

a **D·R·HORTON® company***America's Builder*

8800 Roswell Rd, Building B, Ste 150 Sandy Springs, GA 30350
 (678)292-4930 * FAX (866)384-2570

January 31, 2014

Kambala, Gireesh .
 6850 Peachtree Dunwoody rd ne, #1330
 Sandy Springs, GA 30328

Re: Loan #:000950525 220
 Lot 0, Block 0, Saybrooke Park

Dear Valued Customer:

With your consent, we are pleased to securely deliver electronic documents, including consumer disclosures, in connection with your mortgage loan application/inquiry electronically.

PAPER FORM OPTION AND CONSENT WITHDRAWAL:

You may receive these documents electronically or in paper form. At any time, you may withdraw your consent to receive electronic documents without consequences or fees. Even if you consent to receive electronic documents, you may request a paper copy of the electronic record at no charge. If you wish to receive these documents in paper form, please contact your DHI Mortgage Loan Officer.

CHANGE IN YOUR E-MAIL ADDRESS:

In the event your email contact information changes, please contact your DHI Mortgage Loan Officer.

SECURE SIGN IN:

DHI Mortgage utilizes Encomia to facilitate the secure delivery of electronic documents. Follow the prompts to retrieve your loan documents.

COMPUTER HARDWARE/SOFTWARE REQUIREMENTS:

You must maintain a computer system with a web browser (Firefox 2.x or higher, or Microsoft Internet Explorer 6.x or higher) in order to receive disclosures electronically. Further, you must have a printer capable of printing any disclosures or account statements that are e-mailed to you and/or made available on our website, or have the ability to electronically save and visually display on your computer screen such documents. You may elect to receive electronic records in the form of Adobe Acrobat 4.0 or later. The Adobe Acrobat Reader is available at <http://www.adobe.com/reader>.

PRINTING INSTRUCTIONS:

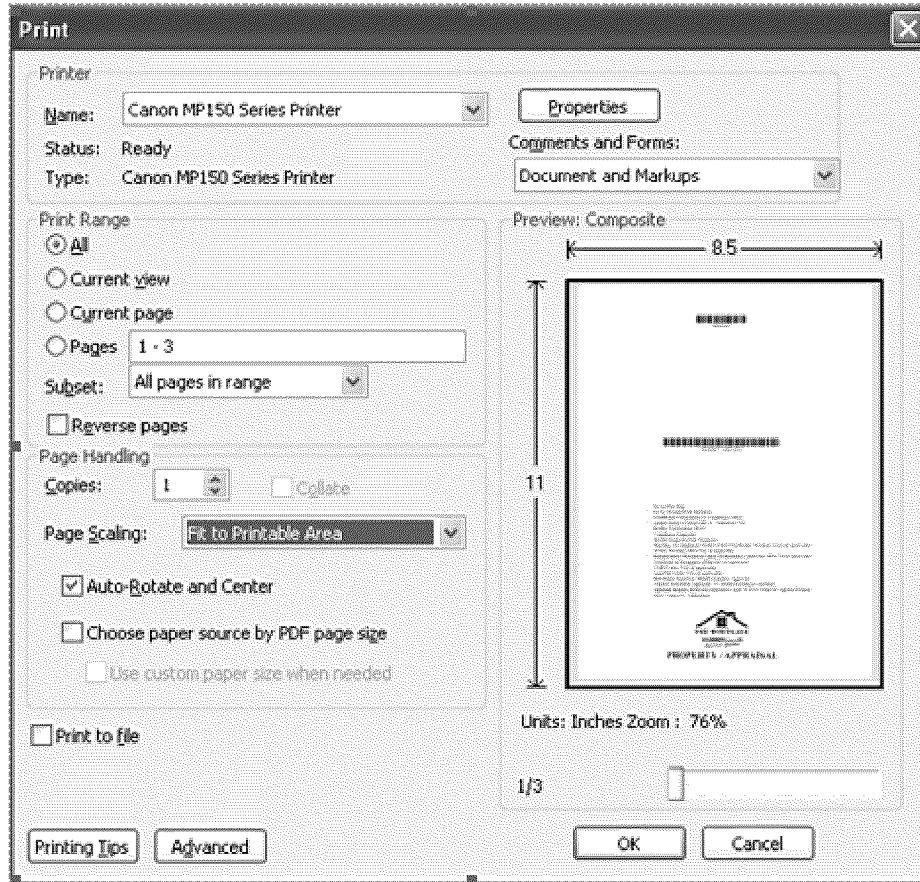
When the first page of the document is legal the Print Dialog will appear with grey space around the page in the Preview indicating the page will be truncated top and bottom. This will not show if the first page in the PDF is letter.

Page Scaling is set to 'None'.



Change Page Scaling to 'Fit to Printable Area' and the grey space around the legal page in the Preview disappears.

'Fit to Printable Area' means legal pages will be shrunk to print on letter paper, and letter pages will print normally.



**NEED HELP?**

For questions on your loan documents, please contact your DHI Mortgage Loan Officer.

WE APPRECIATE THE OPPORTUNITY TO HAVE YOU AS OUR CUSTOMER!**CONFIDENTIALITY NOTICE**

The information contained in this facsimile or electronic message is confidential information intended for the use of the individual or entity named above. If the reader of this message is not the intended recipient, or an employee or agent responsible for delivering this facsimile message to the intended recipient, you are hereby notified that any dissemination, or copying of this communication is strictly prohibited. If this message contains non-public personal information about any consumer or customer of the sender or intended recipient, you are further prohibited under penalty of law from using or disclosing the information to any third party by provisions of the federal Gramm-Leach-Bliley Act. If you have received this facsimile or electronic message in error, please immediately notify us by telephone and return or destroy the original message to assure that it is not read, copied, or distributed by others.



Loan Number: 000950525 220

PAPER DOCUMENT AND MANUAL SIGNATURE IN AN OTHERWISE ELECTRONIC TRANSACTION

Date: January 31, 2014

Applicant: Gireesh Kambala

Property Address: 1390 Delo Lane, Cumming, GA 30041

I previously authorized DHI Mortgage to provide disclosures and other relevant documents to me in an electronic format. Where a signature has been required, I have signed the documents electronically. By signing this statement, I affirm that I do not intend to revoke my consent to receive and sign documents electronically, even though I may be required to execute some paper documents using a "wet" signature (manual signature on a paper document). Unless I affirmatively revoke my consent in writing, DHI Mortgage may continue to send me disclosures, and I may execute them using an electronic signature.

Gireesh Kambala

2014-01-31T23:17:55Z

Gireesh Kambala

Date

Date

Form 4506-T(Rev. January 2012)
Department of the Treasury
Internal Revenue Service**Request for Transcript of Tax Return**

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

000950525 220

OMB No. 1545-1872

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. Gireesh Kambala	1b First social security number on tax return, individual taxpayer identification number, or employer identification number (see instructions) 854-97-5064
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) Gireesh Kambala 6850 Peachtree Dunwoody rd ne, #1330 Sandy Springs, GA 30328
4 Previous address shown on the last return filed if different from line 3 (see instructions) 6850 Peachtree Dunwoody rd ne, #1330 Sandy Springs, GA 30328
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. DHI/Equifax, Inc. ISAOA ATIMA 11432 Lackland Road, St. Louis, MO 63146 (888) 749-4411

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 transcript information, you can specify this limitation in your written agreement with the third party.

6 **Transcript requested.** Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request. ► 1040

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 provides the most detail information as it is a combination of the Return Transcript and the Account Transcript. Available for current year and 3 prior tax years. Most requests will be processed within 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. 12/31/2013 12/31/2012 12/31/2011

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 the signature date.

Phone number of taxpayer on line 1a or 2a

(224)241-0592

**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 (on line 5) a third party to receive the information. Taxpayers using a tax year beginning in one calendar year and ending in the following year (fiscal tax year) must file Form 4506-T to request a return transcript.

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

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

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, the U.S. Virgin Islands, or A.P.O. or F.P.O. address	RAIVS Team Stop 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
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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.



Borrower's Certification & Authorization

01/31/2014

Certification

000950525

The undersigned certify the following:

1. I/We have applied for a mortgage loan from DHI Mortgage

(lender). In applying for the loan, I/we completed a loan application containing various information on the purpose of the loan, the amount and source of the down payment, employment and income information, and assets and liabilities. I/We certify that all of the information is true and complete. I/We made no misrepresentations in the loan application or other documents, nor did I/we omit any pertinent information.

2. I/We understand and agree that DHI Mortgage

(lender) reserves the right to change the mortgage loan review process to a full documentation program. This may include verifying the information provided on the application with the employer and/or the financial institution.

3. I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for this mortgage, as applicable under the provisions of Title 18, United States Code, Section 1014.

Authorization to Release Information

To Whom It May Concern:

1. I/We have applied for a mortgage loan from DHI Mortgage

(lender). As part of the application process, DHI Mortgage (lender)

may verify information contained in my/our loan application and in other documents required in connection with the loan, either before the loan is closed or as part of its quality control program.

2. I/We authorize you to provide to DHI Mortgage

(lender), and to any investor to whom DHI Mortgage (lender) may sell my/our

mortgage, any and all information and documentation that they request. Such information includes, but is not limited to, employment history and income; bank, money market, and similar account balances; credit history; and copies of income tax returns.

3. DHI Mortgage

(lender) or any investor that purchases the mortgage may address this authorization to any party named in the loan application or disclosed by any consumer credit reporting agency or similar source.

4. A copy of this authorization may be accepted as an original.

5. Your prompt reply to DHI Mortgage

(lender) or the investor that purchased the mortgage is appreciated.

NOTICE TO BORROWERS: This is notice to you as required by the Right to Financial Privacy Act of 1978 that HUD/FHA has a right of access to financial records held by financial institutions in connection with the consideration or administration of assistance to you. Financial records involving your transaction will be available to HUD/FHA without further notice or authorization but will not be disclosed or released by this institution to another Government Agency or Department without your consent except as required or permitted by law.

(Borrower's Signature)
Gireesh Kambala

(Date)

(Borrower's Signature)

(Date)



Authorization for the Social Security Administration (SSA) To Release Social Security Number (SSN) Verification

Printed Name: Gireesh Kambala

Date of Birth: 07/09/1983

SSN#: 854-97-5064

I want this information released because I am conducting the following business transaction:

Requesting a mortgage loan.

Reason(s) for using CBSV: (Please select all that apply)

- | | |
|--|--|
| <input checked="" type="checkbox"/> Mortgage Service | <input type="checkbox"/> Banking Service |
| <input type="checkbox"/> Background Check | <input type="checkbox"/> License Requirement |
| <input type="checkbox"/> Credit Check | <input type="checkbox"/> Other |

with the following company ("the Company"):

Company Name DHI Mortgage

Company Address 8800 Roswell Rd, Building B, Ste 150 Sandy Springs, GA 30350

I authorize the Social Security Administration to verify my name and SSN to the Company and/or the Company's Agent, if applicable, for the purpose I identified.

