

# Uniform Residential Loan Application

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower", as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when  the income or assets of a person other than the "Borrower" (including the Borrower's spouse) will be used as a basis for loan qualification or  the income or assets of the Borrower's spouse or other person who has community property rights pursuant to state law will not be used as a basis for loan qualification, but his or her liabilities must be considered because the spouse or other person has community property rights pursuant to applicable law and Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit (sign below):

Borrower	Co-Borrower		
<b>I. TYPE OF MORTGAGE AND TERMS OF LOAN</b>			
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		<b>Unassigned</b>	
Amount \$ <b>349,000</b>	Interest Rate <b>4.875 %</b>	No. of Months <b>360/360</b>	Amortization Type: <input checked="" type="checkbox"/> Fixed Rate <input type="checkbox"/> Other (explain): <input type="checkbox"/> GPM <input type="checkbox"/> ARM (type):
<b>II. PROPERTY INFORMATION AND PURPOSE OF LOAN</b>			
Subject Property Address (street, city, state, & ZIP) <b>11552 Grand Pine Dr., Montgomery, TX 77356 County: Montgomery</b>			No. of Units <b>1</b>
Legal Description of Subject Property (attach description if necessary)			Year Built <b>2006</b>
Purpose of Loan <input type="checkbox"/> Purchase <input type="checkbox"/> Construction <input type="checkbox"/> Other (explain): <input checked="" type="checkbox"/> Refinance <input type="checkbox"/> Construction-Permanent	Property will be: <input checked="" type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input type="checkbox"/> Investment		
<b>Complete this line if construction or construction-permanent loan.</b>			
Year Lot Acquired <b>2007</b>	Original Cost \$ <b>355,000</b>	Amount Existing Liens \$ <b>340,000</b>	(a) Present Value of Lot \$
			(b) Cost of Improvements \$
			Total (a+b) \$
<b>Complete this line if this is a refinance loan.</b>			
Year Acquired <b>2007</b>	Original Cost \$ <b>355,000</b>	Amount Existing Liens \$ <b>340,000</b>	Purpose of Refinance <b>Limited Cash-Out Rate/Term</b>
			Describe Improvements <b>boat slip</b>
			<input checked="" type="checkbox"/> made <input type="checkbox"/> to be made
Title will be held in what Name(s) <b>Michael Anthony Usner</b> <b>Rebecca Ruth Usner</b>			Manner in which Title will be held <b>Joint tenants</b>
Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain) <b>Checking/Savings</b>			Estate will be held in: <input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold(show expiration date)
<b>Borrower</b>		<b>III. BORROWER INFORMATION</b>	
Borrower's Name (include Jr. or Sr. if applicable) <b>Michael Anthony Usner</b>		Co-Borrower's Name (include Jr. or Sr. if applicable) <b>Rebecca Ruth Usner</b>	
Social Security Number <b>585-37-7921</b>	Home Phone (incl. area code) <b>936-448-6647</b>	DOB (mm/dd/yyyy) <b>10/21/1968</b>	Yrs. School
<input checked="" type="checkbox"/> Married (includes registered domestic partners) <input type="checkbox"/> Unmarried (includes single, divorced, widowed) <input type="checkbox"/> Separated	Dependents (not listed by Co-Borrower) No. Ages	<input checked="" type="checkbox"/> Married (includes registered domestic partners) <input type="checkbox"/> Unmarried (includes single, divorced, widowed) <input type="checkbox"/> Separated	Dependents (not listed by Borrower) No. Ages
Present Address (street, city, state, ZIP/ country) <b>11552 Grand Pine Dr.</b> <b>Montgomery, TX 77356 / United States</b>		Present Address (street, city, state, ZIP/ country) <b>11552 Grand Pine Dr.</b> <b>Montgomery, TX 77356 / United States</b>	
Mailing Address, if different from Present Address		Mailing Address, if different from Present Address	
<b>If residing at present address for less than two years, complete the following:</b>			
Former Address (street, city, state, ZIP) <b>2135 North Irvine St.</b> <b>Cornelius, OR 97113</b>	<input checked="" type="checkbox"/> Own <input type="checkbox"/> Rent <u>2</u> No. Yrs.	Former Address (street, city, state, ZIP) <b>2135 North Irvine St.</b> <b>Cornelius, OR 97113</b>	<input checked="" type="checkbox"/> Own <input type="checkbox"/> Rent <u>2</u> No. Yrs.
Former Address (street, city, state, ZIP)	<input type="checkbox"/> Own <input type="checkbox"/> Rent ___ No. Yrs.	Former Address (street, city, state, ZIP)	<input type="checkbox"/> Own <input type="checkbox"/> Rent ___ No. Yrs.

Borrower		IV. EMPLOYMENT INFORMATION		Co-Borrower	
Name & Address of Employer <b>HP</b> <b>20555 State Hwy 249</b> <b>Houston, TX 77070</b>		Yrs. on this job <b>1 yr(s) 7 mth(s)</b>  Yrs. employed in this line of work/profession <b>5</b>	Name & Address of Employer <b>Willis ISD</b> <b>600 North Campbell</b> <b>Willis, TX 77378</b>	Yrs. on this job <b>1 yr(s) 7 mth(s)</b>  Yrs. employed in this line of work/profession <b>8</b>	
Position/Title/Type of Business <b>Engineer</b>		Business Phone (incl. area code) <b>281-514-2624</b>	Position/Title/Type of Business <b>Teacher</b>	Business Phone (incl. area code) <b>936-890-7243</b>	
<i>If employed in current position for less than two years or if currently employed in more than one position, complete the following:</i>					
Name & Address of Employer <b>Intel</b> <b>Jones Farm 4 2111 Northeast 25th Av</b> <b>Hillsboro, OR 97124</b>		Dates (from-to)  <b>01/01/2004 - 01/01/2007</b>	Name & Address of Employer <b>Willis ISD</b> <b>600 North Campbell</b> <b>Willis, TX 77378</b>		Dates (from-to)
		Monthly Income \$ <b>7,298.00</b>			Monthly Income \$
Position/Title/Type of Business <b>Engineer</b>		Business Phone (incl. area code) <b>503-696-8080</b>	Position/Title/Type of Business	Business Phone (incl. area code)	
Name & Address of Employer <b>Intel</b> <b>Jones Farm 4 2111 Northeast 25th Av</b> <b>Hillsboro, OR 97124</b>		Dates (from-to)	Name & Address of Employer <b>Willis ISD</b> <b>600 North Campbell</b> <b>Willis, TX 77378</b>		Dates (from-to)
		Monthly Income \$			Monthly Income \$
Position/Title/Type of Business		Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)	
Name & Address of Employer <b>Intel</b> <b>Jones Farm 4 2111 Northeast 25th Av</b> <b>Hillsboro, OR 97124</b>		Dates (from-to)	Name & Address of Employer <b>Willis ISD</b> <b>600 North Campbell</b> <b>Willis, TX 77378</b>		Dates (from-to)
		Monthly Income \$			Monthly Income \$
Position/Title/Type of Business		Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)	
Name & Address of Employer <b>Intel</b> <b>Jones Farm 4 2111 Northeast 25th Av</b> <b>Hillsboro, OR 97124</b>		Dates (from-to)	Name & Address of Employer <b>Willis ISD</b> <b>600 North Campbell</b> <b>Willis, TX 77378</b>		Dates (from-to)
		Monthly Income \$			Monthly Income \$
Position/Title/Type of Business		Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)	

#### V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION

Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expense	Present	Proposed
Base Empl. Income*	\$ <b>8,166.00</b>	\$ <b>3,666.00</b>	\$ <b>11,832.00</b>	Rent	\$	
Overtime				First Mortgage (P&I)	<b>2,241.00</b>	\$ <b>1,846.94</b>
Bonuses				Other Financing (P&I)		
Commissions				Hazard Insurance	<b>125.00</b>	<b>125.00</b>
Dividends/Interest				Real Estate Taxes	<b>523.00</b>	<b>523.00</b>
Net Rental Income				Mortgage Insurance	<b>280.00</b>	<b>223.94</b>
Other (before completing, see the notice in "describe other income," below)				Homeowner Assn. Dues		
				Other:		
<b>Total</b>	\$ <b>8,166.00</b>	\$ <b>3,666.00</b>	\$ <b>11,832.00</b>	<b>Total</b>	\$ <b>3,169.00</b>	\$ <b>2,718.88</b>

