AURA Mortgage Advisors, LLC MC23467	Y	BORR	\$2,000.00	
0804	APPRAISAL FEE to ASSOCIATED APPRAISAL SERVICES, INC	N	BORR	\$350.00	
0805	CREDIT REPORT FEE to AVANTUS CREDIT	N	BORR	\$50.00	
0806	TAX RELATED SERVICE FEE to CORE-LOGIC	Y	BORR	\$80.00	
0807	FLOOD CERTIFICATION to Data Quick	Y	BORR	\$12.00	
0808	TAX TRANSCRIPTS to Avantus	Y	BORR	\$100.00	
1101	TITLE SERVICES AND LENDER'S TITLE INSURANCE INCLUDES				
1102	SETTLEMENT OR CLOSING FEE to Pressman & Kruskal	N	BORR	\$450.00	
1202	RECORDING FEES to Deed \$126.00; Mortgage \$176.00	N	BORR	\$478.00	
1205	STATE TAX/STAMPS to State Tax	N	BORR	\$912.00	
1206	RECORD MLC	N	BORR	\$65.00	
1207	RECORD HOMESTEAD	N	BORR	\$35.00	
1208	RECORD SHARED APPRECIATION	N	BORR	\$175.00	



FEDERAL TRUTH-IN-LENDING DISCLOSURE STATEMENT

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

Borrower(s): Test Loan

Property Address: 123 Test street
Boston, MA 02110

Preliminary Disclosure Final Disclosure

Date: MAY 2, 2012
Loan Number: 12023088
Lender: AURA MORTGAGE ADVISORS, LLC
MC23467

DEMAND FEATURE: Your obligation has a demand feature.

VARIABLE RATE FEATURE: Your loan contains a variable rate feature. Disclosures about the variable rate feature have been provided to you earlier.

ANNUAL PERCENTAGE RATE		FINANCE CHARGE	Amount Financed	Total of Payments	<input type="checkbox"/> TOTAL SALES PRICE
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.	The total cost of your purchase on credit, including your downpayment of
6.572%		\$253,240.66	\$195,945.40	\$449,186.06	N/A

INTEREST RATE AND PAYMENT SUMMARY

		Interest Rate	Principal + Interest Payment	Interest Rate & Payment
<input checked="" type="checkbox"/> Est. Taxes + Insurance (Escrow)				6.375%
<input type="checkbox"/> Includes Private Mortgage Insurance				\$1,247.74
<input type="checkbox"/> Includes Mortgage Insurance				\$1,397.74
Total Est. Monthly Payment				\$1,397.74

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.

SECURITY: You are giving security interest in: the property being purchased

the goods or property being purchased. the 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: \$510.00
LATE CHARGE: If a payment is more than 15 days late, you will be charged 3.000% of the overdue payment.

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

REQUIRED DEPOSIT: The annual percentage rate does not take into account your required deposit.

ASSUMPTION: Someone buying this property

may may, subject to conditions may not assume the remainder of your loan on the original terms.
See your contract documents for any additional information about nonpayment, default, any required repayment in full before the scheduled date and prepayment refunds and penalties.

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

"E" = estimate all dates and numerical disclosures except the late payment disclosures are estimates.



LOAN #: 12023088
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.

Test Loan

Date



NOTE

MAY 2, 2012
[Date]

Roxbury,
[City]

MASSACHUSETTS
[State]

123 Test street, Boston, MA 02110
[Property Address]

1. BORROWER'S PROMISE TO PAY

In return for a loan that I have received, I promise to pay U.S. \$200,000.00 (this amount is called "Principal"), plus interest, to the order of the Lender. The Lender is AURA MORTGAGE ADVISORS, LLC MC23467, A LIMITED LIABILITY COMPANY.

I will make all payments under this Note in the form of cash, check or money order.

I understand that the Lender may transfer this Note. The Lender or anyone who takes this Note by transfer and who is entitled to receive payments under this Note is called the "Note Holder."

2. INTEREST

Interest will be charged on unpaid principal until the full amount of Principal has been paid. I will pay interest at a yearly rate of 6.375%.

The interest rate required by this Section 2 is the rate I will pay both before and after any default described in Section 6(B) of this Note.

3. PAYMENTS

(A) Time and Place of Payments

I will pay principal and interest by making a payment every month.

I will make my monthly payment on the 1ST day of each month beginning on JULY 1, 2012. I will make these payments every month until I have paid all of the principal and interest and any other charges described below that I may owe under this Note. Each monthly payment will be applied as of its scheduled due date and will be applied to interest before Principal. If, on JUNE 1, 2042, I still owe amounts under this Note, I will pay those amounts in full on that date, which is called the "Maturity Date."

I will make my monthly payments at
56 WARREN STREET
ROXBURY, MA 02119

or at a different place if required by the Note Holder.