The name and address of the Company's Agent is: Equifax Verification Services, 6628 Bryant Irvin Rd. Fort Worth, Texas 76132

I am the individual to whom the Social Security number was issued or the parent or legal guardian of a minor, or the legal guardian of a legally incompetent adult. I declare and affirm under the penalty of perjury that the information contained herein is true and correct. I acknowledge that if I make any representation that I know is false to obtain information from Social Security records, I could be found guilty of a misdemeanor and fined up to \$5,000.

This consent is valid only for 90 days from the date signed, unless indicated otherwise by the individual named above. If you wish to change this timeframe, fill in the following:

This consent is valid for _____ days from the date signed. _____ (Please initial.)

Signature _____ Date Signed _____

Gireesh Kambala

Relationship (if not the individual to whom the SSN was issued): _____

Contact information of individual signing authorization:

Address 6850 Peachtree Dunwoody rd ne, #1330, Sandy Springs, GA

City/State/Zip 30328

Phone Number (224)241-0592

Form SSA-89 (06-2013)

Privacy Act Statement

SSA is authorized to collect the information on this form under Sections 205 and 1106 of the Social Security Act and the Privacy Act of 1974 (5 U.S.C. § 552a). We need this information to provide the verification of your name and SSN to the Company and/or the Company's Agent named on this form. Giving us this information is voluntary. However, we cannot honor your request to release this information without your consent. SSA may also use the information we collect on this form for such purposes authorized by law, including to ensure the Company and/or company's Agent's appropriate use of the SSN verification service.

Paperwork Reduction Act Statement - This information collection meets the requirements of 44 U.S.C. § 3507, as amended by section 2 of the Paperwork Reduction Act of 1995. You do not need to answer these questions unless we display a valid Office of Management and Budget control number. We estimate that it will take about 3 minutes to complete the form. You may send comments on our time estimate above to: SSA, 6401 Security Blvd., Baltimore, MD 21235-6401. Send to this address only comments relating to our time estimate, not the completed form.

.....TEAR OFF

NOTICE TO NUMBER HOLDER

The Company and/or its Agent have entered into an agreement with SSA that, among other things, includes restrictions on the further use and disclosure of SSA's verification of your SSN. To view a copy of the entire model agreement, visit <http://www.ssa.gov/cbsv/docs/SampleUserAgreement.pdf>

000950525 220

RRSSV.UFF (10/23/2013)



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):

Gireesh Kambala

2014-01-31T23:18:34Z

Borrower

Co-Borrower

I. TYPE OF MORTGAGE AND TERMS OF LOAN

Mortgage Applied for:	<input type="checkbox"/> VA <input checked="" type="checkbox"/> Conventional <input type="checkbox"/> Other (explain):	Agency Case Number	Lender Case Number
	<input type="checkbox"/> FHA <input type="checkbox"/> USDA/Rural Housing Service	000950525 220	
Amount	Interest Rate	No. of Months	Amortization Type: <input checked="" type="checkbox"/> Fixed Rate <input type="checkbox"/> Other (explain):
\$ 251,750.00	5.125 %	360	<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	
1390 Delo Lane, Cumming, GA 30041	1	
Legal Description of Subject Property (attach description if necessary)	Year Built	
2014		
Purpose of Loan	<input checked="" type="checkbox"/> Purchase <input type="checkbox"/> Construction <input type="checkbox"/> Other (explain):	Property will be:
	<input type="checkbox"/> Refinance <input type="checkbox"/> Construction-Permanent	<input checked="" type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input type="checkbox"/> Investment

Complete this line if construction or construction-permanent loan.

Year Acquired	Original Cost	Amount Existing Liens	(a) Present Value of Lot	(b) Cost of Improvements	Total (a + b)
	\$	\$	\$	\$	\$

Complete this line if this is a refinance loan.

Year Acquired	Original Cost	Amount Existing Liens	Purpose of Refinance	Describe Improvements	<input type="checkbox"/> made	<input type="checkbox"/> to be made
	\$	\$				
				Cost: \$		

Title will be held in what Name(s)	Gireesh Kambala	Manner in which Title will be held	Individual	Estate will be held in:
				<input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold (show expiration date)

Source of Down Payment, Settlement Charges, and/or Subordinate Financing (explain)	Cash from Checking and Savings
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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)				
Gireesh Kambala							
Social Security Number	Home Phone (incl. area code)	DOB (mm/dd/yyyy)	Yrs. School	Social Security Number	Home Phone (incl. area code)		
854-97-5064	(224)241-0592	07/09/1983	16		DOB (mm/dd/yyyy)		
<input checked="" type="checkbox"/> Married	<input type="checkbox"/> Unmarried (include single, divorced, widow ed)	Dependents (not listed by Co-Borrower) no. ages		<input type="checkbox"/> Married	<input type="checkbox"/> Unmarried (include single, divorced, widow ed)		
<input type="checkbox"/> Separated		2 5,30		<input type="checkbox"/> Separated	Dependents (not listed by Borrower) no. ages		
Present Address (street, city, state, ZIP)	<input type="checkbox"/> Own	<input checked="" type="checkbox"/> Rent .667	No. Yrs.	Present Address (street, city, state, ZIP)	<input type="checkbox"/> Own	<input type="checkbox"/> Rent	No. Yrs.

6850 Peachtree Dunwoody rd ne, Apt. 1330

Sandy Springs, GA 30328

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.
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*** SEE ADDENDUM ***

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. on this job
Novalink Solutions 2180 Satellite Blvd, Suite # 400 Duluth, GA 30097		.222 Yrs. employed in this line of work/profession 9			Yrs. employed in this line of work/profession
Position/Title/Type of Business programmer analyst	Business Phone (incl. area code) (404)409-6271	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)
Sunera technologies 631 E Big Beaver Rd		04/01/2013 - 11/01/2013 Monthly Income			Monthly Income
Chicago IL		\$ 6,667.00			\$
Position/Title/Type of Business programmer analyst	Business Phone (incl. area code) (248)522-0222	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)
Sunera Technologies		06/07/2010 - 04/01/2013 Monthly Income			Monthly Income
Bangalore, Karnataka		\$ 1,833.00			\$
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*	\$ 6,933.33	\$	\$ 6,933.33	Rent	\$ 1,150.00	
Overtime	0.00		0.00	First Mortgage (P&I)	0.00	\$ 1,370.75
Bonuses	0.00		0.00	Other Financing (P&I)	0.00	0.00
Commissions	0.00		0.00	Hazard Insurance	0.00	54.00
Dividends/Interest	0.00		0.00	Real Estate Taxes	0.00	243.00
Net Rental Income	0.00		0.00	Mortgage Insurance	0.00	0.00
Other (before completing, see the notice in "describe other income," below)	0.00	0.00	0.00	Homeowner Assn. Dues	0.00	0.00
				Other:	0.00	0.00
Total	\$ 6,933.33	\$ 0.00	\$ 6,933.33	Total	\$ 1,150.00	\$ 1,667.75

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

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

B/C	or Co-Borrower (C) does not choose to have it considered for repaying this loan.	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.			
Description		\$ 0.00	LIA BILITIES	Monthly Payment & Months Left to Pay	Unpaid Balance	
Cash deposit toward purchase held by:		\$ 0.00	Name and address of Company AMERICAN HONDA FINANCE Acct. no. 164906712	\$ Payment/Months 406.00 49	\$ 19,495.00	
List checking and savings accounts below			Name and address of Company BANK OF AMERICA Acct. no. 4888937078134469	\$ Payment/Months 25.00 13	\$ 324.00	
Name and address of Bank, S&L, or Credit Union Bank of america		\$ 15,000.00	Name and address of Company MOTOROLA CREDIT UNION Acct. no. 446695000011185	\$ Payment/Months 35.00 3	\$ 85.00	
Name and address of Bank, S&L, or Credit Union bank of america		\$ 15,000.00	Name and address of Company Acct. no.	\$ Payment/Months	\$	
Name and address of Bank, S&L, or Credit Union Acct. no.		\$	Name and address of Company Acct. no.	\$ Payment/Months	\$	
Name and address of Bank, S&L, or Credit Union Acct. no.		\$	Name and address of Company Stocks & Bonds (Company name/number & description)	\$ Payment/Months	\$	
Life insurance net cash value		\$ 0.00	Name and address of Company Acct. no.	\$ Payment/Months	\$	
Face amount: \$ 0.00			Name and address of Company Acct. no.	\$ Payment/Months	\$	
Subtotal Liquid Assets		\$ 30,000.00	Name and address of Company Acct. no.	\$ Payment/Months	\$	
Real estate owned (enter market value from schedule of real estate owned)		\$ 0.00	Name and address of Company Acct. no.	\$ Payment/Months	\$	
Vested interest in retirement fund		\$ 0.00	Name and address of Company Acct. no.	\$ Payment/Months	\$	
Net worth of business(es) owned (attach financial statement)		\$ 0.00	Name and address of Company Acct. no.	\$ Payment/Months	\$	
Automobiles owned (make and year)		\$ 0.00	Alimony/Child Support/Separate Maintenance Payments Owed to:	\$		
2013 & honda		\$ 0.00	Job-Related Expense (child care, union dues, etc.)	\$		
Other Assets (itemize)		\$	Total Monthly Payments	\$ 466.00		
Total Assets a.		\$ 30,000.00	Net Worth (a minus b)	\$ 10,096.00	Total Liabilities b.	\$ 19,904.00

VI. ASSETS AND LIABILITIES (cont'd)

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

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	\$ 265,000.00
b. Alterations, improvements, repairs	0.00
c. Land (if acquired separately)	0.00
d. Refinance (incl. debts to be paid off)	0.00
e. Estimated prepaid items	2,503.70
f. Estimated closing costs	5,295.63
g. PMI, MIP, Funding Fee	0.00
h. Discount (if Borrower will pay)	0.00
i. Total costs (add items a through h)	272,799.33
j. Subordinate financing	0.00
k. Borrower's closing costs paid by Seller	5,000.00
l. Other Credits (explain)	0.00 0.00 0.00 0.00 0.00
m. Loan amount (exclude PMI, MIP, Funding Fee financed)	251,750.00
n. PMI, MIP, Funding Fee financed	0.00
o. Loan amount (add m & n)	251,750.00
p. Cash from/to Borrower (subtract j, k, l & o from i)	16,049.33

VIII. DECLARATIONS

If you answer "Yes" to any questions a through i, please use continuation sheet for explanation.

