

NOTICE OF RIGHT TO COPY OF APPRAISAL

Borrower(s): **Test Loan** Date: **MAY 2, 2012**
Loan Number: **12023088**

Property Address: **123 Test street, Boston, MA 02110**

Lender: **AURA MORTGAGE ADVISORS, LLC MC23467**

You have the right to a copy of the appraisal report used in connection with your application for credit. If you wish to obtain a copy, please write to us at the mailing address shown below:

**AURA MORTGAGE ADVISORS, LLC MC23467
57 WARREN STREET
BOSTON, MA 02119
ATTN:**

We must hear from you no later than 90 days after we notify you about the action taken on your credit application or you withdraw your application. In your letter, please include your name, the property address and your application or loan number, if known. If you have not already paid an appraisal fee, you may be required to reimburse us for the cost of the appraisal (and any photocopy and postage costs) as a condition to receiving a copy of the appraisal report.

Test Loan



COMPLIANCE AGREEMENT

Borrower(s): Test Loan

Date: MAY 2, 2012

Loan Number: 12023088

Property Address: 123 Test street
Boston, MA 02110

Lender: AURA Mortgage Advisors, LLC MC23467

The undersigned borrower(s), for and in consideration of Lender disbursing loan proceeds for the purchase or refinancing of, or construction of improvements on the aforementioned property, agree(s), if requested by the Lender or someone acting on behalf of said Lender, to fully cooperate in adjusting for clerical errors, any and all loan closing documentation deemed necessary or desirable in the reasonable discretion of Lender to enable Lender to sell, convey, seek guaranty or market said loan to any entity, including but not limited to, an investor, Fannie Mae (FNMA), Government National Mortgage Association (GNMA), Freddie Mac (FHLMC), Department of Housing and Urban Development, Department of Veterans Affairs or any municipal bonding authority.

The undersigned borrower(s) do hereby so agree and covenant as aforesaid in order to assure that the loan documentation executed this date will conform and be acceptable in the marketplace in the instance of transfer, sale or conveyance by Lender of its interest in and to said loan.

Dated effective this _____ day of _____

Test Loan



State of MASSACHUSETTS
County of Suffolk
} ss
}

On County and State, personally appeared Test Loan, before me, the undersigned, a Notary Public in and for said

proved to me on the basis of satisfactory evidence to be the person(s) whose name is/are subscribed to this instrument,
and acknowledged that he/she/they executed the same.

Notary's Signature _____



FLOOD HAZARD DETERMINATION

Date: MAY 2, 2012

Borrower(s) Name(s): Test Loan

Property Address: 123 Test street
Boston, MA 02110

Pursuant to federal regulations, the Lender has evaluated whether or not the improved real property or mobile home (the "Property") which will secure your loan is located in an area designated by the Federal Emergency Management Agency ("FEMA") as a "Special Flood Hazard Area." The Lender has determined that according to FEMA the Property is NOT located in a designated Special Flood Hazard Area. Therefore, flood insurance will NOT be required by the Lender as a condition of closing this loan transaction.

The National Flood Insurance Reform Act of 1994 provides that if the loan servicer at any time during the term of the loan determines that the Property is in a Special Flood Hazard Area the loan servicer must notify the borrower that flood insurance must be obtained. In these cases, the borrower has 45 days to respond and provide evidence of acceptable insurance to the loan servicer; if no response is made by the borrower, the loan servicer can force-place flood insurance after 45 days from the date of notification.

The undersigned Borrower(s) agree that flood insurance will be purchased if the Property is located in a Special Flood Hazard Area, and if flood insurance is available in the community. The undersigned Borrower(s) further agree that if the Property at any time is determined to be in a Special Flood Hazard Area, and if insurance is available, Borrower(s) will obtain and pay for such insurance in an amount as required by the Lender or loan servicer.

Test Loan



TAX RECORD INFORMATION SHEET

**THIS FORM MUST BE COMPLETED BY TITLE OFFICER, ESCROW OFFICER AND/OR
CLOSING ATTORNEY AND SIGNED BY SAME.**

THIS SHEET MUST BE COMPLETELY FILLED OUT OR IT WILL BE RETURNED FOR COMPLETION.

INSTRUCTIONS FOR COMPLETION OF TAX RECORDS:

1. Tax legal description must be exactly as shown on tax records.
2. Show **only** all taxing authority where we are escrowing for payment.
3. Tax bills & information are obtained from this sheet. Therefore, it must be completed in full. Include any Assessments, Municipal Utility Districts, Ground Rents, etc. that are escrowed for payment.

The following information is Certified by: _____

DATE LOAN CLOSED: MAY 2, 2012

Yes No

LOAN # 12023088

BORROWER(S) NAME: Test Loan

TAXES FOR CURRENT YEAR LISTED IN NAME OF: _____

PROPERTY ADDRESS: 123 Test street
Boston, MA 02110

CURRENT TAX ASSESSMENT BASED ON:

ACREEAGE VACANT PARTIAL CONSTRUCTION COMPLETE CONSTRUCTION

LEGAL DESCRIPTION:

SECTION _____ BLOCK _____ LOT(S) _____ TRACT _____
MAP _____ UNIT# _____ TWNSHP _____ RANGE _____

SUBDIVISION _____

METES & BOUNDS YES NO

TYPE OF TAX CURRENT TAXES PAID THRU DATE _____
NEXT AMOUNT DUE _____
PAYMENT FREQUENCY: ANNUAL SEMI-ANNUAL QUARTERLY TRI-ANNUAL
TAXING AUTHORITY NAME & ADDRESS: _____