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

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

B/C	Monthly Amount
	\$

## VI. ASSETS AND LIABILITIES

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

Completed  Jointly  Not Jointly

Description	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.		
			LIABILITIES	Monthly Payment & Months Left to Pay	Unpaid Balance
<b>List checking and savings accounts below</b>					
Name and address of Bank, S&L, or Credit Union <b>Bank of America</b>			Name and address of Company <b>CHASE MANHATTAN MTGE</b> 3415 VISION DR COLUMBUS, OH 43219	\$ Payment/Months	\$
Acct. no. <b>4660</b>	\$ <b>4,200</b>		Acct. no. <b>1767726551</b>	* <b>(3,169) /343</b>	<b>343,495</b>
Name and address of Bank, S&L, or Credit Union <b>HP Bonus</b>			Name and address of Company <b>TOYOTA MOTOR CREDIT</b> 7670 S CHESTER ST UNIT 2 ENGLEWOOD, CO 80112	\$ Payment/Months	\$
Acct. no. <b>10401263557720001</b>			Acct. no. <b>70401263557720001</b>	<b>448 /31</b>	<b>13,880</b>
Acct. no. <b>10,000</b>			Name and address of Company <b>KEY BANK</b> 1350 MAIN ST SPRINGFIELD, MA 01103	\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union			Acct. no. <b>-5292721521</b>	<b>63 /237</b>	<b>8,817</b>
Acct. no. <b></b>	\$ <b></b>		Name and address of Company <b>CHASE</b> PO BOX 901039 FORT WORTH, TX 76101	\$ Payment/Months	\$
Stocks & Bonds (Company name/number description)	\$		Acct. no. <b>540168307394</b>	<b>165</b>	<b>8,287</b>
Life insurance net cash value	\$		Name and address of Company <b>US DEP ED</b> 501 BLEEKER STREET UTICA, NY 13502	\$ Payment/Months	\$
Face amount: \$ <b></b>			Acct. no. <b>5292721521</b>	<b>50</b>	<b>191</b>
<b>Subtotal Liquid Assets</b>	\$ <b>14,200</b>		Name and address of Company <b>LERNERS</b>	\$ Payment/Months	\$
Real estate owned (enter market value from schedule of real estate owned)	\$ <b>380,000</b>				
Vested interest in retirement fund	\$ <b>40,000</b>				
Net worth of business(es) owned (attach financial statement)	\$ <b></b>		Acct. no. <b>110518955097944</b>	<b>10 /0</b>	<b>0</b>
Automobiles owned (make and year)	\$ <b></b>		Alimony/Child Support/Separate Maintenance Payments Owed to:	\$	
Other Assets (itemize)	\$ <b></b>		Job-Related Expense (child care, union dues, etc.)	\$	
			<b>Total Monthly Payments</b>	\$ <b>736</b>	
<b>Total Assets a.</b>	\$ <b>434,200</b>	Net Worth (a minus b)	=>	\$ <b>59,530</b>	<b>Total Liabilities b.</b> \$ <b>374,670</b>

### Schedule of Real Estate Owned (if additional properties are owned, use continuation sheet)

Property Address (enter S if sold, PS if pending sale or R if rental being held for income)	Type of Property	Present Market Value	Amount of Mortgages & Liens	Gross Rental Income	Mortgage Payments	Insurance, Maintenance, Taxes & Misc.	Net Rental Income
<b>11552 Grand Pine Dr. Montgomery, TX 77356</b>	<b>SFR</b>	\$ <b>380,000</b>	\$ <b>345,000</b>	\$	\$ <b>2,241</b>	\$ <b>625</b>	\$
Totals		\$ <b>380,000</b>	\$ <b>345,000</b>	\$	\$ <b>2,241</b>	\$ <b>625</b>	\$

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

<b>VII. DETAILS OF TRANSACTION</b>		<b>VIII. DECLARATIONS</b>			
a. Purchase price	\$				
b. Alterations, improvements, repairs					
c. Land (if acquired separately)					
d. Refinance (incl. debts to be paid off)	<b>343,500.00</b>				
e. Estimated prepaid items	<b>2,477.08</b>				
f. Estimated closing costs	<b>3,665.00</b>				
g. PMI, MIP, Funding Fee					
h. Discount (if Borrower will pay)					
i. Total costs (add items a through h)	<b>349,642.08</b>				
j. Subordinate financing					
k. Borrower's closing costs paid by Seller					
I. Other Credits (explain)					
m. Loan amount (exclude PMI, MIP, Funding Fee financed)	<b>349,000.00</b>				
n. PMI, MIP, Funding Fee financed					
o. Loan amount (add m & n)	<b>349,000.00</b>				
p. Cash from/to Borrower (subtract j, k, l & o from i)	<b>642.08</b>				
<b>If you answer "Yes" to any questions a through i, please use continuation sheet for explanation.</b>					
a. Are there any outstanding judgments against you? <input type="checkbox"/> <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No					
b. Have you been declared bankrupt within the past 7 years? <input type="checkbox"/> <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No					
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"/> Yes <input type="checkbox"/> No					
d. Are you a party to a lawsuit? <input type="checkbox"/> <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No					
e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? <input type="checkbox"/> <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No					
<small>(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.)</small>					
f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee? <input type="checkbox"/> <input checked="" type="checkbox"/> Yes <input type="checkbox"/> <input checked="" type="checkbox"/> No <small>If "Yes," give details as described in the preceding question.</small>					
g. Are you obligated to pay alimony, child support, or separate maintenance? <input type="checkbox"/> <input checked="" type="checkbox"/> Yes <input type="checkbox"/> <input checked="" type="checkbox"/> No					
h. Is any part of the down payment borrowed? <input type="checkbox"/> <input checked="" type="checkbox"/> Yes <input type="checkbox"/> <input checked="" type="checkbox"/> No					
i. Are you a co-maker or endorser on a note? <input type="checkbox"/> <input checked="" type="checkbox"/> Yes <input type="checkbox"/> <input checked="" type="checkbox"/> No					
j. Are you a U. S. citizen? <input type="checkbox"/> <input checked="" type="checkbox"/> Yes <input type="checkbox"/> <input checked="" type="checkbox"/> No					
k. Are you a permanent resident alien? <input type="checkbox"/> <input checked="" type="checkbox"/> Yes <input type="checkbox"/> <input checked="" type="checkbox"/> No					
<b>I. Do you intend to occupy the property as your primary residence?</b> <small>If "Yes," complete question m below.</small>					
m. Have you had an ownership interest in a property in the last three years? <input type="checkbox"/> <input checked="" type="checkbox"/> Yes <input type="checkbox"/> <input checked="" type="checkbox"/> No					
(1) What type of property did you own-principal residence (PR), second home (SH), or investment property (IP)? <input type="checkbox"/> PR <input type="checkbox"/> SH <input type="checkbox"/> IP					
(2) How did you hold title to the home-solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)? <input type="checkbox"/> SP <input type="checkbox"/> O <input type="checkbox"/> S					

#### **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 credit reporting agencies; (9) ownership of the Loan and/or administration of the Loan account may be transferred with such notice as may be required by law; (10) neither Lender nor its agents, brokers, insurers, servicers, successors or assigns has made any representation or warranty, express or implied, to me regarding the property or the condition or value of the property; and (11) my transmission of this application as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or my facsimile transmission of this application containing a facsimile of my signature, shall be as effective, enforceable and valid as if a paper version of this application were delivered containing my original written signature.

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

**Right to Receive Copy of Appraisal** I/we have the right to a copy of the appraisal report used in connection with this application for credit provided that I/we have paid for the appraisal report. To obtain a copy, I/we must send Creditor a written request at the mailing address Creditor has provided. Creditor must hear from us no later than 90 days after Creditor notifies me/us about the action taken on this application, or I/we withdraw this application.

If you would like a copy of the appraisal report, contact: **Commonwealth Mortgage of Texas, LP 25775 Oakridge Drive, Ste 120 Spring, TX 77380**

Borrower's Signature <b>X</b>	Date	Co-Borrower's Signature <b>X</b>	Date
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#### **X. INFORMATION FOR GOVERNMENT MONITORING PURPOSES**

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

<b>BORROWER</b>	<input type="checkbox"/> I do not wish to furnish this information	<b>CO-BORROWER</b>	<input type="checkbox"/> I do not wish to furnish this information
<b>Ethnicity:</b>	<input type="checkbox"/> Hispanic or Latino <input checked="" type="checkbox"/> Not Hispanic or Latino	<b>Ethnicity:</b>	<input type="checkbox"/> Hispanic or Latino <input checked="" type="checkbox"/> Not Hispanic or Latino
<b>Race:</b>	<input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American  <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input checked="" type="checkbox"/> White	<b>Race:</b>	<input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American  <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input checked="" type="checkbox"/> White
<b>Sex:</b>	<input type="checkbox"/> Female <input checked="" type="checkbox"/> Male	<b>Sex:</b>	<input checked="" type="checkbox"/> Female <input type="checkbox"/> Male

<b>To be Completed by Interviewer</b> This application was taken by: <input type="checkbox"/> Face-to-face interview <input type="checkbox"/> Mail <input checked="" type="checkbox"/> Telephone <input type="checkbox"/> Internet	Interviewer's Name (print or type) <b>Bradley Clay Bailey</b>  Interviewer's Signature  Integrator's Phone Number (incl. area code) <b>713-302-9433</b>	Name and Address of Interviewer's Employer <b>Commonwealth Mortgage of Texas, LP</b> <b>25775 Oakridge Drive, Ste 120</b> <b>Spring, TX 77380</b> <b>(P) 936-441-4707</b> <b>(F) 936-582-4744</b>
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# GOOD FAITH ESTIMATE

Applicants: Michael Anthony Usner / Rebecca Ruth Usner  
 Property Address: 11552 Grand Pine Dr., Montgomery, TX 77356  
 Prepared By: Commonwealth Mortgage of Texas, LP Ph. 936-441-4707  
 25775 Oakridge Drive, Ste 120, Spring, TX 77380

Application No: 081029000  
 Date Prepared: 12/30/2008  
 Loan Program: Refinance

The information provided below reflects estimates of the charges which you are likely to incur at the settlement of your loan. The fees listed are estimates - actual charges may be more or less. Your transaction may not involve a fee for every item listed. The numbers listed beside the estimates generally correspond to the numbered lines contained in the HUD-1 settlement statement which you will be receiving at settlement. The HUD-1 settlement statement will show you the actual cost for items paid at settlement.