	Yes	No	Yes	No
a. Are there any outstanding judgments against you?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. Have you been declared bankrupt within the past 7 years?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<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 checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. Are you a party to a lawsuit?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<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 checked="" type="checkbox"/>	<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 checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
g. Are you obligated to pay alimony, child support, or separate maintenance?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
h. Is any part of the down payment borrowed?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
i. Are you a co-maker or endorser on a note?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
j. Are you a U.S. citizen?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
k. Are you a permanent resident alien?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I. Do you intend to occupy the property as your primary residence? If "Yes," complete question m below.	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
m. Have you had an ownership interest in a property in the last three years?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(1) What type of property did you own - - principal residence (PR), second home (SH), or investment property (IP)?	<hr/>			
(2) How did you hold title to the home - - solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?	<hr/>			

IX. ACKNOWLEDGEMENT AND AGREEMENT

Each of the undersigned specifically represents to Lender and to Lender's actual or potential agents, brokers, processors, attorneys, insurers, servicers, successors and assigns and agrees and acknowledges that: (1) the information provided in this application is true and correct as of the date set forth opposite my signature and that any intentional or negligent misrepresentation of this information contained in this application may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon any misrepresentation that I have made on this application, and/or in criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Sec. 1001, et seq.; (2) the loan requested pursuant to this application (the "Loan") will be secured by a mortgage or deed of trust on the property described in this application; (3) the property will not be used for any illegal or prohibited purpose or use; (4) all statements made in this application are made for the purpose of obtaining a residential mortgage loan; (5) the property will be occupied as indicated in this application; (6) the Lender, its servicers, successors or assigns may retain the original and/or an electronic record of this application, whether or not the Loan is approved; (7) the Lender and its agents, brokers, insurers, servicers, successors, and assigns may continuously rely on the information contained in the application, and I am obligated to amend and/or supplement the information provided in this application if any of the material facts that I have represented herein should change prior to closing of the Loan; (8) in the event that my payments on the Loan become delinquent, the Lender, its servicers, successors or assigns may, in addition to any other rights and remedies that it may have relating to such delinquency, report my name and account information to one or more consumer reporting agencies; (9) ownership of the Loan and/or administration of the Loan account may be transferred with such notice as may be required by law; (10) neither Lender nor its agents, brokers, insurers, servicers, successors or assigns has made any representation or warranty, express or implied, to me regarding the property or the condition or value of the property; and (11) my transmission of this application as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state law's (excluding audio and video recordings), or my facsimile transmission of this application containing a facsimile of my signature, shall be as effective, enforceable and valid as if a paper version of this application were delivered containing my original written signature.

Acknowledgement. Each of the undersigned hereby acknowledges that any owner of the Loan, its 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 *Gresh Kambala* Date 2014-01-31T23:18:34Z Co-Borrower's Signature Date X X

X. INFORMATION FOR GOVERNMENT MONITORING PURPOSES

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

I do not wish to furnish this information. I do not wish to furnish this information.

Native Hawaian or Other Pacific Islander White Native Hawaian or Other Pacific Islander White

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 by mail
 By the applicant and submitted via e-mail or the Internet

Date 02/11/21 21T20:20-2027

01/31/2014 2014-01-31 22:02:28Z

Loan Originator's Name (print or type) **Loan Originator Identifier** **Loan Originator's Phone Number (including area code)**

Molly Chelena 203982 (678)292-4930
Loan Origination Company's Name Loan Origination Company Identifier Loan Origination Company's Address

Loan Origination Company Name: **Loan Origination Company Address:** **Loan Origination Company Address:**
8800 Roswell Rd, Building B, Ste 150

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:
	Kambala, Gireesh	
	Co-Borrower:	Lender Case Number:
		000950525 220

Company

Company Name:DHI Mortgage
 Licensee Name:DHI Mortgage Company, Ltd.
 Address:10700 Pecan Park Blvd., Suite 450, Austin, TX 78750
 NMLS #:14622
 State License #:13591
 Servicer License #:13591

Mortgage Loan Originator
 Name:Molly Anne Chelena
 NMLS #:203982
 License Address:8800 Roswell Rd, Building B, Ste 150, Sandy Springs, GA 30350
 State License #:27010

Branch

Address:8800 Roswell Rd, Building B, Ste 150, Sandy Springs, GA 30350
 NMLS #:1081672
 State License #:66810

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 2014-01-31T23:18:34Z	Co-Borrower's Signature:  X	Date
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Addendum for Loan # : 000950525 - Kambala, Gireesh

--- FORMER ADDRESSES: Kambala, Gireesh ---

Address : 1110 E Algonquin Rd 1c Own [] Rent [X]
C/S/Z : Schaumburg, IL 60173 Years there: 0.083
Landlord:
Address : ,

Address : 1110 E Algonquin Rd 1c Own [] Rent [X]
C/S/Z : Schaumburg , IL 60173 Years there: 0.083
Landlord:
Address : ,

Address : G-3, 111/2, CVSR Homes, TC Palya Main RdOwn [X] Rent []
C/S/Z : Ramamurthy Nagar, Bangalore, Karnataka-5Years there: 7.000

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: 2014-01-31T23:18:34Z	Co-Borrower's Signature:  X	Date:
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Truth-in-Lending Disclosure Statement

Lender DHI Mortgage 8800 Roswell Rd, Building B, Ste 150 Sandy Springs, GA 30350	Borrower Gireesh Kambala 6850 Peachtree Dunwoody rd ne, #1330 Sandy Springs, GA 30328	Date 01/31/2014 Loan Number 000950525
--	--	--

Preliminary
 Final

Property Address: 1390 Delo Lane Cumming GA 30041

"e" means estimate

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments
The cost of your credit as a yearly rate. 5.125 %e	The dollar amount the credit will cost you. \$ 241,787.25 e	The amount of credit provided to you or on your behalf. \$ 251,679.30 e	The amount you will have paid after you have made all payments as scheduled. \$ 493,466.55 e

INTEREST RATE AND PAYMENT SUMMARY

	Rate & Monthly	Payment
Interest Rate	5.125 %e	
Principal + Interest Payment	\$ 1,370.75 e	
Estimated Taxes + Insurance (Escrow)	\$ 297.00 e	
<input type="checkbox"/> Includes Private Mortgage Insurance <input type="checkbox"/> Includes Mortgage Insurance		
Total Estimated Monthly Payment	\$ 1,667.75	e

Final Balloon Payment due : \$

Demand Feature.

- This obligation has a demand feature.
- This loan is payable on demand and all disclosures are based on an assumed maturity of one year.

Security.

You are giving a security interest in:

- the goods or property being purchased.
- (brief description of other property)
- collateral securing other loans with us.

Assumption.

Someone buying this property

- cannot assume the remainder of the mortgage on the original terms.
- may assume, subject to conditions, the remainder of the mortgage on the original terms.

Filing/Recording Fees. \$ 80.00 e

Truth-in-Lending Disclosure continued on next page



Truth-in-Lending Disclosure continued

Property Insurance. Property insurance may be obtained from anyone that is acceptable to Lender. If property insurance is obtained from or through Lender, the cost is \$ N/A per year for a N/A term of coverage.

Late Charge. If your payment is more than 15 days late, a late charge will be assessed as follows:
a late charge of 5.000% of the P & I payment will be assessed.

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.

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

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

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

"e" means estimate

Borrower

Gireesh Kambala

2014-01-31T23:18:43Z

Gireesh Kambala

Date

Date

Date

Date

Refer to the attached *Signature Addendum* for additional parties and signatures.





000950525

MORTGAGE FINANCING OPTION

Loan Scenario: Conventional Fixed

Prepared For: Gireesh Kambala

Estimated Loan Amt: \$251,750.00

Estimated Interest Rate: 5.125%

APR: 5.13%

Prepared By: Molly Chelena

Date Prepared: 01/31/2014

Loan Program: C-30

Term: 30 years

This document provides a summary of the estimated charges you are likely to incur at settlement of your loan, the estimated funds needed to close your loan and the estimate monthly payment. These are estimates and the actual amounts may be more or less than the amounts shown. For more information on the estimated settlement charges, refer to your Good Faith Estimate.

ITEMS PAYABLE IN CONNECTION WITH A LOAN				BUYER	SELLER
Origination Charge (includes charges itemized below)				\$0.00	\$595.00
Origination Fee	0.00	DHIM Origination Charge	595.00		
Mortgage Broker Fee	0.00	Attorney Doc Prep (TX)	0.00		
Specific Interest Rate Charge (includes charges itemized below)				\$0.00	\$0.00
Discount Fee		Temporary Buydown	0.00		
Overage Credit (YSP)	0.00				
Required Service Charges (includes charges itemized below)				\$0.00	\$600.00
Appraisal	\$400.00	Pest Inspection	\$0.00		
Final Inspections	\$0.00	Loan Program Fee	\$0.00		
Up Front Lock Fee	\$0.00	Bond Fees	\$0.00		
Mortgage Insurance/VAFF	\$0.00	MCC Fees	\$0.00		
Survey	\$200.00				
Title Service Charges - Lender's Title Insurance and Escrow Holdback Fee (if applicable)				\$0.00	\$1,000.00
Owner's Title Insurance Charge				\$1,067.00	\$0.00
Government Recording Charges				\$80.00	\$0.00
Transfer Taxes				\$1,278.63	\$0.00
Escrow Deposits or Reserves				\$0.00	\$1,783.00
Daily Interest Charges				\$70.70	\$0.00
Homeowner's Insurance - Hazard and Flood Insurance (if applicable)				\$0.00	\$650.00
HOA Fees (Transfer/Setup/Dues/etc.)				\$303.00	\$372.00
TOTAL ESTIMATED SETTLEMENT CHARGES				\$2,799.33	\$5,000.00

The estimates below are based on the estimated loan amount, the estimated interest rate and the total estimated settlement charges. Your final amounts may be different. Your interest rate may be different if you have not locked your interest rate. Refer to your Lock Disclosure Agreement for more information.

TOTAL ESTIMATED FUNDS NEEDED TO CLOSE		TOTAL ESTIMATED MONTHLY PAYMENT	
Estimated Purchase Price/Payoff (+)	\$265,000.00	Principal & Interest (1st & 2nd)	\$1,370.75
Estimated First Lien Loan Amount (-)	\$251,750.00	Monthly Escrow for Hazard Insurance	\$54.00
Estimated Second Lien Loan Amount (-)	\$0.00	Monthly Escrow for Real Estate Taxes	\$243.00
Estimated Settlement Charges (+)	\$7,799.33	Monthly Escrow for Mortgage Insurance	\$0.00
Amount Paid by Seller (-)	\$5,000.00	Monthly Estimate for HOA Dues/Other	\$0.00
Misc. Credits Including EM (-)	\$0.00		
TOTAL ESTIMATED FUNDS TO CLOSE:	\$16,049.33	TOTAL ESTIMATED MONTHLY PAYMENT:	\$1,667.75

LO Contact Info: Molly Chelena



Good Faith Estimate (GFE)

Name of Originator DHI Mortgage	Borrower Gireesh Kambala
Originator 8800 Roswell Rd, Building B, Ste 150 Sandy Address Springs, GA 30350	Property 1390 Delo Lane Cumming, GA 30041 Address
Originator Phone Number (678)292-4930	Date of GFE 01/31/2014
Originator Email MChelena@dhimortgage.com	

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 *Truth-in-Lending Disclosures*, 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**
- The interest rate for this GFE is available through **01/31/2014 4:57 PM**. 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.
 - This estimate for all other settlement charges is available through **05/01/2014 0:00 AM**.
 - After you lock your interest rate, you must go to settlement within **30** days (your rate lock period) to receive the locked interest rate.
 - You must lock the interest rate at least **10** days before settlement.