PARCEL/PROPERTY ID/TMIS #

TYPE OF TAX CURRENT TAXES PAID THRU DATE _____
NEXT AMOUNT DUE _____
PAYMENT FREQUENCY: ANNUAL SEMI-ANNUAL QUARTERLY TRI-ANNUAL
TAXING AUTHORITY NAME & ADDRESS: _____

PARCEL/PROPERTY ID/TMIS #

TYPE OF TAX CURRENT TAXES PAID THRU DATE _____
NEXT AMOUNT DUE _____
PAYMENT FREQUENCY: ANNUAL SEMI-ANNUAL QUARTERLY TRI-ANNUAL
TAXING AUTHORITY NAME & ADDRESS: _____

PARCEL/PROPERTY ID/TMIS #



LOAN #: 12023088

TYPE OF TAX CURRENT TAXES PAID THRU DATE _____
CURRENT TAXES PAID THRU DATE _____
NEXT AMOUNT DUE _____
PAYMENT FREQUENCY:
[]ANNUAL []SEMI-ANNUAL []QUARTERLY []TRI-ANNUAL
TAXING AUTHORITY NAME & ADDRESS:

LAST AMOUNT PAID _____
NEXT DUE DATE _____
-THIS AMOUNTS IS []ESTIMATE []ACTUAL

PARCEL/PROPERTY ID/TMS #

LAST AMOUNT PAID _____
NEXT DUE DATE _____
-THIS AMOUNTS IS []ESTIMATE []ACTUAL

PARCEL/PROPERTY ID/TMS #

LAST AMOUNT PAID _____
NEXT DUE DATE _____
-THIS AMOUNTS IS []ESTIMATE []ACTUAL

PARCEL/PROPERTY ID/TMS #



SERVICING DISCLOSURE STATEMENT

Lender: AURA MORTGAGE ADVISORS, LLC MC23467

Date: MAY 2, 2012

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

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

Servicing Transfer Information

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

ACKNOWLEDGMENT OF MORTGAGE LOAN APPLICANT

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 a required part of the mortgage loan application.

Test Loan Date



AURA MORTGAGE ADVISORS, LLC MC23467
57 WARREN STREET
BOSTON, MA 02119

LOAN #: 12023088

HAZARD INSURANCE ENDORSEMENT LETTER

POLICY NUMBER:

AGENT'S NAME AND ADDRESS:
MetLife

INSURED'S NAME: Test Loan

PROPERTY ADDRESS: 123 Test street, Boston, MA 02110

Please make the changes requested below:

- Correct Mortgagee Clause to read:
AURA MORTGAGE ADVISORS, LLC
ITS SUCCESSORS AND/OR ASSIGNS
56 WARREN STREET
ROXBURY, MA 02119
LOAN NO. 12023088

Change Property address to:

Change Insured's Name to:

The amount of coverage is not sufficient. Please increase coverage to: _____

Other: _____

Please send the endorsement(s) directly to:
AURA MORTGAGE ADVISORS, LLC
56 WARREN STREET
ROXBURY, MA 02119
LOAN NO. 12023088



**Request for Taxpayer
Identification Number and Certification**

Give form to the
requester. Do not
send to the IRS.

Name (as shown on your income tax return)

Test Loan

Business name/disregarded entity name, if different from above

See Specific Instructions on page 2
Print or type

Check appropriate box for federal tax classification:

Individual/sole proprietor C Corporation

Limited liability company. Enter the tax classification (C=C corporation, S=S Corporation, P=partnership) ►
 Other (see instructions) ►

Address (number, street, and apt. or suite no.)

123 Test street
Boston, MA 02110

City, state, and ZIP code

Boston, MA 02110

List account number(s) here (optional)

Check appropriate box for federal tax classification: <input type="checkbox"/> Individual/sole proprietor <input type="checkbox"/> C Corporation	<input type="checkbox"/> S Corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Trust/estate	<input type="checkbox"/> Exempt payee
Other (see instructions) ►		

Requester's name and address (optional)

AURA MORTGAGE ADVISORS, LLC MC23467

57 WARREN STREET

BOSTON, MA 02119

Part I Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. The TIN provided must match the name given on the "Name" line to avoid backup withholding. For individuals, this is your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the Part I instructions on page 3. For other entities, it is your employer identification number (EIN). If you do not have a number, see *How to get a TIN* on page 3.

Note. If the account is in more than one name, see the chart on page 4 for guidelines on whose number to enter.

Part II Certification

Under penalties of perjury, I certify that:

1. The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me), and I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding, and
3. I am a U.S. citizen or other U.S. person (defined below).

Certification Instructions. You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividends, you are not required to sign the certification, but you must provide your correct TIN. See the instructions on page 3.

**Sign Signature of
Here U.S. person ►**

Date ►

General Instructions

A person who is required to file an information return with the IRS must obtain your correct taxpayer identification number (TIN) to report, for example, income paid to you, real estate transactions, mortgage interest you paid, acquisition or abandonment of secured property, cancellation of debt, or contributions you made to an IRA.

Use Form W-9 only if you are a U.S. person (including a resident alien), to provide your correct TIN to the person requesting it (the requester) and, when applicable, to:

1. Certify that the TIN you are giving is correct (or you are waiting for a number to be issued),
2. Certify that you are not subject to backup withholding, or

3. Claim exemption from backup withholding if you are a U.S. exempt payee. If applicable, you are also certifying that as a U.S. person, your allocable share of any partnership income from a U.S. trade or business is not subject to the withholding tax on foreign partners' share of effectively connected income.

Note. If a requester gives you a form other than Form W-9 to request your TIN, you must use the requester's form if it is substantially similar to this Form W-9.

Definition of a U.S. person. For federal tax purposes, you are considered a U.S. person if you are:

- An individual who is a U.S. citizen or U.S. resident alien,
- A partnership, corporation, company, or association created or organized in the United States or under the laws of the United States,
- An estate (other than a foreign estate), or
- A domestic trust (as defined in Regulations section 301.7701-7).