Total Loan Amount: \$ 349,000

Interest Rate: 4.875 %

Term/Due In: 360 / 360 mths

\* PFC = Prepaid Finance Charge  
 F = FHA Allowable Closing Cost  
 POC = Paid Outside of Closing

Line No.	Description	Paid To: Company Name	Amount	Paid By	* PFC/F/POC
<b>800 ITEMS PAYABLE IN CONNECTION WITH LOAN:</b>					
801	Loan Origination Fee		\$		✓
802	Loan Discount		\$		✓
803	Appraisal Fee		\$ (325.00)		✓
808	Mortgage Broker Fee		\$ 350.00		✓
809	Tax Service Fee		\$ 75.00		✓
810	Processing Fee		\$ 450.00	Borrower	✓
811	Underwriting Fee		\$ 550.00		✓
812	Wire Transfer Fee		\$		✓
	Flood Cert.		\$ 11.00		✓
	Application Fee		\$		✓
	Verification Fees		\$		

## Compensation to Broker from Lender (Not Paid out of Applicant's Loan Proceeds)

Yield Spread paid by lender to Broker (0-3%)	%	\$
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## 1100 TITLE CHARGES:

1101 Closing/Escrow Fee:	\$ 350.00	✓
1105 Document Preparation Fee	\$ 225.00	
1107 Attorney Fees	\$ 200.00	
1108 Title Insurance:	\$ 1,350.00	
Courier Fees	\$	✓
Endorsement Fees	\$	✓
Wire Fees	\$	✓

## 1200 GOVERNMENT RECORDING & TRANSFER CHARGES:

1201 Recording Fees:	\$ 104.00	✓
1202 City/County Tax/Stamps:	\$	✓

## 1300 ADDITIONAL SETTLEMENT CHARGES:

Survey(if necessary)	\$
<b>Estimated Closing Costs</b>	<b>\$ 3,665.00</b>

## 900 ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE:

901 Interest	for 10 day(s) @ \$ 47.2604 / day	\$ 472.60	✓
903 Hazard Ins. Premium		\$	✓

## 1000 RESERVES DEPOSITED WITH LENDER:

1001 Hazard Ins. Premium:	2 mth(s) @ \$ 125.00 / mth	\$ 250.00
1002 Mtg Ins. Premium Reserves		\$
1004 Taxes & Assessment Reserves	3 mth(s) @ \$ 523.00 / mth	\$ 1,569.00
	<b>Estimated Prepaid Items / Reserves</b>	<b>\$ 2,291.60</b>

Initials: \_\_\_\_\_

Initials: \_\_\_\_\_

## GOOD FAITH ESTIMATE

Applicants: Michael Anthony Usner / Rebecca Ruth Usner  
Property Address: 11552 Grand Pine Dr., Montgomery, TX 77356  
Prepared By: Commonwealth Mortgage of Texas, LP Ph. 936-441-4707  
25775 Oakridge Drive, Ste 120, Spring, TX 77380

Application No: 081029000  
Date Prepared: 12/30/2008  
Loan Program: Refinance

Total Loan Amount: **\$ 349,000** Interest Rate: **4.875 %** Term/Due In: **360 / 360** mths

Interest Rate: **4.875 %**

Term/Due In: **360 / 360** mths

\* **PFC** = Prepaid Finance Charge  
**F** = FHA Allowable Closing Cost  
**POC** = Paid Outside of Closing

This Good Faith Estimate is being provided by **Commonwealth Mortgage of Texas, LP**, a mortgage broker, and no lender has been obtained. These estimates are provided pursuant to the Real Estate Settlement Procedures Act of 1974, as amended (RESPA). Additional information can be found in the HUD Special Information Booklet, which is to be provided to you by your mortgage broker or lender, if your application is to purchase residential real property and the lender will take a first lien on the property. The undersigned acknowledges receipt of the booklet 'Settlement Costs,' and if applicable the Consumer Handbook on ARM Mortgages.

Applicant \_\_\_\_\_ Date \_\_\_\_\_

## Applicant

Date

Calyx Form - gfe.frm (04/08)

Page 2 of 2

# GOOD FAITH ESTIMATE PROVIDER RELATIONSHIP

Applicants: **Michael Anthony Usner  
Rebecca Ruth Usner**

Property Address: **11552 Grand Pine Dr.  
Montgomery, TX 77356**

Application No: **081029000**

Prepared By: **Commonwealth Mortgage of Texas, LP  
25775 Oakridge Drive, Ste 120  
Spring , TX 77380  
936-441-4707**

Date Prepared: **12/30/2008**

Lender requires use of the following provider(s) of settlement services (**if none are listed, Lender does not require the use of specified providers**):

Provider \_\_\_\_\_  
Address \_\_\_\_\_

Phone \_\_\_\_\_

Services to be rendered by this provider are items number \_\_\_\_\_

above and the amounts listed are based upon the charges of this provider. If checked, Lender has the following type of business relationship with this provider:

- The provider is an associate of Lender.
- The provider is an affiliate of Lender.
- The provider is a relative of Lender.
- The provider has an employment, franchise or other business relationship with Lender.
- Within the last 12 months, the provider has maintained an account with Lender or had an outstanding loan or credit arrangement with Lender.
- Within the last 12 months, Lender has repeatedly used or required borrowers to use the services of this provider.

Provider \_\_\_\_\_  
Address \_\_\_\_\_

Phone \_\_\_\_\_

Services to be rendered by this provider are items number \_\_\_\_\_

above and the amounts listed are based upon the charges of this provider. If checked, Lender has the following type of business relationship with this provider:

- The provider is an associate of Lender.
- The provider is an affiliate of Lender.
- The provider is a relative of Lender.
- The provider has an employment, franchise or other business relationship with Lender.
- Within the last 12 months, the provider has maintained an account with Lender or had an outstanding loan or credit arrangement with Lender.
- Within the last 12 months, Lender has repeatedly used or required borrowers to use the services of this provider.

Applicant **Michael Anthony Usner** Date \_\_\_\_\_

Applicant \_\_\_\_\_ Date \_\_\_\_\_

Applicant **Rebecca Ruth Usner** Date \_\_\_\_\_

Applicant \_\_\_\_\_ Date \_\_\_\_\_

# Uniform Underwriting and Transmittal Summary

## I. Borrower and Property Information

Borrower Name	Michael Anthony Usner			SSN	585-37-7921
Co-Borrower Name	Rebecca Ruth Usner			SSN	529-27-2152
Property Address	11552 Grand Pine Dr., Montgomery, TX 77356				
<b>Property Type</b>	<b>Project Classification</b>		<b>Occupancy Status</b>	<b>Additional Property Information</b>	
<input type="checkbox"/> 1 unit	Freddie Mac	Fannie Mae	<input checked="" type="checkbox"/> Primary Residence	Number of Units	1
<input type="checkbox"/> 2- to 4-units	<input type="checkbox"/> Streamlined Review	<input type="checkbox"/> P Limited Review New	<input type="checkbox"/> Second Home	Sales Price	\$
<input type="checkbox"/> Condominium	<input type="checkbox"/> Established Project	<input type="checkbox"/> Q Limited Review Est.	<input type="checkbox"/> Investment Property	Appraised Value	\$ 375,000
<input type="checkbox"/> PUD <input type="checkbox"/> Co-op	<input type="checkbox"/> New Project	<input type="checkbox"/> R Expedited New			
<input type="checkbox"/> Manufactured Housing	<input type="checkbox"/> Detached Project	<input type="checkbox"/> S Expedited Est.			
<input type="checkbox"/> Single Wide	<input type="checkbox"/> 2- to 4-unit Project	<input type="checkbox"/> T Fannie Mae Review	<input type="checkbox"/> E PUD	1 Co-op	
<input type="checkbox"/> Multiwide	<input type="checkbox"/> Reciprocal Review	<input type="checkbox"/> U FHA-approved	<input type="checkbox"/> F PUD	2 Co-op	
Project Name _____			CMP Project ID# (if any) _____		

## II. Mortgage Information

<b>Loan Type</b>	<b>Amortization Type</b>		<b>Loan Purpose</b>	<b>Lien Position</b>
<input checked="" type="checkbox"/> Conventional	<input checked="" type="checkbox"/> Fixed-Rate—Monthly Payments		<input type="checkbox"/> Purchase	<input checked="" type="checkbox"/> First Mortgage
<input type="checkbox"/> FHA	<input type="checkbox"/> Fixed-Rate—Biweekly Payments		<input type="checkbox"/> Cash-Out Refinance	Amount of Subordinate Financing
<input type="checkbox"/> VA	<input type="checkbox"/> Balloon		<input checked="" type="checkbox"/> Limited Cash-Out Refinance (Fannie)	\$ _____
<input type="checkbox"/> USDA/RHS	<input type="checkbox"/> ARM (type) _____		<input type="checkbox"/> No Cash-Out Refinance (Freddie)	(If HELOC, include balance and credit limit)
	<input type="checkbox"/> Other (specify) _____		<input type="checkbox"/> Home Improvement	<input type="checkbox"/> Second Mortgage
			<input type="checkbox"/> Construction to Permanent	
<b>Note Information</b>		<b>Mortgage Originator</b>	<b>Buydown</b>	<b>If Second Mortgage</b>
Original Loan Amount	\$ 349,000	<input type="checkbox"/> Seller	<input type="checkbox"/> Yes	Owner of First Mortgage
Initial P&I Payment	\$ 1,846.94	<input type="checkbox"/> Broker	<input checked="" type="checkbox"/> No	<input type="checkbox"/> Fannie Mae <input type="checkbox"/> Freddie Mac
Initial Note Rate	4.875 %	<input type="checkbox"/> Correspondent	Terms _____	<input type="checkbox"/> Seller/Other
Loan Term (in months)	360/360	Broker/Correspondent Name and Company Name: _____		
Original Loan Amount of First Mortgage \$ _____				