Your initial loan amount is	\$ 251,750.00	
Your loan term is	30 years	
Your initial interest rate is	5.125 %	
Your initial monthly amount owed for principal, interest, and any mortgage insurance is	\$ 1,370.75 per month	
Can your interest rate rise?	<input checked="" type="checkbox"/> No	<input type="checkbox"/> Yes, it can rise to a maximum of %. The first change will be in .
Even if you make payments on time, can your loan balance rise?	<input checked="" type="checkbox"/> No	<input type="checkbox"/> Yes, it can rise to a maximum of \$.
Even if you make payments on time, can your monthly amount owed for principal, interest, and any mortgage insurance rise?	<input checked="" type="checkbox"/> No	<input type="checkbox"/> Yes, the first increase can be in and the monthly amount owed can rise to \$. The maximum it can ever rise to is \$.
Does your loan have a prepayment penalty?	<input checked="" type="checkbox"/> No	<input type="checkbox"/> Yes, your maximum prepayment penalty is \$.
Does your loan have a balloon payment?	<input checked="" type="checkbox"/> No	<input type="checkbox"/> Yes, you have a balloon payment of \$ due in 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 **\$ 1,370.75**. Do we require you to have an escrow account for your loan?
 No, you do not have an escrow account. You must pay these charges directly when due.
 Yes, you have an escrow account. It may or may not cover all of these charges. Ask us.

A	Your Adjusted Origination Charges <i>(See page 2.)</i>	\$ 595.00
B	Your Charges for All Other Settlement Services <i>(See page 2.)</i>	\$ 6,529.33
A + B	Total Estimated Settlement Charges	\$ 7,124.33



Understanding
your estimated
settlement
charges

Your Adjusted Origination Charges

1. Our origination charge

This charge is for getting this loan for you.

595.00

2. Your credit or charge (points) for the specific interest rate chosen

The credit or charge for the interest rate of 5.125% is included in "Our origination charge." (See item 1 above.)

You receive a credit of \$ for this interest rate of %. This credit **reduces** your settlement charges.

You pay a charge of \$ for this interest rate of %. 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.

0.00

A Your Adjusted Origination Charges

\$ 595.00

Your Charges for All Other Settlement Services

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

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
Appraisal Fee	400.00		

400.00

4. Title services and lender's title insurance

This charge includes the services of a title or settlement agent, for example, and title insurance to protect the lender, if required.

1,000.00

5. Owner's title insurance

You may purchase an owner's title insurance policy to protect your interest in the property.

1,067.00

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
Survey	200.00		

200.00

7. Government recording charges

These charges are for state and local fees to record your loan and title documents.

80.00

8. Transfer taxes

These charges are for state and local fees on mortgages and home sales.

1,278.63

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 all property taxes, all insurance, and other

1,783.00

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 \$ 35.35 per day for 2 days (if your settlement is 07/30/2014).

70.70

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	Policy	Charge
Hazard Insurance Premium	650.00		

650.00

B Your Charges for All Other Settlement Services

\$ 6,529.33

A + B Total Estimated Settlement Charges

\$ 7,124.33



Instructions**Understanding which charges can change at settlement**

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	\$ 251,750.00	\$	\$
Your initial interest rate ¹	5.125 %	%	%
Your initial monthly amount owed	\$ 1,370.75	\$	\$
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	\$ 7,124.33	\$	\$

¹For 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	DHI Mortgage			
Initial loan amount	\$ 251,750.00			
Loan term	30 years			
Initial interest rate	5.125 %			
Initial monthly amount owed	\$ 1,370.75			
Rate lock period	30			
Can interest rate rise?	NO			
Can loan balance rise?	NO			
Can monthly amount owed rise?	NO			
Prepayment penalty?	NO			
Balloon payment?	NO			
Total Estimated Settlement Charges	\$ 7,124.33			

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.





Settlement Services Providers List

Originator
DHI Mortgage

Borrower
Gireesh Kambala

Date
01/31/2014

8800 Roswell Rd. Building B,
Ste 150
Sandy Springs, GA 30350

Loan Number
000950525

Property Address
1390 DeLo Lane

The Good Faith Estimate (GFE) you received from Originator identifies the required settlement services that you can shop for and select the service provider. Below is a list compiled by Originator that identifies providers who offer the required settlement services that you can shop for. You do not need to select any of the providers who appear on this list. Instead, you can shop for providers yourself.

Settlement Service	Provider Name and Address	Provider Phone and Website
Pest Inspection	Terminix 860 Ridge Lake Blvd Memphis, TN 38120	866-426-9478 http://www.terminix.com
Survey	McWhorter & Anderson 416 Pirkle Ferry Rd. S-H300 Cumming, GA 30040	770-889-9430
Title	McMichael and Gray, PC 2055 North Brown Road, Ste 250 Lawrenceville, GA 30043	678-373-0521

If you choose one of the provider(s) listed above, you may utilize any of their locations within the same state of the location listed.



Loan Number: 000950525 220
January 31, 2014

NOTICE TO BORROWER(S) NEW HOME CONSTRUCTION RESPA DISCLOSURE

LENDER MAY ISSUE A REVISED GOOD FAITH ESTIMATE FOR TRANSACTIONS INVOLVING NEW HOME PURCHASES

You (the "Borrower") have contacted DHI Mortgage (the "Lender") for information regarding a mortgage loan to finance your purchase of a new home (the "Loan"). Once you have provided all appropriate information for the Lender to process your loan application, Lender will provide a Good Faith Estimate (the "GFE") of settlement charges that you, as Borrower, are likely to incur in connection with settlement of the Loan, as required by applicable provisions of the federal Real Estate Settlement Procedures Act (RESPA). If you are receiving a GFE in conjunction with this notice, the Lender has received the appropriate information for initial application purposes.

ONCE ISSUED, LENDER MAY PROVIDE A REVISED GFE TO YOU AT ANY TIME UP UNTIL SIXTY (60) CALENDAR DAYS PRIOR TO THE SETTLEMENT DATE OF YOUR LOAN.

After issuance of the revised GFE and at any time during the 60-day period prior to the settlement date of your Loan, you, the Borrower, may be permitted to "lock" the initial interest rate and related interest charges on your Loan at then available market rates the Lender quotes. Ask us about our rate-lock policy. When you elect to lock your interest rate at a then available market rate quoted by the Lender, the Lender will again issue you a revised GFE setting forth your locked interest rate and any changed interest rate dependent settlement charges, including our origination charge, the charge or credit to you for the interest rate chosen, our adjusted origination charge, per diem interest, and any changed loan terms related to the interest rate. All other charges and terms will remain the same as earlier disclosed unless a valid changed circumstance as described by HUD occurs.

Please note; receipt of an initial GFE, or any revised GFE the Lender may issue you, does not constitute a loan commitment.

**NOTICE OF FEDERAL TRUTH IN LENDING WAITING PERIOD DISCLOSURE****Date:** January 31, 2014**Loan Number** 000950525 220**Lender:** DHI Mortgage Company, Ltd.**Borrower(s):** Gireesh Kambala**Property Address:** 1390 Delo Lane, Cumming, GA 30041

This notice contains important information about waiting periods and the closing of your loan.

Please note that, subject to a limited exception, the closing of your mortgage loan may not occur before the seventh business day after the initial Truth in Lending disclosure statement is delivered to you in person or sent for delivery by mail or other means.

Additionally, if the annual percentage rate at closing changes by more than a certain amount from the annual percentage rate in the most recent Truth in Lending disclosure statement that we provided to you, subject to a limited exception such as an eminent foreclosure sale of a borrower's home, the closing of your mortgage loan may not occur before the third business day after you receive or are deemed to receive a corrected, final Truth in Lending disclosure statement.

Either or both waiting periods could result in a delay in the closing of your loan.

For purposes of the waiting periods, a business day is any calendar day other than Sundays and certain Federal holidays.

Gireesh Kambala

2014-01-31T23:20:33Z

Gireesh Kambala

Date

**DISCLOSURE OF RIGHT TO RECEIVE A COPY OF APPRAISALS****Date:** January 31, 2014**Loan Number:** 000950525 220**Lender:** DHI Mortgage Company, Ltd.**Borrower(s):** Gireesh Kambala**Property Address:** 1390 Delo Lane, Cumming, GA 30041

We may order an appraisal to determine the property's value and charge you for this appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close. You can pay for an additional appraisal for your own use at your own cost.

Gireesh Kambala

2014-01-31T23:20:40Z

Gireesh Kambala

Date

COPY CERTIFICATION - BORROWER(S)

Date: January 31, 2014

Borrowers: Gireesh Kambala

Loan Number: 000950525 220

Property Address: 1390 Delo Lane, Cumming, GA 30041

I/We certify that all faxed or e-mailed copies of bank statements, pay stubs, W-2 forms and all other documents supplied by me/us contained in the loan file for the above captioned transaction are true, accurate, and correct copies of the original documents provided to DHI Mortgage. In the instance that the documents were faxed/e-mailed from an interested third party's fax machine or e-mail account, I/we also certify my/our presence at the time that the documents were faxed or e-mailed to DHI Mortgage and that they are true and correct copies of the originals.

Gireesh Kambala

2014-01-31T23:20:52Z

Gireesh Kambala

Date

Date

Date

Date

Refer to the attached *Signature Addendum* for additional parties and signatures.

Date: January 31, 2014

Loan #: 000950525 220

Loan Officer: Molly Chelena

Application Date: 01/31/14

Processor:

Estimated Closing Date: 7/30/14

LOCK DISCLOSURE/AGREEMENT

This Lock Disclosure/Agreement ("Agreement") represents the agreement regarding interest rate (hereinafter "rate") and certain other terms on the mortgage loan between:

Borrowers (hereinafter referred to as "You", "Your" or "Borrower"): Gireesh Kambala

and the above-referenced Lender for the property located at: 1390 Delo Lane, Cumming, GA 30041

LOCK-IN OPTIONS:

You have the option to lock your rate and discount point(s) at the time of loan application or any time thereafter. Our staff will quote a rate and discount point(s) for specific lock periods. To lock a rate, you must contact your loan officer or loan processor directly.

A voice-mail message will not be accepted as instructions for a rate lock.

X OPTION A - FLOAT

If you select this option, **your rate will not be locked at time of application**. You will have the opportunity to lock your rate at the terms quoted any time prior to the anticipated closing date of your loan. In order to have the best closing experience, you should lock your rate at least five (5) business days prior to your closing date. Failure to do so may result in a delay in closing which could cause an increase in closing costs due to late penalties charged by your seller.

Rates are subject to change until the rate is locked.

It is your responsibility to monitor rates quoted and to lock your loan when it is appropriate for your transaction. You must consult your property seller for the estimated closing date of your home prior to locking your rate.