Special rules for partnerships. Partnerships that conduct a trade or business in the United States are generally required to pay a withholding tax on any foreign partners' share of income from such business. Further, in certain cases where a Form W-9 has not been received, a partnership is required to presume that a partner is a foreign person, and pay the withholding tax. Therefore, if you are a U.S. person that is a partner in a partnership conducting a trade or business in the United States, provide Form W-9 to the partnership to establish your U.S. status and avoid withholding on your share of partnership income.

The person who gives Form W-9 to the partnership for purposes of establishing its U.S. status and avoiding withholding on its allocable share of net income from the partnership conducting a trade or business in the United States is in the following cases:

- The U.S. owner of a disregarded entity and not the entity,
- The U.S. grantor or other owner of a grantor trust and not the trust, and
- The U.S. trust (other than a grantor trust) and not the beneficiaries of the trust.

Foreign person. If you are a foreign person, do not use Form W-9. Instead, use the appropriate Form W-8 (see Publication 515, Withholding of Tax on Nonresident Aliens and Foreign Entities).

Nonresident alien who becomes a resident alien.

Generally, only a nonresident alien individual may use the terms of a tax treaty to reduce or eliminate U.S. tax on certain types of income. However, most tax treaties contain a provision known as a "saving clause." Exceptions specified in the saving clause may permit an exemption from tax to continue for certain types of income even after the payee has otherwise become a U.S. resident alien for tax purposes.

If you are a U.S. resident alien who is relying on an exception contained in the saving clause of a tax treaty to claim an exemption from U.S. tax on certain types of income, you must attach a statement to Form W-9 that specifies the following five items:

1. The treaty country. Generally, this must be the same treaty under which you claimed exemption from tax as a nonresident alien.
2. The treaty article addressing the income.
3. The article number (or location) in the tax treaty that contains the saving clause and its exceptions.
4. The type and amount of income that qualifies for the exemption from tax.
5. Sufficient facts to justify the exemption from tax under the terms of the treaty article.

Example. Article 20 of the U.S.-China income tax treaty allows an exemption from tax for scholarship income received by a Chinese student temporarily present in the United States. Under U.S. law, this student will become a resident alien for tax purposes if his or her stay in the United States exceeds 5 calendar years. However, paragraph 2 of the first Protocol to the U.S.-China treaty (dated April 30, 1984) allows the provisions of Article 20 to continue to apply even after the Chinese student becomes a resident alien of the United States. A Chinese student who qualifies for this exception (under paragraph 2 of the first protocol) and is relying on this exception to claim an exemption from tax on his or her scholarship or fellowship income would attach to Form W-9 a statement that includes the information described above to support that exemption.

If you are a nonresident alien or a foreign entity not subject to backup withholding, give the requester the appropriate completed Form W-8.

What is backup withholding? Persons making certain payments to you must under certain conditions withhold and pay to the IRS a percentage of such payments. This is called "backup withholding." Payments that may be subject to backup withholding include interest, tax-exempt interest, dividends, broker and barter exchange transactions, rents,

royalties, nonemployee pay, and certain payments from fishing boat operators. Real estate transactions are not subject to backup withholding.

You will not be subject to backup withholding on payments you receive if you give the requester your correct TIN, make the proper certifications, and report all your taxable interest and dividends on your tax return.

Payments you receive will be subject to backup withholding if:

1. You do not furnish your TIN to the requester,
 2. You do not certify your TIN when required (see the Part II instructions on page 4 for details),
 3. The IRS tells the requester that you furnished an incorrect TIN,
 4. The IRS tells you that you are subject to backup withholding because you did not report all your interest and dividends on your tax return (for reportable interest and dividends only), or
 5. You do not certify to the requester that you are not subject to backup withholding under 4 above (for reportable interest and dividend accounts opened after 1983 only).
- Certain payees and payments are exempt from backup withholding. See the instructions below and the separate Instructions for the Requester of Form W-9. Also see Special rules for partnerships on this page.

Updating Your Information

You must provide updated information to any person to whom you claimed to be an exempt payee if you are no longer an exempt payee and anticipate receiving reportable payments in the future from this person. For example, you may need to provide updated information if you are a C corporation that elects to be an S corporation, or if you no longer are tax exempt. In addition, you must furnish a new Form W-9 if the name or TIN changes for the account, for example, if the grantor of a grantor trust dies.

Penalties

Failure to furnish TIN. If you fail to furnish your correct TIN to a requester, you are subject to a penalty of \$50 for each such failure unless your failure is due to reasonable cause and not to willful neglect.

Civil penalty for false information with respect to withholding. If you make a false statement with no reasonable basis that results in no backup withholding, you are subject to a \$500 penalty.

Criminal penalty for falsifying information. Willfully falsifying certifications or affirmations may subject you to criminal penalties including fines and/or imprisonment.

Misuse of TINs. If the requester discloses or uses TINs in violation of federal law, the requester may be subject to civil and criminal penalties.

Specific Instructions

Name

If you are an individual, you must generally enter the name shown on your income tax return. However, if you have changed your last name, for instance, due to marriage without informing the Social Security Administration of the name change, enter your first name, the last name shown on your social security card, and your new last name.

If the account is in joint names, list first, and then circle, the name of the person or entity whose number you entered in Part I of the form.

Sole proprietor. Enter your individual name as shown on your income tax return on the "Name" line. You may enter your



business, trade, or "doing business as (DBA)" name on the "Business name/disregarded entity name" line.

Partnership, C Corporation, or S Corporation. Enter the entity's name on the "Name" line and any business, trade, or "doing business as (DBA) name" on the "Business name/disregarded entity name" line.

