

# 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>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): <input type="checkbox"/> FHA <input type="checkbox"/> USDA/Rural Housing Service			
Amount \$ 205,000		Interest Rate 6.125 %	No. of Months 360/360
Amortization Type: <input checked="" type="checkbox"/> Fixed Rate <input type="checkbox"/> Other (explain):		Agency Case Number	
<input type="checkbox"/> GPM <input type="checkbox"/> ARM (type):		Lender Case Number	
<b>II. PROPERTY INFORMATION AND PURPOSE OF LOAN</b> Subject Property Address (street, city, state, & ZIP) <u>Dorchester, MA 02124</u> County: <u>Suffolk</u> No. of Units <u>1</u> Legal Description of Subject Property (attach description if necessary) <u>SEE ATTACHED EXHIBIT A</u> Year Built <u>1900</u>			
Purpose of Loan <input checked="" type="checkbox"/> Purchase <input type="checkbox"/> Construction <input type="checkbox"/> Other (explain): <input type="checkbox"/> Refinance <input type="checkbox"/> Construction-Permanent		Property will be: <input checked="" type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input type="checkbox"/> Investment	
Complete this line if construction or construction-permanent loan. Year Lot Acquired Original Cost Amount Existing Liens (a) Present Value of Lot (b) Cost of Improvements Total (a+b) \$ \$ \$ \$ \$			
Complete this line if this is a refinance loan. Year Lot Acquired Original Cost Amount Existing Liens Purpose of Refinance Describe Improvements <input type="checkbox"/> made <input type="checkbox"/> to be made \$ \$ \$ Cost: \$			
Title will be held in what Name(s)		Manner in which Title will be held	Estate will be held in:
<u>SOLELY</u>		<u>SOLELY</u>	<input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold (show expiration date)
Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain)			

<b>Borrower</b>				<b>Co-Borrower</b>			
Borrower's Name (include Jr. or Sr. if applicable)				Co-Borrower's Name (include Jr. or Sr. if applicable)			
Social Security Number		Home Phone (incl. area code)		Social Security Number		Home Phone (incl. area code)	
DOB (mm/dd/yyyy)		Yrs. School		DOB (mm/dd/yyyy)		Yrs. School	
07/14/1986		12					
<input checked="" type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed) <input type="checkbox"/> Separated		Dependents (not listed by Co-Borrower) no. ages		<input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed) <input type="checkbox"/> Separated		Dependents (not listed by Borrower) no. ages	
Present Address (street, city, state, ZIP)		<input type="checkbox"/> Own <input type="checkbox"/> Rent <u>.6</u> No. Yrs.		Present Address (street, city, state, ZIP)		<input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs.	
<u>Longmont, CO 80503</u>							
Mailing Address, if different from Present Address				Mailing Address, if different from Present Address			
If residing at present address for less than two years, complete the following: Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input checked="" type="checkbox"/> Rent <u>1.6</u> No. Yrs. <u>Longmont, CO 80503</u>				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.				Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs.			

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Borrower		IV. EMPLOYMENT INFORMATION		Co-Borrower	
Name & Address of Employer [REDACTED] Chelmsford, MA 01824		<input type="checkbox"/> Self Employed	Yrs. on this job 5 yrs Yrs. employed in this line of work/profession 5	Name & Address of Employer [REDACTED]	
Position/Title/Type of Business Sales Associate / Estimator		Business Phone (incl. area code) [REDACTED]		Position/Title/Type of Business [REDACTED]	
Business Phone (incl. area code) [REDACTED]					
If employed in current position for less than two years or if currently employed in more than one position, complete the following:					
Name & Address of Employer		<input type="checkbox"/> Self Employed	Dates (from-to)	Name & Address of Employer	
[REDACTED]			[REDACTED]	[REDACTED]	
Position/Title/Type of Business		Business Phone (incl. area code)		Position/Title/Type of Business	
[REDACTED]		[REDACTED]		[REDACTED]	
Name & Address of Employer		<input type="checkbox"/> Self Employed	Dates (from-to)	Name & Address of Employer	
[REDACTED]			[REDACTED]	[REDACTED]	
Position/Title/Type of Business		Business Phone (incl. area code)		Position/Title/Type of Business	
[REDACTED]		[REDACTED]		[REDACTED]	
Name & Address of Employer		<input type="checkbox"/> Self Employed	Dates (from-to)	Name & Address of Employer	
[REDACTED]			[REDACTED]	[REDACTED]	
Position/Title/Type of Business		Business Phone (incl. area code)		Position/Title/Type of Business	
[REDACTED]		[REDACTED]		[REDACTED]	
Name & Address of Employer		<input type="checkbox"/> Self Employed	Dates (from-to)	Name & Address of Employer	
[REDACTED]			[REDACTED]	[REDACTED]	
Position/Title/Type of Business		Business Phone (incl. area code)		Position/Title/Type of Business	
[REDACTED]		[REDACTED]		[REDACTED]	
Name & Address of Employer		<input type="checkbox"/> Self Employed	Dates (from-to)	Name & Address of Employer	
[REDACTED]			[REDACTED]	[REDACTED]	
Position/Title/Type of Business		Business Phone (incl. area code)		Position/Title/Type of Business	
[REDACTED]		[REDACTED]		[REDACTED]	