## III. Underwriting Information

Underwriter's Name	Appraiser's Name/License # Mac McElvea			Appraisal Company Name <b>Alliance Realty Advisors</b>
<b>Stable Monthly Income</b>				<b>Present Housing Payment:</b> \$ 3,169.00
Base Income	Borrower \$ 8,166.00	Co-Borrower \$ 3,666.00	Total \$ 11,832.00	<b>Proposed Monthly Payments</b>
Other Income	\$ _____	\$ _____	\$ _____	Borrower's Primary Residence
Positive Cash Flow (subject property)	\$ _____	\$ _____	\$ _____	First Mortgage P&I \$ 1,846.94
Total Income	\$ 8,166.00	\$ 3,666.00	\$ 11,832.00	Second Mortgage P&I \$ _____
<b>Qualifying Ratios</b>				Hazard Insurance \$ 125.00
Primary Housing Expense/Income	22.979 %	LTV	93.067 %	Taxes \$ 523.00
Total Obligations/Income	29.199 %	CLTV/TLTV	93.067 %	Mortgage Insurance \$ 223.94
Debt-to-Housing Gap Ratio (Freddie)	%	HCLTV/HTLTV	%	HOA Fees \$ _____
<b>Qualifying Rate</b>				Lease/Ground Rent \$ _____
<input checked="" type="checkbox"/> Note Rate	4.875 %	<b>Level of Property Review</b>	Negative Cash Flow (subject property) \$ _____	
<input type="checkbox"/> % Above Note Rate	%	<input checked="" type="checkbox"/> Exterior/Interior	All Other Monthly Payments \$ 736.00	
<input type="checkbox"/> % Below Note Rate	%	<input type="checkbox"/> Exterior Only	Total All Monthly Payments \$ 3,454.88	
<input type="checkbox"/> Bought-Down Rate	%	<input type="checkbox"/> No Appraisal		
<input type="checkbox"/> Other	%	Form Number: _____		
<b>Risk Assessment</b>				<b>Borrower Funds to Close</b>
<input type="checkbox"/> Manual Underwriting	<b>Escrow (T&amp;I)</b>		Required \$ _____	
<input type="checkbox"/> AUS	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No	Verified Assets \$ _____	
<input type="checkbox"/> DU <input type="checkbox"/> LP <input type="checkbox"/> Other	Source of Funds _____			
AUS Recommendation	No. of Months Reserves _____			
DU Case ID/LP AUS Key#	Interested Party Contributions % _____			
LP Doc Class (Freddie)				
Representative Credit/Indicator Score _____				
				<b>Community Lending/Affordable Housing Initiative</b> <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
				<b>Home Buyers/Homeownership Education Certificate in file</b> <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No

## Underwriter Comments

FICO - Borrower/Co-Borrower: Experian - 773/779 TransUnion - 761/767 Equifax - 768/770

## IV. Seller, Contract, and Contact Information

Seller Name _____	Contact Name _____	
Seller Address _____	Contact Title _____	
Seller No. _____	Investor Loan No. _____	Contact Phone Number _____ ext. _____
Seller Loan No. _____	Contact Signature _____	
Master Commitment No. _____	Date _____	
Contract No. _____		

# TRUTH-IN-LENDING DISCLOSURE STATEMENT

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

Applicants: **Michael Anthony Usner / Rebecca Ruth Usner**

Prepared By: **Commonwealth Mortgage of Texas, LP**

Property Address: **11552 Grand Pine Dr.**

**25775 Oakridge Drive, Ste 120**

**Montgomery, TX 77356**

**Spring , TX 77380**

Application No: **081029000**

Date Prepared: **12/30/2008**

Ph: **936-441-4707**

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	AMOUNT FINANCED	TOTAL OF PAYMENTS
The cost of your credit as a yearly rate	The dollar amount the credit will cost you	The amount of credit provided to you or on your behalf	The amount you will have paid after making all payments as scheduled
<b>5.951 %</b>	\$ <b>398,876.82</b>	\$ <b>346,637.40</b>	\$ <b>745,514.22</b>

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

PAYMENTS: Your payment schedule will be:

No. of Pmts	Amount of Payments **	Payments Due	No. of Pmts	Amount of Payments **	Payments Due	No. of Pmts	Amount of Payments **	Payments Due	No. of Pmts	Amount of Payments **	Payments Due
	Monthly Beginning:										
<b>359</b>	<b>2,070.88</b>		<b>1</b>	<b>2,068.30</b>							

DEMAND FEATURE: This obligation has a demand feature.

VARIABLE RATE FEATURE: This loan contains a variable rate feature. A variable rate disclosure has been provided earlier.

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

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

INSURANCE: The following insurance is required to obtain credit:

Credit life insurance  Credit disability  Property insurance  Flood insurance

You may obtain the insurance from anyone you want that is acceptable to creditor

If you purchase  property  flood insurance from creditor you will pay \$ for a one year term.

SECURITY: You are giving a security interest in:

The goods or property being purchased  Real property you already own.

FILING FEES: \$

LATE CHARGE: If a payment is more than days late, you will be charged % of the payment

PREPAYMENT: If you pay off early, you  may  will not have to pay a penalty.

may  will not be entitled to a refund of part of the finance charge.

ASSUMPTION: Someone buying your property

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

See your contract documents for any additional information about nonpayment, default, any required repayment in full before the scheduled date and prepayment refunds and penalties  \* means an estimate  all dates and numerical disclosures except the late payment disclosures are estimates.

\* \* NOTE: The Payments shown above include reserve deposits for Mortgage Insurance (if applicable), but exclude Property Taxes and Insurance.

THE UNDERSIGNED ACKNOWLEDGES RECEIVING A COMPLETED COPY OF THIS DISCLOSURE.

Applicant **Michael Anthony Usner** Date

Applicant **Rebecca Ruth Usner** Date

Applicant Date

Applicant Date

Lender Date

Calyx Form - til.frm (04/08)

# Borrower Signature Authorization

**Privacy Act Notice:** This information is to be used by the agency collecting it or its assignees in determining whether you qualify as a prospective mortgagor under its program. It will not be disclosed outside the agency except as required and permitted by law. You do not have to provide this information, but if you do not your application for approval as a prospective mortgagor or borrower may be delayed or rejected. The information requested in this form is authorized by Title 38, USC, Chapter 37 (if VA); by 12 USC, Section 1701 et. seq. (if HUD/FHA); by 42 USC, Section 1452b (if HUD/CPD); and Title 42 USC, 1471 et. seq., or 7 USC, 1921 et. seq. (if USDA/FmHA).

## Part I - General Information

1. Borrower  Michael Anthony Usner 11552 Grand Pine Dr. Montgomery, TX 77356	2. Name and address of Lender/Broker  Commonwealth Mortgage of Texas, LP 25775 Oakridge Drive, Ste 120 Spring, TX 77380 TEL: 936-441-4707 FAX: 936-582-4744
3. Date  12/30/2008	4. Loan Number  081029000

## Part II - Borrower Authorization

I hereby authorize the Lender/Broker to verify my past and present employment earnings records, bank accounts, stock holdings, and any other asset balances that are needed to process my mortgage loan application. I further authorize the Lender/Broker to order a consumer credit report and verify other credit information, including past and present mortgage and landlord references. It is understood that a copy of this form will also serve as authorization.

The information the Lender/Broker obtains is only to be used in the processing of my application for a mortgage loan.

---

Borrower Michael Anthony Usner / SSN: 585-37-7921

---

Date

# Borrower Signature Authorization

**Privacy Act Notice:** This information is to be used by the agency collecting it or its assignees in determining whether you qualify as a prospective mortgagor under its program. It will not be disclosed outside the agency except as required and permitted by law. You do not have to provide this information, but if you do not your application for approval as a prospective mortgagor or borrower may be delayed or rejected. The information requested in this form is authorized by Title 38, USC, Chapter 37 (if VA); by 12 USC, Section 1701 et. seq. (if HUD/FHA); by 42 USC, Section 1452b (if HUD/CPD); and Title 42 USC, 1471 et. seq., or 7 USC, 1921 et. seq. (if USDA/FmHA).

## Part I - General Information

1. Borrower  Rebecca Ruth Usner 11552 Grand Pine Dr. Montgomery, TX 77356	2. Name and address of Lender/Broker  Commonwealth Mortgage of Texas, LP 25775 Oakridge Drive, Ste 120 Spring, TX 77380 TEL: 936-441-4707 FAX: 936-582-4744
3. Date  12/30/2008	4. Loan Number  081029000

## Part II - Borrower Authorization

I hereby authorize the Lender/Broker to verify my past and present employment earnings records, bank accounts, stock holdings, and any other asset balances that are needed to process my mortgage loan application. I further authorize the Lender/Broker to order a consumer credit report and verify other credit information, including past and present mortgage and landlord references. It is understood that a copy of this form will also serve as authorization.

The information the Lender/Broker obtains is only to be used in the processing of my application for a mortgage loan.

---

Borrower Rebecca Ruth Usner / SSN: 529-27-2152

---

Date

# Borrower Signature Authorization

**Privacy Act Notice:** This information is to be used by the agency collecting it or its assignees in determining whether you qualify as a prospective mortgagor under its program. It will not be disclosed outside the agency except as required and permitted by law. You do not have to provide this information, but if you do not your application for approval as a prospective mortgagor or borrower may be delayed or rejected. The information requested in this form is authorized by Title 38, USC, Chapter 37 (if VA); by 12 USC, Section 1701 et. seq. (if HUD/FHA); by 42 USC, Section 1452b (if HUD/CPD); and Title 42 USC, 1471 et. seq., or 7 USC, 1921 et. seq. (if USDA/FmHA).