Disregarded entity. Enter the owner's name on the "Name" line. The name of the entity entered on the "Name" line should never be a disregarded entity. The name on the "Name" line must be the name shown on the income tax return on which the income will be reported. For example, if a foreign LLC that is treated as a disregarded entity for U.S. federal tax purposes has a domestic owner, the domestic owner's name is required to be provided on the "Name" line. If the direct owner of the entity is also a disregarded entity, enter the first owner that is not disregarded for federal tax purposes. Enter the disregarded entity's name on the "Business name/disregarded entity name" line. If the owner of the disregarded entity is a foreign person, you must complete an appropriate Form W-8.

Note. Check the appropriate box for the federal tax classification of the person whose name is entered on the "Name" line (Individual/sole proprietor, Partnership, C Corporation, S Corporation, Trust/estate).

Limited Liability Company (LLC). If the person identified on the "Name" line is an LLC, check the "Limited Liability company" box only and enter the appropriate code for the tax classification in the space provided. If you are an LLC that is treated as a partnership for federal tax purposes, enter "P" for partnership. If you are an LLC that has filed a Form 8832 or a Form 2553 to be taxed as a corporation, enter "C" for C corporation or "S" for S corporation. If you are an LLC that is disregarded as an entity separate from its owner under Regulation section 301.7701-3 (except for employment and excise tax), do not check the LLC box unless the owner of the LLC (required to be identified on the "Name" line) is another LLC that is not disregarded for federal tax purposes. If the LLC is disregarded as an entity separate from its owner, enter the appropriate tax classification of the owner identified on the "Name" line.

Other entities. Enter your business name as shown on required federal tax documents on the "Name" line. This name should match the name shown on the charter or other legal document creating the entity. You may enter any business, trade, or DBA name on the "Business name/disregarded entity name" line.

Exempt Payee

If you are exempt from backup withholding, enter your name as described above and check the appropriate box for your status, then check the "Exempt payee" box in the line following the "Business name/ disregarded entity name," sign and date the form.

Generally, individuals (including sole proprietors) are not exempt from backup withholding. Corporations are exempt from backup withholding for certain payments, such as interest and dividends.

Note. If you are exempt from backup withholding, you should still complete this form to avoid possible erroneous backup withholding:

- An organization exempt from tax under section 501(a), any IRA, or a custodial account under section 403(b)(7) if the account satisfies the requirements of section 401(f)(2),
- The United States or any of its agencies or instrumentalities,

3. A state, the District of Columbia, a possession of the United States, or any of their political subdivisions or instrumentalities,

4. A foreign government or any of its political subdivisions, agencies, or instrumentalities, or

5. An international organization or any of its agencies or instrumentalities.

Other payees that may be exempt from backup withholding include:

6. A corporation,

7. A foreign central bank of issue,

8. A dealer in securities or commodities required to register in the United States, the District of Columbia, or a possession of the United States,

9. A futures commission merchant registered with the Commodity Futures Trading Commission,

10. A real estate investment trust,

11. An entity registered at all times during the tax year under the Investment Company Act of 1940,

12. A common trust fund operated by a bank under section 584(a),

13. A financial institution,

14. A middleman known in the investment community as a nominee or custodian, or
in section 4947.

The following chart shows types of payments that may be exempt from backup withholding. The chart applies to the exempt payees listed above, 1 through 15.

IF the payment is for ...	THEN the payment is exempt for ...
Interest and dividend payments	All exempt payees except for 9
Broker transactions	Exempt payees 1 through 5 and 7 through 13. Also, C corporations.
Barter exchange transactions and patronage dividends	Exempt payees 1 through 5
Payments over \$600 required to be reported and direct sales over \$5,000 ¹	Generally, exempt payees 1 through 7 ²

¹ See Form 1099-MISC, Miscellaneous Income, and its instructions.

² However, the following payments made to a corporation and reportable on Form 1099-MISC are not exempt from backup withholding: medical and health care payments, attorneys' fees, gross proceeds paid to an attorney, and payments for services paid by a federal executive agency.

Part I. Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. If you are a resident alien and you do not have and are not eligible to get an SSN, your TIN is your IRS individual taxpayer identification number (ITIN). Enter it in the social security number box. If you do not have an ITIN, see *How to get a TIN* below.

If you are a sole proprietor and you have an EIN, you may enter either your SSN or EIN. However, the IRS prefers that you use your SSN.

If you are a single-member LLC that is disregarded as an entity separate from its owner (see *Limited Liability Company (LLC)* on this page), enter the owner's SSN (or EIN, if the owner has one). Do not enter the disregarded entity's EIN. If the LLC is classified as a corporation or partnership, enter the entity's EIN.

Note. See the chart on page 4 for further clarification of name and TIN combinations.

How to get a TIN. If you do not have a TIN, apply for one immediately. To apply for an SSN, get Form SS-5,



Application for a Social Security Card, from your local Social Security Administration office or get this form online at www.ssa.gov. You may also get this form by calling 1-800-772-1213. Use Form W-7, Application for IRS Individual Taxpayer Identification Number, to apply for an ITIN, or Form SS-4, Application for Employer Identification Number, to apply for an EIN. You can apply for an EIN online by accessing the IRS website at www.irs.gov/businesses and clicking on Employer Identification Number (EIN) under Starting a Business. You can get Forms W-7 and SS-4 from the IRS by visiting IRS.gov or by calling 1-800-TAX-FORM (1-800-829-3676).

If you are asked to complete Form W-9 but do not have a TIN, write "Applied For" in the space for the TIN, sign and date the form, and give it to the requester. For interest and dividend payments, and certain payments made with respect to readily tradable instruments, generally you will have 60 days to get a TIN and give it to the requester before you are subject to backup withholding on payments. The 60-day rule does not apply to other types of payments. You will be subject to backup withholding on all such payments until you provide your TIN to the requester.