OPTION B - LOCK

If you select this option your rate will be locked. When your rate is locked, your loan will not close at a rate and discount point(s) higher or lower than stated in this Agreement (subject to the Loan/Program Changes provisions described herein) unless you have purchased a float down option. In the event the loan does not close and fund by the Lock Expiration Date, a new agreement will be required. The rate and discount point(s) on the new agreement will be determined by taking the higher of the rate and discount point(s) specified below, or those in effect at the time of the new agreement.

This is not a loan commitment. It is understood by all parties that in order for a loan commitment to be issued, the loan must meet all conditions set forth by the Lender. Any loan commitment must be issued in writing to be valid. The interest rate, discount points and other loan terms will be locked in as stated below.

SPECIFIC LOCK TERMS:

When the rate is locked, the following terms apply:

Lock-In Date:

Days Locked: 30

Lock Expiration Date:

DHI Mortgage does not charge a lock-in fee to lock a rate for up to sixty days. In the event you would like to lock a rate for more than sixty days or would like to have a float down option this may be available for a fee as described below.

Extended Lock or Float Down Fee:

An Extended Lock or Float Down fee of \$ N/A is required to secure the terms of this Agreement. The fee is not included in the Origination Fee or Discount Point(s) stated below. The fee must be paid on the date the extension is requested. If loan amount increases, the extended lock fee may increase.

Upfront Extended Lock Fee: N/A Percent Refundable: N/A

Upfront Non-refundable Float Down Fee: N/A

Loan terms:

Loan Type: Conventional Loan Subtype: Fixed Temporary Buydown Fee:

Loan Amount: \$ 251,750.00 Loan Term: 360 months.
Loan to Value: % 95.000 Combined Loan to Value: % 95.000

Representative Credit Score(s): 692

The purpose of the loan is: Purchase Rate and Term Refinance Cash Out Refinance Program Code C-30

The loan you have applied for has a Fixed Rate Adjustable Rate

Interest Rate: 5.125 (If this is an adjustable rate mortgage, this is your initial interest rate.)

Adjustable Rate Loans Only:

5.125 Maximum Interest Rate

0.000 Margin

0.000 Index Index Type

Interest Rate Caps: Initial: 0.00% Subsequent: 0.000 Life of Loan: 0.000

1st Change Date _____

Origination Fee 0.000 % of the Loan Amount + \$ 0.00. Discount Point(s) 0.000 % of the Loan Amount + \$ 0.00.

Important Note: The Origination Fee listed above is dependent upon the terms and loan amount of the loan program you have selected. Additional Origination charges, not dependent on the terms and amount of the loan program selected, may apply. Please refer to page 2, line 1 of your Good Faith Estimate (GFE) for the total DHI Mortgage Origination Charge.

Prepayment Penalty: Yes No Terms (months): _____ Type: _____

Principal and Interest Balloon or Interest Only Balloon Term: Interest Only Term:

Waive Escrow: No Yes Taxes only Insurance only Both Taxes/Ins Escrow MI Only

PMI Coverage: Yes No Lender Paid MI Government Insured

Property Type: Single Family Dwelling Planned Unit Development Town Home Condo Other

Property will be: Owner Occupied Investment Property 2nd Home

General Lock Terms and Conditions:

1. Extended Lock. An extended lock is defined as a lock for which the term is greater than 60 days. You must contact your loan officer or processor directly for these quotes.

Please be aware that most extended locks require up-front, non-refundable fees.

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000950525

LOCK2.UFF 11/07/2011



2. Receipt of Extended Lock Fees. All fees for initial extended lock must be collected up-front and must be received by an employee of the Lender or its affiliated homebuilder, before the lock is given. **Your rate will not be locked until your fee has either been received at our office or we have confirmation that an employee of the company has received your fee.**

3. Locks with Float Down Option. Locks with a float down option may be available. Consult your loan officer for details on fees and available programs.

4. Procedures for Extending Your Lock: If you would like to extend your existing lock you must contact your loan officer or loan processor directly (please DO NOT leave a message on their voice mail).

5. Execution of Loan Lock Disclosure. Once you lock your loan, a new Loan Lock Disclosure/Agreement will be completed and sent to you for your signature. Please execute the disclosure and send it back to the Lender. This should be done within 24 hours of receipt. Be sure to contact your Loan Officer immediately with any questions.

6. Lock Expiration/Voided Locks. Except as otherwise stated herein, should the lock period expire and the loan not close, a determination will be made regarding the new terms of your lock based on the HIGHER of the originally locked rate and points or the rate and the points being offered the day you re-lock. The expiration date of the new lock will depend on the specific program. In the event you switch properties, the original lock will be cancelled, and the new lock will be based on current market rates.

7. Additional Documentation Needed to Process Loan. Additional information/documentation may be required to process your application and close your loan. If requested by your loan officer or processor, this information must be furnished by you within five business days. Failure to provide the necessary information within five business days could result in the loss of your rate guarantee and cancellation of your loan request.

The conditional approval of your loan application is contingent upon the receipt and review by the Lender of information and documentation to be provided to the Lender by third parties over which it has no control, including mortgage insurance approval and investor and agency guidelines. The Lender cannot guarantee that the information and documentation required to process your loan application will be obtained in time to complete the processing of your application prior to the expiration of this Agreement. The Lender expressly disclaims any liability for any delay in closing your loan due to the inability of the Lender to obtain such information and documentation.

8. No Guarantee of Availability of Loan Program. Your loan is subject to the guidelines of individual investors, agencies, and mortgage insurance providers. A rate lock does not guarantee your choice of loan program will be available at the time of closing. If, for any reason, a loan program is discontinued or its guidelines are altered in any way, the Lender cannot guarantee the availability of the loan program or the rate locked. In the event that your chosen loan program is not available, the Lender will make every effort to find a comparable loan program that best fits your needs.



9. Loan/Program Changes. You and the Lender have agreed to lock the rate and discount point(s) under the terms, conditions and procedures described herein. Any changes to the loan (including, but not limited to, loan type/program, down payment, credit score, etc.) by you after the execution of this Agreement may, at the sole option of the Lender, void or otherwise change the terms and conditions of the lock. You understand that this Agreement is between you and the Lender, and not the seller.

This Agreement is subject to acceptance of the loan application by the Lender and compliance by you with all conditions for closing of the Loan.

10. Loan Commitment. This Agreement is not a commitment to fund this loan.

11. Written Agreement. This Agreement along with the Borrower's Loan Application constitute the entire agreement between the Lender and Borrower(s) and supersede any other agreements or representations related to the loan.

BY SIGNING BELOW, LENDER AND BORROWER(S) AGREE TO THE TERMS AND CONDITIONS OF THIS AGREEMENT.

LENDER This Agreement is not valid unless signed by a Representative of the Lender.

By: Molly Chelena 2014-01-31T22:02:39Z Title: Mortgage Loan Originator

Molly Chelena (Date)

Please sign and date below; return the original to the Lender and keep a copy for your records.

Borrower(s) has read this Agreement and agrees to all the terms and conditions set forth therein

Gireesh Kambala 2014-01-31T23:22:00Z Gireesh Kambala Date Date

Date Date

Date _____ Date _____

Date _____ Date _____



Notice Concerning Private Mortgage Insurance - LPMI Initial Disclosure

Borrower Name(s): Gireesh Kambala

Lender: DHI Mortgage Company, Ltd.

8800 Roswell Rd, Building B, Ste 150,
Sandy Springs, GA 30350Loan Number: 000950525 220
Property Address: 1390 Delo Lane, Cumming, GA
30041

Date: January 31, 2014

You have applied for a mortgage loan that requires private mortgage insurance ("PMI"). PMI protects lenders and others against financial loss when borrowers default. Your loan will have "lender paid" mortgage insurance ("LPMI").

Lender paid mortgage insurance differs from "borrower paid" mortgage insurance ("BPMI") in several ways, and each form of insurance has advantages and disadvantages.

- First, LPMI may not be canceled by you, the borrower. By contrast, borrowers may be able to cancel BPMI on either (1) the date the principal balance of the mortgage loan is first *scheduled* to reach 80% of the original value of the property or (2) the date the principal balance *actually* reaches 80% of the original value of the property. In addition, assuming the borrower is current on payments, BPMI automatically terminates on the date the principal balance of the loan is first *scheduled* to reach 78% of the original value of the property.
- Second, LPMI usually (1) results in a mortgage loan with a higher interest rate than one with BPMI, and (2) terminates only when the loan is refinanced, paid off, or otherwise terminated.
- Third, LPMI may be tax deductible for purposes of federal income taxes if you itemize deductions on your return. Consult your tax advisor for details.

The following analysis reflects the differing costs and benefits of LPMI versus BPMI:

The following is a generic analysis of the differing costs and benefits over a ten-year period, assuming prevailing market interest rates and property appreciation rates. This analysis is based upon a \$100,000 loan amount with a 30-year fixed-rate mortgage and a loan-to-value ratio of ninety five (95%) percent.

(Note: Actual fees and charges may vary according to the private mortgage insurance plan, loan-to-value ratio, loan amount, and loan type.)

LENDER PAID PRIVATE MORTGAGE INSURANCE		BORROWER PAID PRIVATE MORTGAGE INSURANCE	
Interest Rate	7.00%	6.25%	
P&I Monthly Payment	\$665.31		\$615.72
PMI Monthly Amount	\$0.00		\$65.00
Total Paid over ten (10) years	\$79,837.20		\$81,686.40
Cancellation of PMI	Only by refinancing, selling, or paying off liens		Yes, under certain circumstances
Refund of Premiums	No		Yes, under certain circumstances

I/We have received a copy of this disclosure.



2014-01-31T23:22:11Z

Borrower Gireesh Kambala

Date

Borrower

Date



Disclosure Notices

Lender	Borrower	Date
DHI Mortgage Company, Ltd. 8800 Roswell Rd, Building B, Ste 150, Sandy Springs, GA 30350	Gireesh Kambala 6850 Peachtree Dunwoody rd ne, #1330 Sandy Springs, GA 30328	January 31, 2014
		Loan Number 000950525 220

Property Address: 1390 Delo Lane, Cumming, GA 30041

Occupancy

Affidavit of Occupancy. The Applicant(s) hereby certify and acknowledge that, upon taking title to the real property described above, their occupancy status will be as follows:

- Primary Residence - Occupied by Applicant(s) within 60 days of closing.
- Secondary Residence - A secondary residence is a single family property that either is currently or will be occupied by at least one of the Borrowers in addition to their primary residence. It will not be income producing.
- Investment Property - Not owner occupied. Purchased as an investment to be held or rented.

The Applicant(s) acknowledge it is a federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning this loan application as applicable under the provisions of Title 18, United States Code, Section 1014.

Applicant

Gireesh Kambala

2014-01-31T23:22:59Z

Gireesh Kambala

Date

Date

Date

Date

FCRA

Fair Credit Reporting Act. An investigation will be made as to the credit standing of all individuals seeking credit in this application. The nature and scope of any investigation will be furnished to you upon written request made within a reasonable period of time. In the event of denied credit due to an unfavorable consumer report, you will be advised of the identity of the Consumer Reporting Agency making such report and of right to request within sixty (60) days the reason for the adverse action, pursuant to provisions of Section 615(b) of the Fair Credit Reporting Act. You have the right under the Fair Credit Reporting Act to know the information contained in your credit file at the consumer reporting agency if an adverse action is taken on your loan application. Under Section 612 of the Fair Credit Reporting Act you have the right to obtain within 60 days of an adverse action a free copy of the report from the consumer reporting agency. You also have the right to dispute the accuracy or completeness of any information in a consumer credit report furnished by the consumer credit reporting agency.