  

V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION						
Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expense	Present	Proposed
Base Empl. Income*	\$ 4,845.00		\$ 4,845.00	Rent	\$ 800.00	
Overtime				First Mortgage (P&I)		\$ 1,245.60
Bonuses				Other Financing (P&I)		
Commissions				Hazard Insurance		
Dividends/Interest				Real Estate Taxes		140.00
Net Rental Income				Mortgage Insurance		
Other (before completing, see the notice in "Describe other income," below)				Homeowner Assn. Dues		125.00
Total	\$ 4,845.00		\$ 4,845.00	Total	\$ 800.00	\$ 1,510.60

\* 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
	\$

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VII. DETAILS OF TRANSACTION		QUESTIONS		Borrower		Co-Borrower	
a. Purchase price	\$ 205,000.00	If you answer "Yes" to any questions a through l, please use continuation sheet for explanation.		Yes	No	Yes	No
b. Alterations, improvements, repairs		a. Are there any outstanding judgments against you?		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c. Land (if acquired separately)		b. Have you been declared bankrupt within the past 7 years?		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. Refinance (incl. debts to be paid off)		c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	1,363.18	d. Are you a party to a lawsuit?		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	4,608.00	e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment?		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	210,871.18	(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.)					
	5,971.18	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"/>	<input type="checkbox"/>	<input type="checkbox"/>
		g. Are you obligated to pay alimony, child support, or separate maintenance?		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		h. Is any part of the down payment borrowed?		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		i. Are you a co-maker or endorser on a note?		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		j. Are you a U. S. citizen?		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
m. Loan amount (exclude PMI, MIP, Funding Fee financed)	205,000.00	k. Are you a permanent resident alien?		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
n. PMI, MIP, Funding Fee financed		l. Do you intend to occupy the property as your primary residence?		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		If "Yes," complete question m below.					
o. Loan amount (add m & n)	205,000.00	m. Have you had an ownership interest in a property in the last three years?		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
p. Cash from/to borrower (subtract j, k, l & o from i)		(1) What type of property did you own-principal residence (PR), second home (SH), or investment property (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)?					
<b>IX. ACKNOWLEDGEMENT AND AGREEMENT</b>							
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. 1021, 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 uses; (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 or assigns may continuously rely on the information contained in the application, and I am obligated to amend and/or supplement the information provided in this application if any of the material facts that I have represented herein should change prior to closing of the Loan; (8) in the event that my payments on the Loan become delinquent, the Lender, its servicers, successors or assigns may, in addition to any other rights and remedies that it may have relating to such delinquency, report my name and account information to one or more consumer reporting agencies; (9) ownership of the Loan and/or administration of the Loan account may be transferred with such notice as may be required by law; (10) neither Lender nor its agents, brokers, insurers, servicers, successors or assigns has made any representation or warranty, express or implied, to me regarding the property or the condition or value of the property; and (11) my transmission of this application as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state 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.							
Acknowledgements. 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.							
Date		Signature		Date		Signature	
		Borrower's Signature				Co-Borrower's Signature	
<b>X. INFORMATION FOR GOVERNMENT MONITORING PURPOSES</b>							
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.)							
BORROWER <input type="checkbox"/> I do not wish to furnish this information				CO-BORROWER <input type="checkbox"/> I do not wish to furnish this information			
Ethnicity: <input type="checkbox"/> Hispanic or Latino <input checked="" type="checkbox"/> Not Hispanic or Latino				Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino			
Race: <input type="checkbox"/> American Indian or 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				Race: <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 type="checkbox"/> White			
Sex: <input checked="" type="checkbox"/> Female <input type="checkbox"/> Male				Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male			
To be Completed by Interviewer This application was taken by:		Interviewer's Name (print or type) Monique Bouchier		Name and Address of Interviewer's Employer Mass Landing 220-28 Reservoir Street Needham Heights, MA 02494 (P) 781-433-8092 (F) 781-433-8099			
<input type="checkbox"/> Face-to-face interview <input type="checkbox"/> Mail <input type="checkbox"/> Telephone <input type="checkbox"/> Internet		Interviewer's Signature <i>Monique Bouchier</i> Interviewer's Phone Number (incl. area code) 781-433-8092					