Note. Entering "Applied For" means that you have already applied for a TIN or that you intend to apply for one soon.

Caution: A disregarded domestic entity that has a foreign owner must use the appropriate Form W-8.

Part II. Certification

To establish to the withholding agent that you are a U.S. person, or resident alien, sign Form W-9. You may be requested to sign by the withholding agent even if item 1, 4 and 5, below, indicate otherwise.

For a joint account, only the person whose TIN is shown in Part I should sign (when required). In the case of a disregarded entity, the person identified on the "Name" line must sign. Exempt payees, see *Exempt Payee* on page 3.

Signature requirements. Complete the certification as indicated in items 1 through 5, below.

1. Interest, dividend, and barter exchange accounts opened before 1984 and broker accounts considered active during 1983. You must give your correct TIN, but you do not have to sign the certification.

2. Interest, dividend, broker, and barter exchange accounts opened after 1983 and broker accounts considered inactive during 1983. You must sign the certification or backup withholding will apply. If you are subject to backup withholding and you are merely providing your correct TIN to the requester, you must cross out item 2 in the certification before signing the form.

3. Real estate transactions. You must sign the certification. You may cross out item 2 of the certification.

4. Other payments. You must give your correct TIN, but you do not have to sign the certification unless you have been notified that you have previously given an incorrect TIN. "Other payments" include payments made in the course of the requester's trade or business for rents, royalties, goods (other than bills for merchandise), medical and health care services (including payments to corporations), payments to a nonemployee for services, payments to certain fishing boat crew members and fishermen, and gross proceeds paid to attorneys (including payments to corporations).

5. Mortgage interest paid by you, acquisition or abandonment of secured property, cancellation of debt, qualified tuition program payments (under section 529), IRA, Coverdell ESA, Archer MSA or HSA contributions or distributions, and pension distributions. You must give your correct TIN, but you do not have to sign the certification.

Identity theft occurs when someone uses your personal information such as your name, social security number (SSN), or other identifying information, without your permission, to commit fraud or other crimes. An identity thief may use your

What Name and Number To Give the Requester

For this type of account:	Give name and SSN of:
1. Individual	The individual The actual owner of the account
2. Two or more individuals (joint account)	Or, if combined funds, the first individual on the account ¹ The minor ²
3. Custodian account of a minor (Uniform Gift to Minors Act)	The grantor-trustee ¹
4. a. The usual revocable savings trust (grantor is also trustee) b. So-called trust account that is not a legal or valid trust under state law	The actual owner ¹
5. Sole proprietorship or disregarded entity owned by an individual	The owner ³
6. Grantor trust filing under Optional Form 1099 Filing Method 1 (see Regulation section 1.671-4(b)(2)(i)(A))	The grantor [*]
For this type of account:	Give name and EIN of:
7. Disregarded entity not owned by an individual	The owner
8. A valid trust, estate, or pension trust	Legal entity ⁴
9. Corporation or LLC electing corporate status on Form 8832 or Form 2553	The corporation
10. Association, club, religious, charitable, educational, or other tax-exempt organization	The organization
11. Partnership or multi-member LLC	The partnership
12. A broker or registered nominee	The broker or nominee
13. Account with the Department of Agriculture in the name of a public entity (such as a state or local government, school district, or prison) that receives agricultural program payments	The public entity
14. Grantor trust filing under the Form 1041 Filing Method or the Optional Form 1099 Filing Method 2 (see Regulation section 1.671-4(b)(2)(i)(B))	The trust

¹ List first and circle the name of the person whose number you furnish. If only one person on a joint account has an SSN, that person's number must be furnished.

² Circle the minor's name and furnish the minor's SSN.

³ You must show your individual name and you may also enter your business or "DBA" name on the "Business name/disregarded entity" name line. You may use either your SSN or EIN (if you have one), but the IRS encourages you to use your SSN.

⁴ List first and circle the name of the trust, estate, or pension trust. (Do not furnish the TIN of the personal representative or trustee unless the legal entity itself is not designated in the account title.) Also see *Special rules for partnerships* on page 2.

*Note. Grantor also must provide a Form W-9 to trustee of trust.

Note. If no name is circled when more than one name is listed, the number will be considered to be that of the first name listed.

Secure Your Tax Records from Identity Theft

Identity theft occurs when someone uses your personal information such as your name, social security number (SSN), or other identifying information, without your permission, to commit fraud or other crimes. An identity thief may use your



SSN to get a job or may file a tax return using your SSN to receive a refund.

To reduce your risk:

- Protect your SSN,
- Ensure your employer is protecting your SSN, and
- Be careful when choosing a tax preparer.

If your tax records are affected by identity theft and you receive a notice from the IRS, respond right away to the name and phone number printed on the IRS notice or letter.

If your tax records are not currently affected by identity theft but you think you are at risk due to a lost or stolen purse or wallet, questionable credit card activity or credit report, contact the IRS Identity Theft Hotline at 1-800-908-4490 or submit Form 14039.

For more information, see Publication 4535, Identity Theft Prevention and Victim Assistance.

Victims of identity theft who are experiencing economic harm or a system problem, or are seeking help in resolving tax problems that have not been resolved through normal channels, may be eligible for Taxpayer Advocate Service (TAS) assistance. You can reach TAS by calling the TAS toll-free case intake line at 1-877-777-4778 or TTY/TDD 1-800-829-4059.