ECOA

Equal Credit Opportunity Act. The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on a basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance



program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The Federal Agency that administers compliance with this law concerning this creditor is:

The Federal Trade Commission
Equal Credit Opportunity Act, Washington, D.C. 20580

Loans

FHA Loans Only. IF YOU PREPAY YOUR LOAN ON OTHER THAN THE REGULAR INSTALLMENT DATE, YOU MAY BE ASSESSED INTEREST CHARGES UNTIL THE END OF THAT MONTH.

Government Loans Only. Right to Financial Privacy Act of 1978 - This is notice to you as required by the Right to Financial Privacy Act of 1978 that the Department of Housing and Urban Development or Department of Veterans Affairs has a right of access to financial records held by a financial institution in connection with the consideration of administration of assistance to you. Financial records involving your transaction will be available to the Department of Housing and Urban Development or Department of Veterans Affairs without further notice or authorization but will not be disclosed or released to another Government agency or Department without your consent except as required or permitted by law.

Employment

Income / Employment. An approval for a loan is based upon employment, income and obligations as shown on the loan application. Income which you receive as alimony, child support or separate maintenance need not be disclosed to this creditor unless you choose to rely on such sources to qualify for the loan. Income from these and other sources, including part-time or temporary employment, will not be discounted by this lender because of your sex or marital status. However, we will consider very carefully the stability and probable continuity of any income you disclose to us. At closing, the applicant and co-applicant/spouse, if applicable, are required to execute a sworn statement affirming that they are currently working as previously reported, have not received notice of layoff nor have knowledge of pending layoff, and that outstanding obligations are substantially the same as reported on the application. Should a change occur in your employment or financial status prior to loan closing, immediately notify your loan officer, as it will be necessary to obtain approval of any changes.

Insurance Statement

Anti-Coercion Statement. The lender may not require the applicant to take insurance through any particular insurance agent or company to protect the mortgaged property. The applicant has the right to have the insurance placed with an insurance agent or company of his choice, provided the company meets the requirements of the lender. The lender has the right to designate reasonable financial requirements as to the company and the adequacy of the coverage.

I have read the foregoing statement and understand my rights and privileges and those of the lender relative to the placing of such insurance.

To be determined.

I have selected the following agency to write the insurance policy covering the property described above.

Insurance Company Name

Agent

Agent's Address

Agent's Telephone Number

Insurance Loss Payable Clause. Please notify your insurance agent that your hazard insurance and if applicable, your flood insurance, should include a standard mortgagee and/or loss payable clause in favor of the lender.

The lender should be named as follows:

DHI Mortgage Company, Ltd.

its Successors and or Assigns

ATIMA 10700 Pecan Park Blvd, Suite 450

Austin, TX 78750



Notification

I/We hereby certify that I/we have read and understand these notices. In addition to these notices, I/we the applicant(s) certify that I/we have received the "Settlement Cost Booklet" and the "Consumer Handbook on Adjustable Rate Mortgages" (CHARM booklet), if applicable.

Applicant*Gireesh Kambala*

2014-01-31T23:22:59Z

Gireesh Kambala

Date**Date****Date****Date**

- Refer to the attached *Signature Addendum* for additional parties and signatures.



Flood Insurance Coverage Disclosure

Lender	Borrower	Date
DHI Mortgage Company, Ltd. 8800 Roswell Rd, Building B, Ste 150, Sandy Springs, GA 30350	Gireesh Kambala 6850 Peachtree Dunwoody rd ne, #1330 Sandy Springs, GA 30328	January 31, 2014
		Loan Number 000950525 220

Property Address: 1390 Delo Lane, Cumming, GA 30041

We may assign, sell, or transfer the servicing of your mortgage loan. Your new lender/servicer may require more flood insurance coverage than the minimum amount that has been identified in your Notice of Special Flood Hazards (NSFH).

The new lender/servicer may require coverage in an amount greater than the minimum, and has the right to require flood coverage at least equal to 100% of the insurable value (also known as replacement cost value) of the building(s) used as collateral to secure the loan or the maximum available under the National Flood Insurance Program (NFIP) for the particular type of building.

You should review your exposure to flood damage with your insurance provider, as you may wish to increase your coverage above the minimum amount required at the time of closing your loan versus what subsequently the new lender/servicer may require.

Please note the following: (i) flood insurance is available from private insurance companies that issue standard flood insurance policies on behalf of the national flood insurance program or directly from the national flood insurance program; (ii) flood insurance that provides the same level of coverage as a standard flood insurance policy may be available from a private insurance company that issues policies on behalf of the company; and (iii) you are encouraged to compare the flood insurance coverage, deductibles, exclusions, conditions, and premiums associated with flood insurance policies issued on behalf of the national flood insurance program and policies issued on behalf of private insurance companies and to direct inquiries regarding the availability, cost, and comparisons of flood insurance coverage to an insurance agent.

By signing below, you acknowledge you have read the above disclosure.

2014-01-31T23:23:06Z

Gireesh Kambala

Date

Date

Date

Date

Refer to the attached *Signature Addendum* for additional parties and signatures.



FACTS**WHAT DOES DHI Mortgage Company, Ltd. 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 Income
- Payment History and Account Balances
- Credit History and Employment Information

How?

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

Reasons we can share your personal information	Does DHI Mortgage Company, Ltd. share?	Can you limit the 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	Yes	No
For our marketing purposes — to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes — information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes — information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For our nonaffiliates to market to you	No	We don't share

To limit our sharing

- Call toll-free (800) 315-8434, Ext. # 1378 — our menu will prompt you through your choices
or
- Mail the form below

Please note:

If you are a new customer, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our customer, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

Questions?

Call (866) 350-7746 or go to www.dhimortgage.com.

Mail in form

If you have a joint account, your choices will apply to everyone on your account unless you mark below.

Apply my choices only to me.

Mark any/all you want to limit:

Do not share information about my creditworthiness with your affiliates for their everyday business purposes.

Do not allow your affiliates to use my personal information to market to me.

Name	
Address	
City, State, Zip	
Loan Number	

Mail to:

DHI Mortgage Company, Ltd., Attn: Compliance Department
10700 Pecan Park Blvd, Suite 450
Austin, TX 78750



Who we are**Who is providing this notice?**

DHI Mortgage Company, Ltd.

What we do**How does DHI Mortgage Company, Ltd. 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 DHI Mortgage Company, Ltd. collect my personal information?

We collect your personal information, for example, when you

- provide employment information or provide account information
- provide your mortgage information or give us your wage statements
- give us your income information

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only

- 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

State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

What happens when I limit sharing for an account I hold jointly with someone else?

Your choices will apply to everyone on your account—unless you tell us otherwise.

Definitions**Affiliates**

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- Our affiliates include financial companies such as DR Horton Insurance Company and DHI Title Inc.; and nonfinancial companies such as DR Horton Builder.

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- DHI Mortgage Company, Ltd. does not share with nonaffiliates so they can market to you.

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- DHI Mortgage Company, Ltd. doesn't jointly market.

Other important information**CALIFORNIA RESIDENTS**

Please see attached form, titled "Important Privacy Choices For Consumers".





000950525 220

Date: January 31, 2014

NOTICE OF BUSINESS AFFILIATION

To: Gireesh Kambala
Property: 1390 Delo Lane
 Cumming, GA 30041

From: DHI Mortgage Company, Ltd.
 8800 Roswell Rd, Building B, Ste 150
 Sandy Springs, GA 30350

This is to give you notice that DHI Mortgage Company, Ltd. has a business relationship with:

D.R. HORTON INSURANCE AGENCY, INC
 301 Commerce Street, Ste 500
 Fort Worth, TX 76102

The nature of this business relationship is that these companies are corporate affiliates, each being wholly owned by, or by a subsidiary of, the same parent corporation. Because of this relationship, this referral may provide DHI Mortgage Company, Ltd. a financial or other benefit.

You are **not** required to use **D.R. HORTON INSURANCE AGENCY, INC** as a condition of your application for, or settlement of, a mortgage loan in connection with your purchase or refinance of the Property. THERE ARE FREQUENTLY OTHER SETTLEMENT SERVICE PROVIDERS AVAILABLE WITH SIMILAR SERVICES. YOU ARE FREE TO SHOP AROUND TO DETERMINE THAT YOU ARE RECEIVING THE BEST SERVICES AND THE BEST RATE FOR THESE SERVICES.

D.R. HORTON INSURANCE AGENCY, INC.

D.R. HORTON INSURANCE AGENCY, INC. is a licensed insurance agent that offers policies of property insurance as agent for one or more insurance companies qualified to transact insurance business in the State of GEORGIA. You will be provided a separate proposal or quote of the terms and conditions of any policy of insurance offered by D.R. HORTON INSURANCE AGENCY, INC. in which you express an interest. For comparison purposes, the cost for a hazard insurance policy for a home valued at \$211,000 with commonly selected coverage items and deductibles would range between \$200.00 and \$1,976.00 per annum. The specific premium depends on various factors, including but not limited to, the value of the home, the location of the home, deductibles selected, and the amount of coverage selected. The quote will set out the estimated premium and other charges, or range of charges, by D.R. HORTON INSURANCE AGENCY, INC. for its insurance products or services.

ACKNOWLEDGMENT:

I/we have read this disclosure form and understand that DHI Mortgage Company, Ltd. is referring me/us to purchase the above-described settlement services from D.R. HORTON INSURANCE AGENCY, INC, and may receive a financial or other benefit as the result of this referral.

2014-01-31T23:23:21Z

Gireesh Kambala

I certify that I provided this Notice to the above referenced Applicant (s) on the date indicated below:

2014-01-31T22:02:46Z

Molly Chelena, Mortgage Loan Originator

Date

SERVICING DISCLOSURE STATEMENT

Lender DHI Mortgage	Borrower Gireesh Kambala	Date 01/31/2014
8800 Roswell Rd., Building B, Ste 150		Loan Number 000950525
Sandy Springs, GA 30350		
Property Address 1390 Delo Lane, Cumming, GA 30041		

**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.
- 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.
- 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.

By signing below, I/we acknowledge receiving a copy of this disclosure.

Gireesh Kambala

2014-01-31T23:23:28Z

Applicant	Gireesh Kambala	Date	
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Applicant		Date
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Applicant		Date
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Applicant		Date
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IMPORTANT PROPERTY TAX NOTICE

LOAN #: 000950525 220

BORROWERS: Gireesh Kambala

PROPERTY: 1390 Delo Lane, Cumming, GA 30041

If your Property is assessed as "unimproved" or "partially improved" and it is anticipated that the next payment of real property taxes will be based on such unimproved or partially improved assessment, both the analysis of the Escrow/Impound Account and the collection of funds for same at closing will be based on estimated or actual "unimproved" or "partially improved" taxes.