## Part I - General Information

1. Borrower(s)

Michael Anthony Usner  
Rebecca Ruth Usner  
11552 Grand Pine Dr.  
Montgomery, TX 77356

2. Name and address of Lender/Broker

Commonwealth Mortgage of Texas, LP  
25775 Oakridge Drive, Ste 120  
Spring, TX 77380  
TEL: 936-441-4707 FAX: 936-582-4744

3. Date

12/30/2008

4. Loan Number

081029000

## Part II - Borrower Authorization

I hereby authorize the Lender/Broker to verify my past and present employment earnings records, bank accounts, stock holdings, and any other asset balances that are needed to process my mortgage loan application. I further authorize the Lender/Broker to order a consumer credit report and verify other credit information, including past and present mortgage and landlord references. It is understood that a copy of this form will also serve as authorization.

The information the Lender/Broker obtains is only to be used in the processing of my application for a mortgage loan.

Borrower Michael Anthony Usner / SSN: 585-37-7921

Date

Borrower Rebecca Ruth Usner / SSN: 529-27-2152

Date

# Borrowers' Certification and Authorization

## CERTIFICATION

The Undersigned certify the following:

1. I/We have applied for a mortgage loan through Commonwealth Mortgage of Texas, LP. 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 the 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 Commonwealth Mortgage of Texas, LP reserves the right to change the mortgage loan review processes to a full documentation program. This may include verifying the information provided on the application with the employer and/or the financial institution.
3. I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for this mortgage, as applicable under the provisions of Title 18, United States Code, Section 1014.

## AUTHORIZATION TO RELEASE INFORMATION

To Whom It May Concern:

1. I/We have applied for a mortgage loan through Commonwealth Mortgage of Texas, LP. As part of the application process, Commonwealth Mortgage of Texas, LP and the mortgage guaranty insurer (if any), 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 Commonwealth Mortgage of Texas, LP and to any investor to whom Commonwealth Mortgage of Texas, LP may sell my 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. Commonwealth Mortgage of Texas, LP or any investor that purchases the mortgage may address this authorization to any party named in the loan application.
4. A copy of this authorization may be accepted as an original.

Borrower Signature  
Michael Anthony Usner

SSN: 585-37-7921      Date:

Co-Borrower Signature  
Rebecca Ruth Usner

SSN: 529-27-2152      Date:

## NOTICE TO THE HOME LOAN APPLICANT CREDIT SCORE INFORMATION DISCLOSURE

APPLICANT(S) NAME AND ADDRESS	LENDER NAME AND ADDRESS (ORIGINATOR):
<b>Michael Anthony Usner</b> <b>Rebecca Ruth Usner</b> <b>11552 Grand Pine Dr.</b> <b>Montgomery TX, 77356</b>	<b>Commonwealth Mortgage of Texas, LP</b> <b>25775 Oakridge Drive, Ste 120</b> <b>Spring, TX 77380</b> <b>(P) 936-441-4707, (F) 936-582-4744</b>

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 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.

The consumer reporting agencies listed below provided a credit score that was used in connection with your home loan application.

Consumer Reporting Agency	Borrower: <b>Michael Anthony Usner</b>	Co-Brw: <b>Rebecca Ruth Usner</b>
<b>Experian</b> <b>P.O. Box 2002</b> <b>Allen, TX 75013</b> <b>(P)888-397-3742</b>	Score: <b>773</b> Created: <b>12/30/2008</b>  Factors  <b>10 PROPORTION OF BALANCE TO HIGH CREDIT ON BANK REVOLVING OR ALL REVOLVING ACCOUNTS</b> <b>08 TOO MANY INQUIRIES LAST 12 MONTHS</b> <b>18 NUMBER OF ACCOUNTS WITH DELINQUENCY</b> <b>09 TOO MANY ACCOUNTS RECENTLY OPENED</b>	Score: <b>779</b> Created: <b>12/30/2008</b>  Factors  <b>10 PROPORTION OF BALANCE TO HIGH CREDIT ON BANK REVOLVING OR ALL REVOLVING ACCOUNTS</b> <b>08 TOO MANY INQUIRIES LAST 12 MONTHS</b> <b>18 NUMBER OF ACCOUNTS WITH DELINQUENCY</b> <b>09 TOO MANY ACCOUNTS RECENTLY OPENED</b>

## **EQUAL CREDIT OPPORTUNITY ACT**

APPLICATION NO: 081029000

Date: 12/30/2008

PROPERTY ADDRESS: 11552 Grand Pine Dr.  
Montgomery, TX 77356

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the 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 company is the Office of the Comptroller of the Currency, Customer Assistance Group, 1301 McKinney Street, Suite 3710, Houston, Texas 77010

We are required to disclose to you that you need not disclose income from alimony, child support or separate maintenance payment if you choose not to do so.

Having made this disclosure to you, we are permitted to inquire if any of the income shown on your application is derived from such a source and to consider the likelihood of consistent payment as we do with any income on which you are relying to qualify for the loan for which you are applying.

**Michael Anthony Usner** (Applicant) (Date)

(Applicant) (Date)

## **Rebecca Ruth Usner**

(Applicant) (Date)

(Applicant) (Date)

(Applicant) (Date)

# MORTGAGE LOAN ORIGINATION AGREEMENT

(Warning to Broker: The content of this form may vary depending upon the state in which it is used.)

You **Michael Anthony Usner / Rebecca Ruth Usner** agree to enter into this Mortgage Loan Origination Agreement with **Commonwealth Mortgage of Texas, LP** as an independent contractor to apply for a residential mortgage loan from a participating lender with which we from time to time contract upon such terms and conditions as you may request or a lender may require. You inquired into mortgage financing with **Commonwealth Mortgage of Texas, LP** on

We are licensed as a "Mortgage Broker" under

## SECTION 1. NATURE OF RELATIONSHIP.

In connection with this mortgage loan:

- \* We are acting as an independent contractor and not as your agent.
- \* We will enter into separate independent contractor agreements with various lenders.
- \* While we seek to assist you in meeting your financial needs, we do not distribute the products of all lenders or investors in the market and cannot guarantee the lowest price or best terms available in the market.

## SECTION 2. OUR COMPENSATION.

The lenders whose loan products we distribute generally provide their loan products to us at a wholesale rate.

- \* The retail price we offer you - your interest rate, total points and fees - will include our compensation.
- \* In some cases, we may be paid all of our compensation by either you or the lender.
- \* Alternatively, we may be paid a portion of our compensation by both you and the lender. For example, in some cases, if you would rather pay a lower interest rate, you may pay higher up-front points and fees.
- \* Also, in some cases, if you would rather pay less up front, you may be able to pay some or all of our compensation indirectly through a higher interest rate in which case we will be paid directly by the lender.

We also may be paid by the lender based on (i) the value of the Mortgage Loan or related servicing rights in the market place or (ii) other services, goods or facilities performed or provided by us to the lender.

By signing below, the mortgage loan originator and mortgage loan applicant(s) acknowledge receipt of a copy of this signed Agreement.

MORTGAGE LOAN ORIGINATOR	APPLICANT(S)
<b>Commonwealth Mortgage of Texas, LP</b> Company Name	<b>Michael Anthony Usner / Rebecca Ruth Usner</b> Applicant Name(s)
<b>25775 Oakridge Drive, Ste 120</b> Address	<b>11552 Grand Pine Dr.</b> Address
<b>Spring, TX 77380</b> City, State, Zip	<b>Montgomery, TX 77356</b> City, State, Zip
<b>936-441-4707 / 936-582-4744</b> Phone/Fax	Borrower Signature
	Date
Broker or Authorized Agent Signature	Date
Co-Borrower Signature	Date

## **PATRIOT ACT INFORMATION DISCLOSURE**

---

Applicant Name      **Michael Anthony Usner**  
Co-Applicant Name    **Rebecca Ruth Usner**  
Present Address      **11552 Grand Pine Dr., Montgomery, TX 77356**  
Mailing Address      \_\_\_\_\_  

---

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.

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.

I/we acknowledge that I/we received a copy of this disclosure.

---

Applicant \_\_\_\_\_

Date \_\_\_\_\_

---

Applicant \_\_\_\_\_

Date \_\_\_\_\_

## **Customer Identification Documentation Patriot Act**

The USA Patriot Act requires all financial institutions to obtain, verify and record information that identifies every customer. Completion of this documentation is required in order to comply with the USA Patriot Act. A completed copy of this information must be retained with the loan file.

Application Number 081029000 Date \_\_\_\_\_

Name of Applicant Michael Anthony Usner

Social Security # 585-37-7921 Date of Birth \_\_\_\_\_ 10/21/1968

Present Address 11552 Grand Pine Dr. / Montgomery, TX 77356

Mailing Address \_\_\_\_\_

### **Primary Identification Documentation**

Document Type \_\_\_\_\_ Other Document Type \_\_\_\_\_

Document Number \_\_\_\_\_

Issue Date \_\_\_\_\_ Expiration Date \_\_\_\_\_

Issued by \_\_\_\_\_

### **Secondary Identification Documentation**

Document Type \_\_\_\_\_ Other Document Type \_\_\_\_\_

Document Number \_\_\_\_\_

Issue Date \_\_\_\_\_ Expiration Date \_\_\_\_\_

Issued by \_\_\_\_\_

### **Discrepancies and Resolution**

Completed by \_\_\_\_\_

## **Customer Identification Documentation Patriot Act**

The USA Patriot Act requires all financial institutions to obtain, verify and record information that identifies every customer. Completion of this documentation is required in order to comply with the USA Patriot Act. A completed copy of this information must be retained with the loan file.