Privacy Act Notice

Section 6109 of the Internal Revenue Code requires you to provide your correct TIN to persons (including federal agencies) who are required to file information returns with the IRS to report interest, dividends, or certain other income paid to you; mortgage interest you paid; the acquisition or abandonment of secured property; the cancellation of debt; or contributions you made to an IRA, Archer MSA, or HSA. The person collecting this form uses the information on the form to file information returns with the IRS, reporting the above information. Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation and to cities, states, the District of Columbia, and U.S. possessions for use in administering their laws. The information also may be disclosed to other countries under a treaty, to federal and state agencies to enforce civil and criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism. You must provide your TIN whether or not you are required to file a tax return. Under section 3406, payers must generally withhold a percentage of taxable interest, dividend, and certain other payments to a payee who does not give a TIN to the payer. Certain penalties may also apply for providing false or fraudulent information.

Protect yourself from suspicious emails or phishing schemes. Phishing is the creation and use of email and websites designed to mimic legitimate business emails and websites. The most common act is sending an email to a user falsely claiming to be an established legitimate enterprise in an attempt to scam the user into surrendering private information that will be used for identity theft.

The IRS does not initiate contacts with taxpayers via emails. Also, the IRS does not request personal detailed information through email or ask taxpayers for the PIN numbers, passwords, or similar secret access information for their credit card, bank, or other financial accounts.

If you receive an unsolicited email claiming to be from the IRS, forward this message to phishing@irs.gov. You may also report misuse of the IRS name, logo, or other IRS property to the Treasury Inspector General for Tax Administration at 1-800-366-4484. You can forward suspicious emails to the Federal Trade Commission at: spam@uce.gov or contact them at www.ftc.gov/idtheft or 1-877-IDTHEFT (1-877-438-4338).

Visit IRS.gov to learn more about identity theft and how to reduce your risk.



SIGNATURE/NAME AFFIDAVIT

RE:	LOAN NUMBER	PROPERTY ADDRESS
	12023088	123 Test street Boston, MA 02110

BEFORE ME, the undersigned authority, a Notary Public in and for said County and State, on this day personally appeared, Test Loan

who, after being by me first duly sworn, upon oath does depose and say:

THAT, Test Loan as the name is signed on the note and/or security instrument is one and the same person as;

as the name appears in various loan documents.

Test Loan

State of: MASSACHUSETTS

County of: SUFFOLK

Subscribed and sworn to (or affirmed) before me on this _____ day of _____, _____
by Test Loan

My Commission expires: _____

(Seal)

(Notary Public)



AFFIDAVIT OF OCCUPANCY

LOAN #: 12023088

STATE OF MASSACHUSETTS
COUNTY OF Suffolk
123 Test street
Boston, MA 02110

Before me, the undersigned authority duly authorized to take acknowledgments and administer oaths personally appeared: Test Loan

("Affiliants") who, upon being duly sworn, depose and say as follows:

1. Affiliants hereby certify that, upon taking title to the real property described above, their occupancy status will be as follows:

1.1 **Primary Residence:** I/we shall occupy, establish, and use the Property identified above as my/our principal residence within 60 days after the execution of the Security Instrument and shall continue to occupy the Property as my/our principal residence for at least one year after the date of occupancy, unless Lender otherwise agrees in writing.

1.2 **Second Home:** I/we will occupy the property as a second home (vacation, etc) while maintaining a principal residence elsewhere.

1.3 **Investment Property:** Not owner occupied. Purchased as an investment to be held or rented.

REFINANCES ONLY
I/we the undersigned certify that the property referenced above is NOT currently listed for sale or under contract to be listed for sale.

I/we the undersigned acquired the property on _____, _____.

2. Affiliants acknowledge that this Affidavit of Occupancy is given as a material inducement to cause:

AURA MORTGAGE ADVISORS, LLC MC23467

to make a mortgage loan to Affiliants and that any false statements, misrepresentations or material omissions shall constitute a breach of the Affiant's obligation to:

AURA MORTGAGE ADVISORS, LLC MC23467

and that all the provisions of the mortgage indenture concerning default on the Promissory Note will thereupon be in full force and effect.

3. Affiliants further acknowledge that they have read and understand the following:

18 United States Code Section 1014:

"Whoever knowingly makes any false statement or report,...for the purpose of influencing in any way the action of...any institution the accounts of which are insured by the Federal Deposit Insurance Corporation, the Office of Thrift Supervision, any Federal home loan bank, the Federal Housing Finance Board, the Federal Deposit Insurance Corporation, the Resolution Trust Corporation, the Farm Credit System Insurance Corporation, or the National Credit Union Administration Board,...upon any application,...or loan,...shall be fined not more than \$1,000,000 or imprisoned not more than 30 years or both."

4. The agreements and covenants contained herein shall survive the closing of the mortgage loan transaction.

Test Loan

Date/SEAL

State of: MASSACHUSETTS

County of: Suffolk

Subscribed and sworn to (or affirmed) before me on this ____ day of _____,
by Test Loan.
My Commission expires: _____
(Seal) _____
(Notary Public) _____



USA PATRIOT ACT INFORMATION FORM

Customer Identification Verification

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies every customer. When applying for a loan, applicants will be asked for their name, address, date of birth, and other information that will allow lenders to identify them. Applicants may also be asked to show their driver's license or other identifying documents.

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

Borrower Name: Test Loan

Date of Birth:

Residential Address: 123 test street, Boston, MA
02110

Tax Identification Number (SSN):

COMPLETE A SEPARATE FORM FOR EACH BORROWER.

FORMS OF IDENTIFICATION: Only One form of Verification is Required.