After the Servicer has paid the "unimproved" or "partially improved" taxes, the Escrow Account will be reanalyzed using the new, higher taxes (improved). Such analysis probably will result in a substantial increase in your monthly escrow account payment.

If you wish to avoid a large shortage and subsequent payment increase, you may:

- ◆ Make additional, voluntary payments to your escrow account along with your regular monthly payment, if allowed by your servicer.
- ◆ Contact your local taxing authority when your property is assessed. If you obtain a statement of the improved tax amount(s) due, your servicer may be willing to adjust your escrow payment at that time.

Please contact your loan servicer after closing if you wish to discuss your escrow account payment options.

Borrower(s) hereby acknowledges Lender/Settlement Agent's use of estimated or actual unimproved or partially improved taxes due to establish the Escrow/Impound Account, and understands that when the Account is re-analyzed the amount of the monthly escrow account payments may increase substantially. Borrower is aware that he/she will be responsible for any escrow account shortages.

Gireesh Kambala

2014-01-31T23:23:39Z

Gireesh Kambala

(Date)

IMPORTANT APPLICANT INFORMATION

Borrower Name(s): Gireesh Kambala	Lender: DHI Mortgage Company, Ltd. 8800 Roswell Rd, Building B, Ste 150, Sandy Springs, GA 30350
Property Address: 1390 Delo Lane, Cumming, GA 30041	Date: January 31, 2014

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT OR REQUESTING A LOAN

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 each person who opens an account or requests a loan.

What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

Gireesh Kambala

2014-01-31T23:24:02Z

Borrower Gireesh Kambala	Date	Borrower	Date
Borrower	Date	Borrower	Date
Borrower	Date	Borrower	Date
Borrower	Date	Borrower	Date
203982			000950525





Borrower Names: Gireesh Kambala

Loan Number: 000950525 220

Non-English Speaking Borrower Translation Notice

While DHI Mortgage loan documents are presented for your use in English, it is DHI Mortgage's intent that borrowers understand the essential terms and conditions of a loan transaction. In the event you do not speak English or are not comfortable communicating in English, we would like to provide you the opportunity to secure a translator who can provide any necessary translation services for your benefit. A loan closing is an essential component of the loan transaction, and it is critical that you understand what is occurring during the course of the closing and the documents presented to you at the closing. Therefore, it is important that you consider the use of a translator for the loan closing. Although some of your conversations with DHI Mortgage may be conducted in languages other than English, loan closings are conducted in English and DHI Mortgage employees cannot translate for you.

If you choose to obtain a translator, please advise your loan officer, and they will note your loan file with the name and contact information of the translator you have secured. Your translator will be requested to execute a certification that they will hold your Non-Public Private Information in confidence and will not release it to any third parties without your express written consent.

Solicitud de Traducción para Prestatarios que no sean Angloparlantes

Los documentos referentes a los préstamos de DHI Mortgage se presentan en inglés; no obstante, el objetivo de DHI Mortgage es que los prestatarios comprendan los términos y condiciones esenciales para la transacción del préstamo. En caso de que no hable inglés o no se sienta cómodo al comunicarse en inglés, queremos ofrecerle la posibilidad de garantizarle un traductor que le ofrezca los servicios de traducción que le resulten necesarios. El cierre de una operación de préstamo es un aspecto fundamental de la operación en sí, por lo cual es esencial que comprenda todo lo que sucede durante el proceso de cierre, además de entender la documentación que se le otorga en ese momento. Por ende, es importante que solicite los servicios de un traductor para el cierre de la operación de préstamo. Aunque es posible que algunas conversaciones con DHI Mortgage se entablen en otros idiomas, el cierre de la operación de préstamo se verbalizará en inglés y los empleados de DHI Mortgage no podrán desempeñarse como sus traductores.

Si opta por solicitar un traductor, informe al oficial de préstamos, quien dejará constancia en el archivo de su préstamo el nombre y la información de contacto del traductor contratado. Se solicitará al traductor que otorgue una certificación en la cual conste que mantendrá la confidencialidad de su información privada y que no la divulgará a terceros sin su consentimiento expreso por escrito.

Your Credit Score and the Price You Pay for Credit

Risk-Based Pricing Notice - Alternate for Residential Real Property

Lender	Borrower	Date
DHI Mortgage 8800 Roswell Rd, Building B, Ste 150	Kambala, Gireesh 6850 Peachtree Dunwoody rd ne 1330	01/31/2014
Sandy Springs, GA 30350 <i>"We"</i> means Lender.	Sandy Springs, GA 30328 <i>"You"</i> means Borrower.	
		Application or Loan Number 000950525

Property Address: 1390 Delo Lane
Cumming, GA 30041

Your Credit Score

Your Credit Score	692	Date: 01/21/2014
		Source: NCO

Understanding Your Credit Score

What you should know about Credit Scores	Your "Credit Score" is a number that reflects the information in your Credit Report. Your "Credit Report" is a record of your credit history. It includes information about whether you pay your bills on time and how much you owe to creditors. Your Credit Score can change, depending on how your credit history changes.
How we use your Credit Score	Your Credit Score can affect whether you can get a loan and how much you will have to pay for that loan.
The range of scores	Scores range from a low of 334 to a high of 818 Generally, the higher your score, the more likely you are to be offered better credit terms.
How your score compares to the scores of other consumers	Your Credit Score ranks higher than 44 percent of U.S. consumers.



Understanding Your Credit Score (continued)

Key factors that adversely affected your Credit Score	00014 -- Length of time accounts have been established 00008 -- Too many inquiries within the last twelve months 00005 -- Too many accounts with balances 00012 -- Length of time revolving accounts have been established
--	---

Checking Your Credit Report

What if there are mistakes in your Credit Report?	You have a right to dispute any inaccurate information in your Credit Report. If you find mistakes on your Credit Report, contact the consumer reporting agency. It is a good idea to check your Credit Report to make sure the information it contains is accurate.
How can you obtain a copy of your Credit Report?	Under federal law, you have the right to obtain a free copy of your Credit Report from each of the nationwide consumer reporting agencies once a year. To order your free annual Credit Report -- <i>By telephone:</i> Call toll-free: 1-877-322-8228 <i>On the web:</i> Visit www.annualcreditreport.com <i>By mail:</i> Mail your completed <i>Annual Credit Report Request Form</i> (which you can obtain from the Federal Trade Commission's web site at http://www.ftc.gov/bcp/online/include/requestformfinal.pdf) to: Annual Credit Report Request Service P.O. Box 105281 Atlanta, GA 30348-5281
How can you get more information?	For more information about Credit Reports and your rights under federal law, visit the Consumer Financial Protection Bureau's web site at www.consumerfinance.gov/learnmore .



Notice to the Home Loan Applicant

In connection with your application for a home loan, the lender must disclose to you the score that a consumer reporting agency distributed to users and the lender used in connection with your home loan, and the key factors affecting your Credit Scores.

The Credit Score is a computer generated summary calculated at the time of the request and based on information that a consumer reporting agency or lender has on file. The scores are based on data about your credit history and payment patterns. Credit Scores are important because they are used to assist the lender in determining whether you will obtain a loan. They may also be used to determine what interest rate you may be offered on the mortgage. Credit Scores can change over time, depending on your conduct, how your credit history and payment patterns change, and how credit scoring technologies change.

Because the score is based on information in your credit history, it is very important that you review the credit-related information that is being furnished to make sure it is accurate. Credit records may vary from one company to another.

If you have questions about your Credit Score or the credit information that is furnished to you, contact the consumer reporting agency at the address and telephone number provided with this notice, or contact the lender, if the lender developed or generated the Credit Score. The consumer reporting agency plays no part in the decision to take any action on the loan application and is unable to provide you with specific reasons for the decision on a loan application.

If you have questions concerning the terms of the loan, contact the lender.

One or more of the following consumer reporting agencies will provide the credit score:

Experian
701 Experian Parkway
P.O. Box 2002
Allen, TX 75013
1-888-397-3742
www.experian.com/reportaccess

Equifax Credit Information Services
P.O. Box 740241
Atlanta, GA 30374
1-800-685-1111
www.equifax.com

Trans Union
P.O. Box 2000
Chester, PA 19022
1-800-916-8800
www.transunion.com



NOTICE OF CREDIT BUREAU SALE OF LEADS

DHI Mortgage values your privacy and does not sell your credit information.

We have been notified that the credit repositories, Experian, TransUnion and Equifax , may sell leads when lenders pull a tri-bureau credit report. This is permissible under the Fair Credit Reporting Act. In order for you to stop this practice with regard to your information you must opt-out. You can opt-out on-line at <https://www.optoutprescreen.com> or by calling 1-888-567-8688.

DHI Mortgage is providing you this information as a service because we value your business and your privacy.





Notice to Borrowers: Undisclosed Debts and Obligations

Date: January 31, 2014

Loan Number: 000950525 220

It is extremely important that you:

1. Disclose all open or pending debts or obligations for which you are responsible in connection with this application.
2. Inform DHI Mortgage prior to applying for or upon receipt of any additional credit after you submit your application. This includes any application for a credit card, unsecured debt, an auto loan, additional mortgage loan, or any other type of credit, including as a cosigner.

Failure to inform DHI Mortgage of any outstanding obligation, any available credit or any application for credit could result in delay in approval of your loan, delay in the closing of your loan or even denial of your loan application.

DHI Mortgage will review your updated credit report throughout the loan transaction, including up to the time of your loan closing. Any new "inquiries" indicating that you may have applied for additional credit after submitting your application will require review to determine if you have incurred any additional obligations that have not been considered in evaluating your application. This could delay your loan closing and require a reevaluation of your application.

Gireesh Kambala

2014-01-31T23:25:33Z

Gireesh Kambala

Date

Georgia Attorney Preference Notice

Borrower Name(s): Gireesh Kambala	Lender: DHI Mortgage Company, Ltd. 8800 Roswell Rd, Building B, Ste 150, Sandy Springs, GA 30350
	Date: January 31, 2014

Property Address:
1390 Delo Lane, Cumming, GA 30041

I understand that I have the right to select a qualified attorney to conduct the title search and loan closing, provided the attorney I select is acceptable to the lender. If I do not choose to select an attorney, the lender will choose a qualified attorney to conduct the title search and my loan closing.

Please check ONE of the following:

- I elect to have the lender choose a qualified attorney to search title and conduct my loan closing.
- I elect to choose the attorney to search title and conduct my loan closing. I may choose an attorney from an approved list or I may select my own attorney, provided the attorney I select is acceptable to the lender.