Application Number 081029000 Date \_\_\_\_\_

Name of Applicant Rebecca Ruth Usner

Social Security # 529-27-2152 Date of Birth 01/16/1972

Present Address 11552 Grand Pine Dr. / Montgomery, TX 77356

Mailing Address \_\_\_\_\_

### **Primary Identification Documentation**

Document Type \_\_\_\_\_ Other Document Type \_\_\_\_\_

Document Number \_\_\_\_\_

Issue Date \_\_\_\_\_ Expiration Date \_\_\_\_\_

Issued by \_\_\_\_\_

### **Secondary Identification Documentation**

Document Type \_\_\_\_\_ Other Document Type \_\_\_\_\_

Document Number \_\_\_\_\_

Issue Date \_\_\_\_\_ Expiration Date \_\_\_\_\_

Issued by \_\_\_\_\_

### **Discrepancies and Resolution**

Completed by \_\_\_\_\_

# **PRIVACY POLICY DISCLOSURE**

(Protection of the Privacy of Personal Non-Public Information)

Respecting and protecting customer privacy is vital to our business. By explaining our Privacy Policy to you, we trust that you will better understand how we keep our customer information private and secure while using it to serve you better. Keeping customer information secure is a top priority, and we are disclosing our policies to help you understand how we handle the personal information about you that we collect and disclose. This notice explains how you can limit our disclosing of personal information about you. The provisions of this notice will apply to former customers as well as current customers unless we state otherwise.

## **The Privacy Policy explains the Following:**

- Protecting the confidentiality of our customer information.
- Who is covered by the Privacy Policy.
- How we gather information.
- The types of information we share, why, and with whom.
- Opting Out - how to instruct us not to share certain information about you or not to contact you.

## **Protecting the Confidentiality of Customer Information:**

We take our responsibility to protect the privacy and confidentiality of customer information very seriously. We maintain physical, electronic, and procedural safeguards that comply with federal standards to store and secure information about you from unauthorized access, alteration, and destruction. Our control policies, for example, authorize access to customer information only by individuals who need access to do their work.

From time to time, we enter into agreements with other companies to provide services to us or make products and services available to you. Under these agreements, the companies may receive information about you but they must safeguard this information, and they may not use it for any other purposes.

## **Who is Covered by the Privacy Policy:**

We provide our Privacy Policy to customers when they conduct business with our company. If we change our privacy policies to permit us to share additional information we have about you, as described below, or to permit disclosures to additional types of parties, you will be notified in advance. This Privacy Policy applies to consumers who are current customers or former customers.

## **How We Gather Information:**

As part of providing you with financial products or services, we may obtain information about you from the following sources:

- Applications, forms, and other information that you provide to us, whether in writing, in person, by telephone, electronically, or by any other means. This information may include your name, address, employment information, income, and credit references;
- Your transaction with us, our affiliates, or others. This information may include your account balances, payment history, and account usage;
- Consumer reporting agencies. This information may include account information and information about your credit worthiness;
- Public sources. This information may include real estate records, employment records, telephone numbers, etc.

## **Information We Share:**

We may disclose information we have about you as permitted by law. We are required to or we may provide information about you to third-parties without your consent, as permitted by law, such as:

- To regulatory authorities and law enforcement officials.
- To protect against or prevent actual or potential fraud, unauthorized transactions, claims, or other liability.
- To report account activity to credit bureaus.
- To consumer reporting agencies.

- To respond to a subpoena or court order, judicial process or regulatory authorities.
- In connection with a proposed or actual sale, merger, or transfer of all or a portion of a business or an operating unit, etc.

In addition, we may provide information about you to our service providers to help us process your applications or service your accounts. Our service providers may include billing service providers, mail and telephone service companies, lenders, investors, title and escrow companies, appraisal companies, etc.

We may also provide information about you to our service providers to help us perform marketing services. This information provided to these service providers may include the categories of information described above under "How We Gather Information" limited to only that which we deem appropriate for these service providers to carry out their functions.

We do not provide non-public information about you to any company whose products and services are being marketed unless you authorize us to do so. These companies are not allowed to use this information for purposes beyond your specific authorization.

## **Opting Out**

We also may share information about you within our corporate family of office(s). We may share all of the categories of information we gather about you, including identification information (such as your name and address), credit reports (such as your credit history), application information (such as your income or credit references), your account transactions and experiences with us (such as your payment history), and information from other third parties (such as your employment history).

By sharing this information we can better understand your financial needs. We can then send you notification of new products and special promotional offers that you may not otherwise know about. For example, if you originally obtained a mortgage loan with us, we would know that you are a homeowner and may be interested in hearing how a home equity loan may be a better option than an auto loan to finance the purchase of a new car.

You may prohibit the sharing of application and third-party credit-related information within our company or any third-party company at any time. If you would like to limit disclosures of personal information about you as described in this notice, just check the appropriate box or boxes to indicate your privacy choices.

- Please do not share personal information about me with non-affiliated third-parties.
- Please do not share personal information about me with any of your affiliates except as necessary to effect, administer, process, service or enforce a transaction requested or authorized by myself.
- Please do not contact me with offers of products or services by mail.
- Please do not contact me with offers of products or services by telephone.

***Note for Joint Accounts: Your Opt Out choices will also apply to other individuals who are joint account holders. If these individuals have separate accounts, your Opt Out will not apply to those separate accounts.***

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**Michael Anthony Usner and Rebecca Ruth Usner**

Name

**11552 Grand Pine Dr.**

Address

**Montgomery, TX 77356**

City, State, Zip

**936-448-6647**

Phone#

**081029000**

Loan #

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**Commonwealth Mortgage of Texas, LP**

Company Name

**25775 Oakridge Drive, Ste 120**

Address

**Spring TX, 77380**

City, State, Zip

**936-441-4707**

Phone #

Borrower's Signature

Date

Co-Borrower's Signature

Date

## **NOTICE TO APPLICANT OF RIGHT TO RECEIVE COPY OF APPRAISAL REPORT**

APPLICATION NO: **081029000** Date: **12/30/2008**

PROPERTY ADDRESS: **11552 Grand Pine Dr.  
Montgomery, TX 77356 County: Montgomery**

You have the right to receive a copy of the appraisal report to be obtained in connection with the loan for which you are applying, provided that you have paid for the appraisal. We must receive your written request no later than 90 days after we notify you about the action taken on your application or you withdraw your application.

If you would like a copy of the appraisal report, contact:

**Commonwealth Mortgage of Texas, LP  
25775 Oakridge Drive, Ste 120  
Spring, TX 77380**

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Applicant **Michael Anthony Usner** Date

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Applicant **Rebecca Ruth Usner** Date

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Applicant Date

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Applicant Date

# SERVICING DISCLOSURE STATEMENT

Lender: Commonwealth Mortgage of Texas, LP  
25775 Oakridge Drive, Ste 120  
Spring , TX 77380

Date: 12/30/2008

**NOTICE TO FIRST LIEN MORTGAGE LOAN APPLICANTS: THE RIGHT TO COLLECT YOUR MORTGAGE LOAN PAYMENTS MAY BE TRANSFERRED. FEDERAL LAW GIVES YOU CERTAIN RELATED RIGHTS. IF YOUR LOAN IS MADE, SAVE THIS STATEMENT WITH YOUR LOAN DOCUMENTS. SIGN THE ACKNOWLEDGMENT AT THE END OF THIS STATEMENT ONLY IF YOU UNDERSTAND ITS CONTENTS.**

Because you are applying for a mortgage loan covered by the Real Estate Settlement Procedures Act (RESPA) (12 U.S.C. Section 2601 et seq.) you have certain rights under that Federal law.

This statement tells you about those rights. It also tells you what the chances are that the servicing for this loan may be transferred to a different loan servicer. "Servicing" refers to collecting your principal, interest and escrow account payments, if any. If your loan servicer changes, there are certain procedures that must be followed. This statement generally explains those procedures.

## **Transfer practices and requirements**

If the servicing of your loan is assigned, sold, or transferred to a new servicer, you must be given written notice of that transfer. The present loan servicer must send you notice in writing of the assignment, sale or transfer of the servicing not less than 15 days before the effective date of the transfer. The new loan servicer must also send you notice within 15 days after the effective date of the transfer. The present servicer and the new servicer may combine this information in one notice, so long as the notice is sent to you 15 days before the effective date of transfer. The 15 day period is not applicable if a notice of prospective transfer is provided to you at settlement. The law allows a delay in the time (not more than 30 days after a transfer) for servicers to notify you, upon the occurrence of certain business emergencies.

Notices must contain certain information. They must contain the effective date of the transfer of the servicing of your loan to the new servicer, and the name, address, and toll-free or collect call telephone number of the new servicer, and toll-free or collect call telephone numbers of a person or department for both your present servicer and your new servicer to answer your questions. During the 60 day period following the effective date of the transfer of the loan servicing, a loan payment received by your old servicer before its due date may not be treated by the new loan servicer as late, and a late fee may not be imposed on you.

## **Complaint Resolution**

Section 6 of RESPA (12 U.S.C. Section 2605) gives you certain consumer rights, whether or not your loan servicing is transferred. If you send a "qualified written request" to your servicer, then your servicer must provide you with a written acknowledgment within 20 Business Days of receipt of your request. A "qualified written request" is a written correspondence, other than notice on a payment coupon or other payment medium supplied by the servicer, which includes your name and account number, and the information regarding your request. Not later than 60 Business Days after receiving your request, your servicer must make any appropriate corrections to your account, or must provide you with a written clarification regarding any dispute. During this 60 Business Day period, your servicer may not provide information to a consumer reporting agency concerning any overdue payment related to such period or qualified written request.

A Business Day is any day in which the offices of the business entity are open to the public for carrying on substantially all of its business functions.

## **Damages and Costs**

Section 6 of RESPA also provides for damages and costs for individuals or classes of individuals in circumstances where servicers are shown to have violated the requirements of that Section.

## **Servicing Transfer Estimates**

1. The following is the best estimate of what will happen to the servicing of your mortgage loan:

- A.  We may assign, sell or transfer the servicing of your loan while the loan is outstanding.