First Document List -		Country/State of Origin	ID Number	Issuance Date	Expiration Date
<input type="checkbox"/>	State Issued Driver License				
<input type="checkbox"/>	State Issued ID Card				
<input type="checkbox"/>	Military ID Card				
<input type="checkbox"/>	Passport				
<input type="checkbox"/>	US Alien Registration Card				
<input type="checkbox"/>	Canadian Driver License				

Second Document List -		Name of Issuer on Form	ID Number	Issuance Date	Expiration Date
<input type="checkbox"/>	Social Security Card	U.S. Govt			
<input type="checkbox"/>	Government Issued Visa				
<input type="checkbox"/>	Non-US/Canadian Driver License				
<input type="checkbox"/>	Most Recent Signed Tax Returns ¹	<input type="checkbox"/> Fed <input type="checkbox"/> State	TIN:		
<input type="checkbox"/>	Property Tax Bill			APN:	
<input type="checkbox"/>	Voter Registration Card				
<input type="checkbox"/>	Organizational Membership Card				
<input type="checkbox"/>	Bank/Investment/Loan Statements ¹				
<input type="checkbox"/>	Paycheck stub with name ¹				
<input type="checkbox"/>	Most Recent W-2 ¹				
<input type="checkbox"/>	Home/car/renter insurance papers				
<input type="checkbox"/>	Recent utility bill				

¹ Do not verify identity with documents that illustrate income and/or assets if the documentation type for this loan precludes collection of such documentation.

Comments:

I certify that I have personally viewed and accurately recorded the information from the documents identified above, and have reasonably confirmed the identity of the Borrower.

Signature

Printed Name/Title

Date



NOTICE OF FURNISHING NEGATIVE INFORMATION

Borrower: Test Loan Date: MAY 2, 2012

Loan Number: 12023088

Property Address: 123 Test street
Boston, MA 02110

Lender: AURA MORTGAGE ADVISORS, LLC MC23467

In accordance with the implementation of the Fair and Accurate Credit Transactions Act of 2003, we are required to provide you the following statement as prescribed by Section 217:

WE MAY REPORT INFORMATION ABOUT YOUR ACCOUNT TO CREDIT BUREAUS. LATE PAYMENTS, MISSED PAYMENTS, OR OTHER DEFAULTS ON YOUR ACCOUNT MAY BE REFLECTED IN YOUR CREDIT REPORT.

Test Loan 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):

Borrower		Co-Borrower	
I. TYPE OF MORTGAGE AND TERMS OF LOAN			
<input type="checkbox"/> VA <input checked="" type="checkbox"/> Conventional <input type="checkbox"/> Other (explain): <input type="checkbox"/> FHA <input type="checkbox"/> USDA/Rural Housing Service		Agency Case Number <input type="checkbox"/> Fixed Rate <input type="checkbox"/> Other (explain): No. of Months Amortization <input type="checkbox"/> GPM <input type="checkbox"/> ARM (type): 360 Type:	
Amount <input type="checkbox"/> 200,000.00 Interest Rate <input type="checkbox"/> 6.375 % No. of Months <input type="checkbox"/> 360			
II. PROPERTY INFORMATION AND PURPOSE OF LOAN			
Subject Property Address (street, city, state, & ZIP)		No. of Units	
123 Test street, Boston, MA 02110		Year Built	
Legal Description of Subject Property (attach description if necessary)			
See preliminary title report			
Purpose of Loan <input checked="" type="checkbox"/> Purchase <input type="checkbox"/> Construction <input type="checkbox"/> Other (explain): <input type="checkbox"/> Refinance <input type="checkbox"/> Construction-Permanent		Property will be: <input checked="" type="checkbox"/> Primary <input type="checkbox"/> Secondary <input type="checkbox"/> Investment Residence Residence	
Complete this line if construction or construction-permanent loan. Year Lot Original Cost Amount Existing Liens (a) Present Value of Lot (b) Cost of Improvements Total (a + b) Acquired \$ \$ \$ \$ \$ \$ Complete this line if this is a refinance loan. Year Original Cost Amount Existing Liens Purpose of Refinance Describe Improvements <input type="checkbox"/> made <input type="checkbox"/> to be made Acquired \$ \$ \$ Cost: \$ \$ \$ Title will be held in what Name(s) Test Loan Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain)			
Borrower Borrower's Name (include Jr. or Sr. if applicable) Test Loan		III. BORROWER INFORMATION 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 checked="" type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed) Dependents (Not listed by Co-Borrower) <input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed) Dependents (not listed by Borrower) <input type="checkbox"/> Separated no. ages <input type="checkbox"/> Separated no. ages Present Address (street, city, state, ZIP) <input checked="" type="checkbox"/> Own <input type="checkbox"/> Rent 5Y No. Yrs. 123 test street Boston, MA 02110 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			
If residing at present address for less than two years, complete the following: 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.			
IV. EMPLOYMENT INFORMATION			
Borrower Name & Address of Employer <input type="checkbox"/> Self Employed Yrs. on this job <input type="checkbox"/> Self Employed Yrs. employed in this line of work/profession		Co-Borrower Name & Address of Employer <input type="checkbox"/> Self Employed Yrs. on this job <input type="checkbox"/> Self Employed 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)		Position/Title/Type of Business Business Phone (incl. area code) Position/Title/Type of Business Business Phone (incl. area code)	
If employed in current position for less than two years or if currently employed in more than one position, complete the following: Name & Address of Employer <input type="checkbox"/> Self Employed Dates (from-to) Name & Address of Employer <input type="checkbox"/> Self Employed Dates (from-to) Monthly Income \$ Monthly Income \$ 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 \$ 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 Emp. Income*	\$	\$	\$	Rent	\$	\$ 1,247.74
Overtime				First Mortgage (P&I)		
Bonuses				Other Financing (P&I)		
Commissions				Hazard Insurance		50.00
Dividends/Interest				Real Estate Taxes		100.00
Net Rental Income				Mortgage Insurance		
Other (before completing, see the notice in "describe other income," below)				Homeowner Assn. Dues		
				Other:		
Total	\$	\$	\$	Total	\$	\$ 1,397.74

* 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.**

Monthly Amount

\$

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.