(B) Amount of Monthly Payments

My monthly payment will be in the amount of U.S. \$1,247.74.

4. BORROWER'S RIGHT TO PREPAY

I have the right to make payments of Principal at any time before they are due. A payment of Principal only is known as a "Prepayment." When I make a Prepayment, I will tell the Note Holder in writing that I am doing so. I may not designate a payment as a Prepayment if I have not made all the monthly payments due under the Note.

I may make a full Prepayment or partial Prepayments without paying a Prepayment charge. The Note Holder will use my Prepayments to reduce the amount of Principal that I owe under this Note. However, the Note Holder may apply my Prepayment to the accrued and unpaid interest on the Prepayment amount, before applying my Prepayment to reduce the Principal amount of the Note. If I make a partial Prepayment, there will be no changes in the due date or in the amount of my monthly payment unless the Note Holder agrees in writing to those changes.

5. LOAN CHARGES

If a law, which applies to this loan and which sets maximum loan charges, is finally interpreted so that the interest or other loan charges collected or to be collected in connection with this loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any Initials: _____



sums already collected from me which exceeded permitted limits will be refunded to me. The Note Holder may choose to make this refund by reducing the Principal I owe under this Note or by making a direct payment to me. If a refund reduces Principal, the reduction will be treated as a partial Prepayment.

6. BORROWER'S FAILURE TO PAY AS REQUIRED

(A) Late Charge for Overdue Payments

If the Note Holder has not received the full amount of any monthly payment by the end of **15** calendar days after the date it is due, I will pay a late charge to the Note Holder. The amount of the charge will be **3.000%** of my overdue payment of principal and interest. I will pay this late charge promptly but only once on each late payment.

(B) Default

If I do not pay the full amount of each monthly payment on the date it is due, I will be in default.

(C) Notice of Default

If I am in default, the Note Holder may send me a written notice telling me that if I do not pay the overdue amount by a certain date, the Note Holder may require me to pay immediately the full amount of Principal which has not been paid and all the interest that I owe on that amount. That date must be at least 30 days after the date on which the notice is mailed to me or delivered by other means.

(D) No Waiver By Note Holder

Even if, at a time when I am in default, the Note Holder does not require me to pay immediately in full as described above, the Note Holder will still have the right to do so if I am in default at a later time.

(E) Payment of Note Holder's Costs and Expenses

If the Note Holder has required me to pay immediately in full as described above, the Note Holder will have the right to be paid back by me for all of its costs and expenses in enforcing this Note to the extent not prohibited by applicable law. Those expenses include, for example, reasonable attorneys' fees.

7. GIVING OF NOTICES

Unless applicable law requires a different method, any notice that must be given to me under this Note will be given by delivering it or by mailing it by first class mail to me at the Property Address above or at a different address if I give the Note Holder a notice of my different address.

Any notice that must be given to the Note Holder under this Note will be given by delivering it or by mailing it by first class mail to the Note Holder at the address stated in Section 3(A) above or at a different address if I am given a notice of that different address.

8. OBLIGATIONS OF PERSONS UNDER THIS NOTE

If more than one person signs this Note, each person is fully and personally obligated to keep all of the promises made in this Note, including the promise to pay the full amount owed. Any person who is a guarantor, surety or endorser of this Note is also obligated to do these things. Any person who takes over these obligations, including the obligations of a guarantor, surety or endorser of this Note, is also obligated to keep all of the promises made in this Note. The Note Holder may enforce its rights under this Note against each person individually or against all of us together. This means that any one of us may be required to pay all of the amounts owed under this Note.

9. WAIVERS

I and any other person who has obligations under this Note waive the rights of Presentment and Notice of Dishonor. "Presentment" means the right to require the Note Holder to demand payment of amounts due. "Notice of Dishonor" means the right to require the Note Holder to give notice to other persons that amounts due have not been paid.

10. UNIFORM SECURED NOTE

This Note is a uniform instrument with limited variations in some jurisdictions. In addition to the protections given to the Note Holder under this Note, a Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), dated the same date as this Note, protects the Note Holder from possible losses which might result if I do not keep the promises which I make in this Note. That Security Instrument describes how and under what conditions I may be required to make immediate payment in full of all amounts I owe under this Note. Some of those conditions are described as follows:

If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which

MULTISTATE FIXED RATE NOTE-Single Family-Fannie Mae/Freddie Mac UNIFORM INSTRUMENT Form 3200 1/01
Page 2 of 3

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F32001NOT 0701



Initials: _____
Form 3200 1/01

LOAN #: 12023088

Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

WITNESS THE HAND(S) AND SEAL(S) OF THE UNDERSIGNED.

Test Loan

(Seal)

[Sign Original Only]

MULTISTATE FIXED RATE NOTE-Single Family-Fannie Mae/Freddie Mac UNIFORM INSTRUMENT Form 3200 1/01
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