We are able to service your loan, and we

- will service your loan.
- will not service your loan.
- haven't decided whether to service your loan.

- B.  We do not service mortgage loans  and we have not serviced mortgage loans in the past three years.

We presently intend to assign, sell or transfer the servicing of your mortgage loan. You will be informed about your servicer.

2. For all mortgage loans that we make in the 12 month period after your mortgage loan is funded, we estimate that the percentage of such loans for which we will transfer servicing is between:

0 to 25%  26 to 50%  51 to 75%  76 to 100%

This estimate  does  does not include assignments, sales or transfers to affiliates or subsidiaries.

This is only our best estimate and it is not binding. Business conditions or other circumstances may affect our future transferring decisions.

3. A.  We have previously assigned, sold, or transferred the servicing of mortgage loans.

B.  This is our record of transferring the servicing of mortgage loans we have made in:

Year	Percentage of Loans Transferred
	%
	%
	%

This information  does  does not include assignments, sales or transfers to affiliates or subsidiaries.

## **Acknowledgment of Mortgage Loan Applicant(s)**

I/We have read and understood the disclosure; and understand that the disclosure is a required part of the mortgage application as evidenced by my/our signature(s) below;

Applicant **Michael Anthony Usner** Date

Applicant **Rebecca Ruth Usner** Date

Applicant Date

Applicant Date

**Request for Transcript of Tax Return**

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

Read the instructions on page 2.

Request may be rejected if the form is incomplete, illegible, or any required line was blank at the time of signature.

**TIP:** Use Form 4506-T to order a transcript or other return information free of charge. See the product list below. You can also call 1-800-829-1040 to order a transcript. 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.

<b>1a</b> Name shown on tax return. If a joint return, enter the name shown first.  <b>Michael Anthony Usner</b>	<b>1b</b> First social security number on tax return or employer identification number (see instructions)  <b>585-37-7921</b>
<b>2a</b> If a joint return, enter spouse's name shown on tax return  <b>Rebecca Ruth Usner</b>	<b>2b</b> Second social security number if joint tax return  <b>529-27-2152</b>
<b>3</b> Current name, address (including apt., room, or suite no.), city, state, and ZIP code  <b>11552 Grand Pine Dr. Montgomery, TX 77356</b>	

**4** Previous address shown on the last return filed if different from line 3

**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. The IRS has no control over what the third party does with the tax information.

**Caution: DO NOT SIGN this form if a third party requires you to complete Form 4506, and lines 6 and 7 are blank.**

- 6 Transcript requested.** Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request.
- a **Return Transcript**, which includes most of the line items of a tax return as filed with the IRS. Transcripts are only available for the following returns: Form 1040 series, Form 1065, Form 1120, Form 1120A, Form 1120H, Form 1120L, and Form 1120S. Return transcripts are available for the current year and returns processed during the prior 3 processing years. Most requests will be processed within 10 business days
- b **Account Transcript**, which contains information on the financial status of the account, such as payments made on the account, penalty assessments, and adjustments made by you or the IRS after the return was filed. Return information is limited to items such as tax liability and estimated tax payments. Account transcripts are available for most returns. Most requests will be processed within 30 calendar days.
- c **Record of Account**, which is a combination of line item information and later adjustments to the account. Available for current year and 3 prior tax years. Most requests will be processed within 30 calendar days.
- 7 Verification of Nonfiling**, which is proof from the IRS that you did not file a return for the year. 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 2006, filed in 2007, will not be available from the IRS until 2008. 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.
- \_\_\_\_ / \_\_\_\_ / \_\_\_\_      \_\_\_\_ / \_\_\_\_ / \_\_\_\_      \_\_\_\_ / \_\_\_\_ / \_\_\_\_      \_\_\_\_ / \_\_\_\_ / \_\_\_\_

**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.

**Sign  
Here**

Signature (see instructions)

Date

Telephone number of taxpayer on  
line 1a or 2a  
( )

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

Spouse's signature

Date

## General Instructions

**Purpose of form.** Use Form 4506-T to request tax return information. You can also designate a third party to receive the information. See line 5.

**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 RAIWS teams, send your request to the team based on the address of your most recent return.

**Note:** You can also call 1-800-829-1040 to request a transcript or get more information.

## Chart for individual transcripts (Form 1040 series and Form W-2)

If you filed an individual return and lived in:	Mail or fax to the "Internal Revenue Service" at:
District of Columbia, Maine, Maryland, Massachusetts, New Hampshire, New York, Vermont	RAIWS Team Stop 679 Andover, MA 05501  978-247-9255
Alabama, Delaware, Florida, Georgia, North Carolina, Rhode Island, South Carolina, Virginia	RAIWS Team P.O. Box 47-421 Stop 91 Doraville, GA 30362  770-455-2335
Kentucky, Louisiana, Mississippi, Tennessee, Texas, a foreign country, or A.P.O. or F.P.O. address	RAIWS Team Stop 6716 AUSC Austin, TX 73301  512-460-2272
Alaska, Arizona, California, Colorado, Hawaii, Idaho, Iowa, Kansas, Minnesota, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Utah, Washington, Wisconsin, Wyoming	RAIWS Team Stop 37106 Fresno, CA 93888  559-456-5876
Arkansas, Connecticut, Illinois, Indiana, Michigan, Missouri, New Jersey, Ohio, Pennsylvania, West Virginia	RAIWS Team Stop 6705-B41 Kansas City, MO 64999  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, Georgia, Hawaii, Idaho, Iowa, Kansas, Louisiana, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Tennessee, Texas, Utah, Washington, Wyoming, a foreign country, or A.P.O. or F.P.O. address	RAIWS Team P.O. Box 9941 Mail Stop 6734 Ogden, UT 84409  801-620-6922

Connecticut, Delaware, District of Columbia, Illinois, Indiana, Kentucky, Maine, Maryland, Massachusetts, Michigan, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Vermont, Virginia, West Virginia, Wisconsin	RAIWS 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) shown on the return. For example, if you are requesting Form 1040 that includes Schedule C (Form 1040), enter your SSN.

**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 60 days of the date signed by the taxpayer or it will be rejected.

**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 Internal Revenue Code 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. Sections 6103 and 6109 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, and the District of Columbia 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 the 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.

# **FLOOD DISASTER PROTECTION ACT OF 1973**

DATE: 12/30/2008

APPLICATION NO: 081029000

**PROPERTY ADDRESS:** 11552 Grand Pine Dr.  
Montgomery, TX 77356

I/We hereby acknowledge that we have been advised of the Flood Disaster Protection Act of 1973 and the requirements that I/We provide such insurance coverage on any property located within an area designated as a Flood Hazard Area. Should the subject property fall within a flood hazard area as defined in the Act, then I/We authorize its successors and/or assigns to purchase such insurance and I/We further agree to pay promptly the cost thereof.

**Michael Anthony Usner** (Applicant) (Date)

(Applicant) (Date)

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Rebecca Ruth Usner

(Applicant) (Date)

(Applicant) (Date)

(Applicant) (Date)

## TEXAS MORTGAGE BROKER/LOAN OFFICER DISCLOSURE

Application # : 081029000

Property Address: 11552 Grand Pine Dr.  
Montgomery, TX 77356

Mortgage Broker or Loan Officer: Bradley Clay Bailey

License Number: 26551

The information in this disclosure is provided to clarify the nature of our relationship, my duties to you, and how I am to be compensated as a Mortgage Broker or Loan Officer. This disclosure is a requirement of the Texas Mortgage Broker License Act.

Since I may be working for a company, references to "we" or "us" refer to me and any company for which I am working.

***Check ALL that apply***

### **Duties and Nature of Relationship**

You, the applicant(s), have applied with us for a residential mortgage loan.

- ( ) We will submit your loan application to a participating lender which we may from time to time contract upon such terms as you may request or a lender may require. In connection with this mortgage loan, we are acting as an independent contractor and not as your agent. We will enter into separate independent contractor agreements with various lenders. While we will seek to assist you in meeting your financial needs, we do not distribute the products of all lenders or investors in the market and cannot guarantee the lowest or best terms available in the market.
- ( ) In connection with this mortgage loan, we are acting as an independent contractor and not as your agent. We will make your loan ourselves. We may either sell the loan to an investor or retain it. (You will receive a separate disclosure as to how we will handle servicing rights on any such loan.) We have a number of established independent contractor relationships with various investors to whom we sell closed loans. We are not an agent for any such investor in connection with the sale of a loan. While we will seek to assist you in meeting your financial needs, we cannot guarantee the lowest or best terms available in the market.
- ( ) We will be acting as follows:  
\_\_\_\_\_  
\_\_\_\_\_

### **How we will be compensated**

- ( ) The retail price we offer you - your interest rate, total points, and fees - will include our compensation. In some cases we may be paid all or part of our compensation by you or by the lender or investor. Alternatively, we may be paid a portion of our compensation by both you and the lender. For example, in some

cases, if you would rather pay a lower interest rate, you may pay higher up-front points and fees. Also, in some cases, if you would rather pay less up-front, you may be able to pay a higher rate, in which case some or all of my compensation will be paid by the lender. We also may be paid by the lender based on other goods, services, or facilities performed or provided by us to the lender.

- (✓) Our pricing for your loan is based upon current wholesale options available to us in the secondary market where closed loans are sold. Fees charged directly to you by us may vary depending on the type of loan for which you have applied.