ASSETS

Description	Cash or Market Value	
Cash Deposit toward purchase held by:	\$	

List checking and savings accounts below

Name and address of Bank, S&L, or Credit Union

Acct. no. \$ Name and address of Bank, S&L, or Credit Union

Acct. no. \$ Name and address of Bank, S&L, or Credit Union

Acct. no. \$ Name and address of Bank, S&L, or Credit Union

Acct. no. \$ Name and address of Bank, S&L, or Credit Union

Acct. no. \$ Name and address of Bank, S&L, or Credit Union

Acct. no. \$ Name and address of Bank, S&L, or Credit Union

Acct. no. \$ Name and address of Bank, S&L, or Credit Union

Acct. no. \$ Name and address of Bank, S&L, or Credit Union

Acct. no. \$ Name and address of Company

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.

Liabilities and Pledged Assets. List the creditor's name, address and account number for all outstanding debts, including automobile loans, revolving charge accounts, real estate loans, alimony, child support, stock pledges, etc. Use continuation sheet, if necessary. Indicate by (*) those liabilities which will be satisfied upon sale of real estate owned or upon refinancing of the subject property.

Description	Liabilities	Unpaid Balance
Name and address of Company	Monthly Pmt. & Mos. Left to Pay	\$ Pmt./Mos.

Acct. no. \$ Name and address of Company



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
		\$	\$
		\$	\$
Total	\$	\$	\$

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	\$ 200,000.00	If you answer "Yes" to any questions a through i, please use continuation sheet for explanation.
b. Alterations, improvements, repairs		a. Are there any outstanding judgments against you?
c. Land (if acquired separately)		b. Have you been declared bankrupt within the past 7 years?
d. Refinance (Ind. debts to be paid off)		c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?
e. Estimated prepaid items	2,112.60	d. Are you party to a lawsuit?
f. Estimated closing costs	5,507.00	e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? (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.)
g. PMI, MIP, Funding Fee		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.
h. Discount (if Borrower will pay)		g. Are you obligated to pay alimony, child support, or separate maintenance?
i. Total costs (add items a through h)	207,619.60	h. Is any part of the down payment borrowed?
j. Subordinate financing		i. Are you a co-maker or endorser on a note?
k. Borrower's closing costs paid by Seller		j. Are you a U.S. citizen?
l. Other Credits (explain)		k. Are you a permanent resident alien?
(subtract j, k & o from i)	7,619.60	I. Do you intend to occupy the property as your primary residence? If "Yes," complete question m below.

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 & o from i)

VIII. DECLARATIONS

- a. Are you a co-maker or endorser on a note?
b. Do you hold title to the home - solely by yourself
(S), jointly with your spouse (SP), or jointly with another person (O)?
c. Do you intend to occupy the property as your primary residence?
d. Do you own - principal residence (PR)
(PR), second home (SH), or investment property (IP)?
e. How did you hold title to the home - solely by yourself
(S), jointly with your spouse (SP), or jointly with another person (O)?
f. Have you had an ownership interest in a property in the last three years?
g. What type of property did you own - principal residence (PR), second home (SH), or investment property (IP)?
h. How did you hold title to the home - solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?
i. Do you own - principal residence (PR)
(PR), second home (SH), or investment property (IP)?
j. Do you hold title to the home - solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?
k. Do you intend to occupy the property as your primary residence?
l. Do you own - principal residence (PR)
(PR), second home (SH), or investment property (IP)?
m. Do you hold title to the home - solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?
n. Do you intend to occupy the property as your primary residence?

IX. ACKNOWLEDGMENT 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 and conditions I have represented herein should change prior to closing of the loan; (8) in the event that my payments on the loan can become delinquent, the Lender, its servicers, successors or assigns, may/must add 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 and 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 a paper version of this application were delivered containing my original written signature.

Right to Receive Copy of Appraisal: If we have the right to a copy of the appraisal report used in connection with this application for credit. To obtain a copy, I/we must send Lender a written request at the mailing address Lender has provided. Lender must hear from me/us no later than 30 days after Lender notifies me/us about the action taken on this application, or I/we withdraw this application.

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
X 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 race, or sex. Under Federal regulations, this lender is required to note the information on the basis of visual observation or surname if you have made this application in person. If you do not wish to furnish the information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the particular type of loan applied for.)

BORROWER <input type="checkbox"/> do not wish to furnish this information.	CO-BORROWER <input type="checkbox"/> do not wish to furnish this information.
Ethnicity: <input type="checkbox"/> Hispanic or Latino <input checked="" type="checkbox"/> Not Hispanic or Latino	Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino
Race: <input type="checkbox"/> American Indian or <input type="checkbox"/> Asian	Race: <input type="checkbox"/> American Indian or <input type="checkbox"/> Asian
Sex: <input type="checkbox"/> Female <input checked="" type="checkbox"/> Male	Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male

To be Completed by Loan Originator:

This information was provided: In a face-to-face interview By the applicant and submitted by fax or mail
 In a telephone interview By the applicant and submitted via e-mail or the Internet
X

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 Originator Company's Address
57 WARREN STREET
Boston, MA 02119



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: <input type="checkbox"/> Test Loan <input checked="" type="checkbox"/> Co-Borrower:	Agency Case Number:
			Lender Case Number: 12023088

Under Massachusetts statute, Mass Gen. Laws Ann. ch. 184, Section 17B, you, the Borrower are entitled to know the following:

1. The responsibility of the attorney for the Lender is to protect the interest of the Lender.
2. You, the Borrower, may at your own expense, engage an attorney of your own selection to represent your interests in this transaction.

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