The attorney I choose is

Gireesh Kambala

2014-01-31T23:25:59Z

Borrower	Gireesh Kambala	Date	Borrower	Date	
<hr/>		<hr/>			
Borrower		Date	Borrower		Date
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Borrower		Date	Borrower		Date
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Borrower		Date	Borrower		Date
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203982

 **VMP-1065(GA)** (0304)

000950525

4/03

VMP MORTGAGE FORMS - (800)521-7291





PRIVACY INFORMATION NOTICE

To assist in facilitating your transaction DHI Mortgage may provide elementary information to your real estate agent or broker which could include: Loan Status, Loan To Value Ratio, Loan Lock date, Loan Expiration Date, Loan type and Application type.

However, we will not provide your personal financial credit information without written authorization. If you wish DHI Mortgage to provide such information, please sign the below authorization. This is optional.

AUTHORIZATION TO RELEASE INFORMATION TO REAL ESTATE AGENT OR BROKER

I hereby give consent to DHI Mortgage to discuss my loan and credit information with my real estate agent or broker. Such information includes: credit scores, credit history and other non-public private information related to my loan application.

The signature is handwritten in black ink and appears to read "Gireesh Kambala".

2014-01-31T23:26:07Z

Gireesh Kambala



Refer to the attached *Signature Addendum* for additional parties and signatures.



MORTGAGE FRAUD IS INVESTIGATED BY THE FBI



Mortgage Fraud is investigated by the Federal Bureau of Investigation and is punishable by up to 30 years in federal prison or \$1,000,000 fine, or both. It is illegal for a person to make any false statement regarding income, assets, debt, or matters of identification, or to willfully overvalue any land or property, in a loan and credit application for the purpose of influencing in any way the action of a financial institution.

Some of the applicable Federal criminal statutes which may be charged in connection with Mortgage Fraud include:

- 18 U.S.C. § 1001 - Statements or entries generally
- 18 U.S.C. § 1010 - HUD and Federal Housing Administration Transactions
- 18 U.S.C. § 1014 - Loan and credit applications generally
- 18 U.S.C. § 1028 - Fraud and related activity in connection with identification documents
- 18 U.S.C. § 1341 - Frauds and swindles by Mail
- 18 U.S.C. § 1342 - Fictitious name or address
- 18 U.S.C. § 1343 - Fraud by wire
- 18 U.S.C. § 1344 - Bank Fraud
- 42 U.S.C. § 408(a) - False Social Security Number

Unauthorized use of the FBI seal, name, and initials is subject to prosecution under Sections 701, 709, and 712 of Title 18 of the United States Code. This advisement may not be changed or altered without the specific written consent of the Federal Bureau of Investigation, and is not an endorsement of any product or service.

Gireesh Kambala

2014-01-31T23:26:18Z

Signature

Date

Signature

Date

January 31, 2014

000950525 220

Program Disclosure Acknowledgment

BY SIGNING BELOW: Each of the undersigned Borrowers acknowledges that he/she has received and reviewed the applicable LOAN PROGRAM INFORMATION.

- HUD Settlement Cost Booklet
 Consumer Handbook on Adjustable Rate Mortgages
 HELOC Booklet
 ARM Loan Program Disclosure
 Interest Only ARM Booklet
 Payment Option ARM Booklet
 Pay Option ARM Sample Payment Coupon
 Interest Only and Pay Option ARM Loan Sample Mortgage Comparison

Gireesh Kambala

2014-01-31T23:26:32Z

Gireesh Kambala

Date



Initial Disclosures Certification

Borrower(s): Gireesh Kambala

To comply with the Real Estate Settlement Procedures Act ("RESPA") as well as additional Federal, State, and Investor requirements, the following disclosures were provided to the applicant within three (3) business days of receiving the loan application:

1. Federal Truth-In-Lending Disclosure Statement
2. Good Faith Estimate of Settlement Charges
3. HUD Settlement Cost Booklet
4. Uniform Residential Loan Application
5. Settlement Service Provider List
6. Appraisal Disclosure
7. Borrower's Certification and Authorization
8. Lock Disclosure Agreement
9. Request for Transcript of Tax Return (4506-T)
10. Rapid Reporting Verification
11. Disclosure Notices
12. Privacy Policy Notice
13. RESPA Servicing Disclosure
14. Important Applicant Information
15. Risk Based Pricing Notice
16. Flood Insurance Coverage Disclosure
17. FBI Mortgage Fraud Notice
18. State/Program Specific Disclosure(s), where applicable
19. RESPA 60 Day Construction GFE Disclosure
20. Notice of Credit Bureau Sale of Leads
21. Broker Loan Agreement (if applicable)

This is to certify that I have provided to the above referenced borrower(s) the required disclosures within three (3) days of loan application via email, mail/overnight delivery, fax, or by hand delivery

Molly Chelena

2014-01-31T22:02:53Z

Certified by

Molly Chelena

Print Name

Mortgage Loan Originator

Title



Finding Approved Housing Counseling Agencies

Notice of Web Tool and Additional Assistance

Lender/Creditor	Applicant/Consumer	Date
DHI Mortgage Company, Ltd. 8800 Roswell Rd, Building B, Ste 150, Sandy Springs, GA 30350	Gireesh Kambala 6850 Peachtree Dunwoody rd ne, #1330 Sandy Springs, GA 30328	January 31, 2014
		Loan Number 000950525 220
		Lender Phone Number (678)292-4930

Property Address: 1390 Delo Lane, Cumming, GA 30041

Instructions on Finding Approved Housing Counseling Agencies.

Housing counseling agencies approved by the U.S. Department of Housing and Urban Development ("HUD") can offer independent advice about whether a particular set of mortgage loan terms is a good fit based on your objectives and circumstances, often at little or no cost.

If you are interested in contacting a HUD-approved housing counseling agency in your area, you can visit the Consumer Financial Protection Bureau's ("CFPB") website, www.consumerfinance.gov/find-a-housing-counselor, and enter your zip code.

You can also access HUD's housing counseling agency website via www.consumerfinance.gov/mortgagehelp.

For additional assistance with locating a housing counseling agency, call the CFPB at 1-855-411-CFPB (2372).



Housing Counseling Agency Acknowledgment

Lender/Creditor	Applicant/Consumer	Date
DHI Mortgage Company, Ltd. 8800 Roswell Rd, Building B, Ste 150, Sandy Springs, GA 30350	Gireesh Kambala 6850 Peachtree Dunwoody rd ne, #1330 Sandy Springs, GA 30328	January 31, 2014
		Application or Loan Number
		000950525 220

Property Address: 1390 Delo Lane, Cumming, GA 30041

"*You*" means Applicant/Consumer; and "*We*" means Lender/Creditor.

Acknowledgment

By signing below, you acknowledge that you have received instructions on finding approved housing counseling agencies in your area.

Applicant/Consumer

Gireesh Kambala

2014-01-31T23:27:03Z

Gireesh Kambala

Date

Date

Date

Date

Refer to the attached *Signature Addendum* for additional parties and signatures.





OCCUPANCY NOTICE

Date: January 31, 2014

Loan Number: 000950525 220

Lender: DHI Mortgage Company, Ltd.

Borrower(s): Gireesh Kambala

Property Address: 1390 Delo Lane, Cumming, GA 30041

Borrowers certify that the above referenced property is being purchased as a primary residence and will occupy the property within 60 days after the execution of the Security Instrument. Borrowers shall continue to occupy the property as a principal residence for at least one year after the date of occupancy, unless Lender otherwise agrees in writing, or unless extenuating circumstances exist which are beyond borrower's control.

Borrowers shall be in default if, during the loan application process, borrowers give materially false, misleading, or inaccurate information or statements to the Lender (or fail to provide Lender with material information) in connection with the loan. Material representations include, but are not limited to, representations concerning borrower's occupancy of the property as borrower's principal residence.

Borrowers acknowledge that the Lender may invoke the right to any applicable remedy if non-compliance occurs in relation to occupancy status.

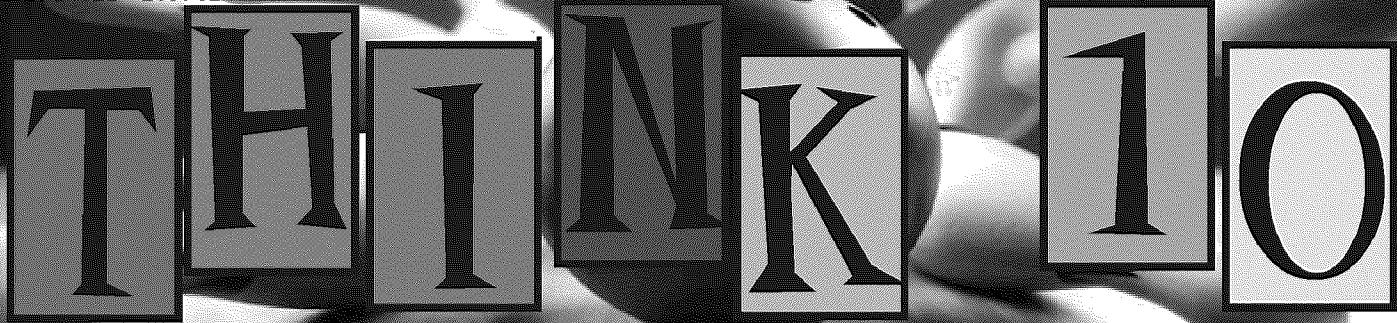
Gireesh Kambala

2014-01-31T23:27:11Z

Gireesh Kambala



Refer to the attached Signature Addendum for additional parties and signatures.



Three to four weeks after you close on your loan with DHI Mortgage, you will receive a Homeowner Satisfaction Survey with questions similar to those found below:

LENDER EXPERIENCE

Overall, I am satisfied with the mortgage experience



1. I would recommend my lender to a friend or family member
2. I am satisfied that my loan product meets my individual needs
3. My lender adequately explained the loan process and document requirements
4. My lender provided flexibility in scheduling appointments



5. My lender provided a timely response and follow-through to my questions or requests



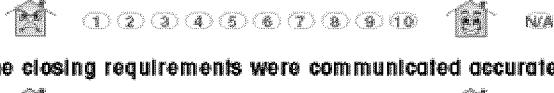
6. I felt I could trust my lender representative(s)



7. My lender kept me informed about the loan and documentation progress without my having to ask



8. My lender provided timely notification of funds and documents needed for closing



9. The closing requirements were communicated accurately



My intent is to provide you with a level of service that warrants a score of "10." If you experience a customer service level below a 10 during the loan process, please let me know.

We hope you agree that DHI Mortgage provided a seamless, enjoyable home buying experience for you and your family. At DHI, we strive for a perfect "10!"

Molly Chelena
Mortgage Loan Originator

(678)292-4930

www.dhimortgage.com

203982



000950525 220

1081672



a DR HORTON® company

America



COPY CERTIFICATION - MLO

Date: January 31, 2014

Borrowers: Gireesh Kambala

Loan Number: 000950525 220

Property Address: 1390 Delo Lane, Cumming, GA 30041

I certify to the best of my knowledge that all copies which I received of bank statements, pay stubs, W-2 forms and all other documents contained in the loan file for the above captioned transaction are true, accurate, and correct copies of the original documents provided by the borrowers.

Molly Chelena

2014-01-31T22:03:04Z

Molly Chelena
Mortgage Loan Originator

Date