**At the time of this disclosure, we are receiving \$ 0.00 in fees. The services for which these fees are being charged include the following:**

( ) Application fee	\$ _____
( ) Processing fee	\$ _____
( ) Appraisal Fee	\$ _____
( ) Credit report fee	\$ _____
( ) Automated underwriting fee	\$ _____

**Other (list):**

_____	\$ _____
_____	\$ _____

**Of this amount, \$ 0.00 is not refundable unless the amount is required to be refunded under applicable state or federal law upon the exercise of a right of rescission (such as the Truth in Lending Act, 15 U.S.C. §1600, et seq. and Regulation Z, 12 C.F.R. Part 226 or the provisions of the Home Equity provisions of the Texas Constitution, Article XVI, Section 50.**

The estimated fees which we will charge will be as shown on the good faith estimate which we are providing to you now or which we will provide you within three (3) days in accordance with the requirements of the Real Estate Settlement Procedures Act and its implementing regulations.

**Bradley Clay Bailey** IS LICENSED UNDER THE LAWS OF THE STATE OF TEXAS AND BY STATE LAW IS SUBJECT TO REGULATORY OVERSIGHT BY THE DEPARTMENT OF SAVINGS AND MORTGAGE LENDING. ANY CONSUMER WISHING TO FILE A COMPLAINT AGAINST **Bradley Clay Bailey** SHOULD COMPLETE, SIGN, AND SEND A COMPLAINT FORM TO THE DEPARTMENT OF SAVINGS AND MORTGAGE LENDING, 2601 NORTH LAMAR, SUITE 201, AUSTIN, TEXAS 78705. COMPLAINT FORMS AND INSTRUCTIONS MAY BE DOWNLOADED AND PRINTED FROM THE DEPARTMENT'S WEB SITE LOCATED AT <http://www.sml.state.tx.us> OR OBTAINED FROM THE DEPARTMENT UPON REQUEST BY MAIL AT THE ADDRESS ABOVE, BY TELEPHONE AT ITS TOLL-FREE CONSUMER HOTLINE AT 1-877-276-5550, BY FAX AT (512) 475-1360, OR BY E-MAIL AT SMLINFO@SML.STATE.TX.US.

THE DEPARTMENT MAINTAINS THE MORTGAGE BROKER RECOVERY FUND TO MAKE PAYMENTS OF CERTAIN TYPES OF JUDGMENTS AGAINST A MORTGAGE BROKER OR LOAN OFFICER. NOT ALL CLAIMS ARE COMPENSABLE AND A COURT MUST ORDER THE PAYMENT OF A CLAIM FROM THE RECOVERY FUND BEFORE THE DEPARTMENT MAY PAY A CLAIM. FOR MORE INFORMATION ABOUT THE RECOVERY FUND, PLEASE CONSULT SUBCHAPTER F OF THE MORTGAGE BROKER LICENSE ACT ON THE DEPARTMENT'S WEB SITE REFERENCED ABOVE.

Applicant(s)

Mortgage Broker/Loan Officer

Signed: \_\_\_\_\_

Signed: \_\_\_\_\_

Name: Michael Anthony Usner

Name: Bradley Clay Bailey

Date: \_\_\_\_\_

Date: \_\_\_\_\_

Signed: \_\_\_\_\_

Name: Rebecca Ruth Usner

Date: \_\_\_\_\_

## GOOD FAITH ESTIMATE SUMMARY

**Applicants:** Michael Anthony Usner / Rebecca Ruth Usner  
**Property Address:** 11552 Grand Pine Dr., Montgomery, TX 77356  
**Prepared By:** Commonwealth Mortgage of Texas, LP Ph. 936-441-4707  
25775 Oakridge Drive, Ste 120, Spring, TX 77380

Application No: **081029000**  
Date Prepared: **12/30/2008**  
Loan Type: **Conventional**  
Loan Program: **Refinance**

Total Loan Amount: **\$ 349,000** Interest Rate: **4.875 %** Term/Due In: **360 / 360** mths Sales Price: **\$**

## **TOTAL ESTIMATED FUNDS NEEDED TO CLOSE**

<b>Loan Payoff</b>	\$ 343,500.00
<b>Total Estimated Closing Costs</b>	+ \$ 3,665.00
<b>Estimated Prepaid Items</b>	+ \$ 2,477.08
<b>Cash from Borrower</b>	<b>\$ 642.08</b>

**TOTAL ESTIMATED MONTHLY PAYMENT**

First Mortgage	\$	1,846.94
Hazard Insurance	+ \$	125.00
Taxes	+ \$	523.00
Mortgage Insurance	+ \$	223.94
<b>Total Monthly Payment</b>	<b>\$</b>	<b>2,718.88</b>

## Notes

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Applicant	Date
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Applicant \_\_\_\_\_ Date \_\_\_\_\_

## NOTICE TO THE HOME LOAN APPLICANT CREDIT SCORE INFORMATION DISCLOSURE

APPLICANT(S) NAME AND ADDRESS	LENDER NAME AND ADDRESS (ORIGINATOR):
<b>Michael Anthony Usner</b> <b>Rebecca Ruth Usner</b> <b>11552 Grand Pine Dr.</b> <b>Montgomery TX, 77356</b>	<b>Commonwealth Mortgage of Texas, LP</b> <b>25775 Oakridge Drive, Ste 120</b> <b>Spring, TX 77380</b> <b>(P) 936-441-4707, (F) 936-582-4744</b>

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 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.

The consumer reporting agencies listed below provided a credit score that was used in connection with your home loan application.

Consumer Reporting Agency	Borrower: <b>Michael Anthony Usner</b>	Co-Brw: <b>Rebecca Ruth Usner</b>
<b>Experian</b> <b>P.O. Box 2002</b> <b>Allen, TX 75013</b> <b>(P)888-397-3742</b>	Score: <b>773</b> Created: <b>12/30/2008</b>  Factors  <b>10 PROPORTION OF BALANCE TO HIGH CREDIT ON BANK REVOLVING OR ALL REVOLVING ACCOUNTS</b> <b>08 TOO MANY INQUIRIES LAST 12 MONTHS</b> <b>18 NUMBER OF ACCOUNTS WITH DELINQUENCY</b> <b>09 TOO MANY ACCOUNTS RECENTLY OPENED</b>	Score: <b>779</b> Created: <b>12/30/2008</b>  Factors  <b>10 PROPORTION OF BALANCE TO HIGH CREDIT ON BANK REVOLVING OR ALL REVOLVING ACCOUNTS</b> <b>08 TOO MANY INQUIRIES LAST 12 MONTHS</b> <b>18 NUMBER OF ACCOUNTS WITH DELINQUENCY</b> <b>09 TOO MANY ACCOUNTS RECENTLY OPENED</b>

Consumer Reporting Agency  TransUnion P.O. Box 1000 Michael Anthony Usner (P)800-888-4213	Borrower: Michael Anthony Usner  Score: 761      Created: 12/30/2008  Factors  030 TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT 010 PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS 003 PROPORTION OF LOAN BALANCES TO LOAN AMOUNTS IS TOO HIGH 013 TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN FA INQUIRIES IMPACTED THE CREDIT SCORE	Co-Brw: Rebecca Ruth Usner  Score: 767      Created: 12/30/2008  Factors  030 TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT 012 LENGTH OF TIME REVOLVING ACCOUNTS HAVE BEEN ESTABLISHED 010 PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS 002 LEVEL OF DELINQUENCY ON ACCOUNTS FA INQUIRIES IMPACTED THE CREDIT SCORE
Model Used:  <u>TransUnionEmpirica</u>	Range of Possible Scores  <u>336</u> to <u>843</u>	
Equifax P.O. Box 740241 Atlanta, GA 30374 (P)800-685-1111	Score: 768      Created: 12/30/2008  Factors  00030 TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT 00002 LEVEL OF DELINQUENCY ON ACCOUNTS 00010 PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS 00014 LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED	Score: 770      Created: 12/30/2008  Factors  00030 TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT 00008 TOO MANY INQUIRIES LAST 12 MONTHS 00010 PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS 00014 LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
Model Used:  <u>EquifaxBeacon5.0</u>	Range of Possible Scores  <u>300</u> to <u>850</u>	

I/We have received a copy of this disclosure.

Applicant Michael Anthony Usner

Date

Applicant Rebecca Ruth Usner

Date

# DISCLOSURE NOTICES

Date: 12/30/2008

<b>Applicant(s):</b>  Michael Anthony Usner Rebecca Ruth Usner	<b>Property Address:</b>  11552 Grand Pine Dr. Montgomery, TX 77356
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## AFFIDAVIT OF OCCUPANCY

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 30 days of closing.
- Secondary Residence - To be occupied by Applicant(s) at least 15 days yearly, as second home (vacation, etc.), while maintaining principal residence elsewhere. [Please check this box if you plan to establish it as your primary residence at a future date (e.g., retirement)].
- 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 statement concerning this loan application as applicable under the provisions of Title 18, United States Code, Section 1014.

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APPLICANT SIGNATURE

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CO-APPLICANT SIGNATURE

## ANTI-COERCION STATEMENT

The insurance laws of this state provide that the lender may not require the applicant to take insurance through any particular insurance agent or company to protect the mortgaged property. The applicant, subjected to the rules adopted by the Insurance Commissioner, has the right to have the insurance placed with an insurance agent or company of his choice, provided the company meets the requirement 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, or the rules of the Insurance Commissioner relative hereto, and understand my rights and privileges and those of the lender relative to the placing of such insurance.

I have selected the following agencies to write the insurance covering the property described above:

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Insurance Company Name

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Agent

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Agent's Address

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Agent's Telephone Number

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APPLICANT SIGNATURE

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CO-APPLICANT SIGNATURE

## 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 credit denial due to an unfavorable consumer report, you will be advised of the identity of the Consumer Reporting Agency making such report and of your 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.

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APPLICANT SIGNATURE

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CO-APPLICANT SIGNATURE

## 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 a 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.

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APPLICANT SIGNATURE

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CO-APPLICANT SIGNATURE