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Please Answer All The Government Declarations

Please answer the following questions required by the federal government for both borrower and co-borrower below.

Borrower

Are there any outstanding judgements against you?



Have you declared bankruptcy within the past 7 years?



Have you conveyed title to any property in lieu of foreclosure in the past 7 years?



Are you a party to a lawsuit in which you potentially have any personal financial liability?



Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment?



Are you currently delinquent or in default on a Federal debt?



Are you obligated to pay alimony, child support, or separate maintenance?



Are you borrowing any money for this real estate transaction (e.g., money for your closing costs or down payment) or obtaining any money from another party, such as the seller or realtor, that you have not disclosed on this loan application?

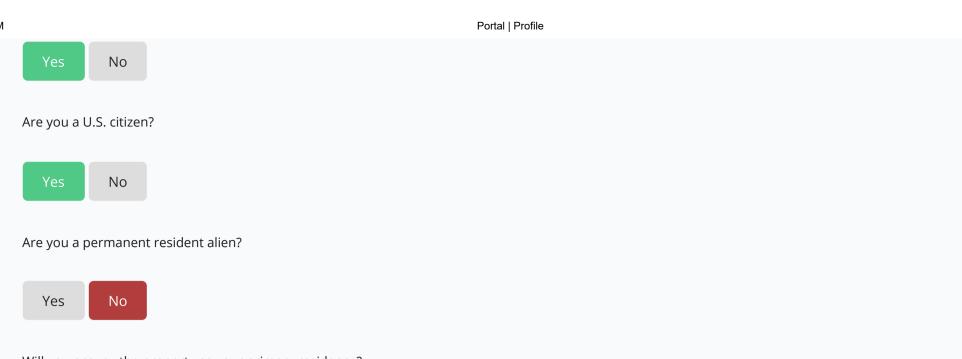


Are you a co-signer or guarantor on any debt or loan that is not disclosed on this application?

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Will you occupy the property as your primary residence?



Have you had an ownership interest in a property in the last three years?



If this is a Purchase Transaction: Do you have a family relationship or business affiliation with the seller of the property?



Have you had property foreclosed upon in the last 7 years?



1. Have you or will you be applying for a mortgage loan on another property (not the property securing this loan) on or before closing this transaction that is not disclosed on this loan application?



2. Have you or will you be applying for any new credit (e.g., installmentloan, credit card, etc.) on or before closing thisloan that is not disclosed on this application?



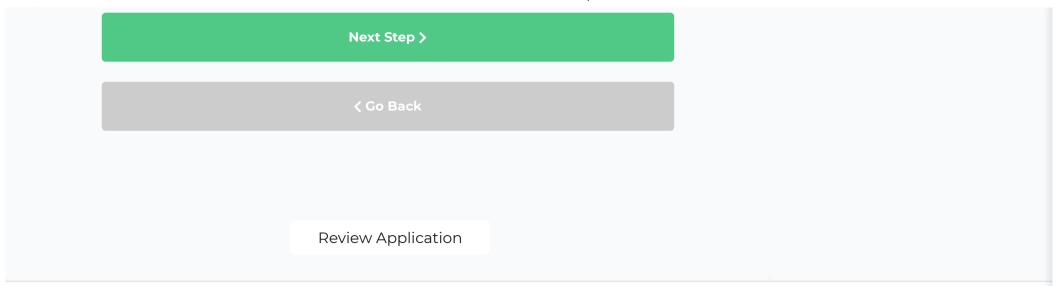
Will this property be subject to a lien that could take priority over the first mortgage lien, such as a clean energy lien paid through your property taxes (e.g., the Property Assessed Clean Energy Program)?



Within the past 7 years, have you completed a pre-foreclosure sale or short sale, whereby the property was sold to a third party and the Lender agreed to accept less than the outstanding mortgage balance due?



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