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## Request for Verification of Deposit

**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).

**Instructions:** Lender - Complete items 1 through 8. Have applicant complete item 9. Forward directly to depository named in item 1.  
 Depository - Please complete items 10 through 18 and return directly to lender named in item 2.  
 The form is to be transmitted directly to the lender and is not to be transmitted through the applicant(s) or any other party.

Lender's Phone No.  
 781-433-8692

## Part I - Request

1. To (Name and address of depository)

Longmont, Colorado

2. From (Name and address of lender)

Monique Boucher  
 Mass Lending  
 220-28 Reservoir Street  
 Needham Heights, MA 02494

I certify that this verification has been sent directly to the bank or depository and has not passed through the hands of the applicant or any other interested party.

3. Signature of Lender	4. Title Loan Processor	5. Date 12/13/2006	6. Lender's No. (Optional)
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7. Information To Be Verified

Type of Account	Account in Name of	Account Number	Balance
Checking			\$
Checking			\$
			\$
			\$

To Depository: I/We have applied for a mortgage loan and stated in my/our financial statement that the balance on deposit with you is as shown above. You are authorized to verify this information and to supply the lender identified above with the information requested in items 10 through 13. Your response is solely a matter of courtesy for which no responsibility is attached to your institution or any of your officers.

8. Name and Address of Applicant(s)

Longmont, CO 80503

9. Signature of Applicant(s)

X SEE ATTACHMENT

X

## To Be Completed by Depository

## Part II - Verification of Depository

10. Deposit Accounts of Applicant(s)

Type of Account	Account Number	Current Balance	Average Balance For Previous Two Months	Date Opened
CHECKING		\$ 4927.15	\$ 3874.22	2004 11/11/05
SAVINGS		\$ 298.24	\$ 290.00	2004 04/20/05
		\$	\$	
		\$	\$	

11. Loans Outstanding To Applicant(s)

Loan Number	Date of Loan	Original Amount	Current Balance	Installments (Monthly/Quarterly)	Secured By	No. of Late Payments
		\$	\$	per		
		\$	\$	per		
		\$	\$	per		

12. Please include any additional information which may be of assistance in determination of credit worthiness (Please include information on loans paid-in full in item 11 above.)

13. If the name(s) on the account(s) differ from those listed in item 7, please supply the name(s) on the account(s) as reflected by your records.

## Part III - Authorized Signature

Federal statutes provide severe penalties for any fraud, intentional misrepresentation, or criminal connivance or conspiracy purposed to influence the issuance of any guaranty or insurance by the VA Secretary, the U.S.D.A., FmHA/FHA Commissioner, or the HUD/CPD Assistant Secretary.

14. Signature of Depository Representative	15. Title (Please print or type) Branch Manager	16. Date 12-18-2006
17. Please print or type name signed in item 14	18. Phone No.	



# Request for Verification of Employment

**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).

**Instructions:** Lender - Complete items 1 through 7. Have applicant complete item 8. Forward directly to employer, named in item 1.  
Employer - Please complete either Part II or Part III as applicable. Complete Part IV and return directly to lender named in item 2.  
The form is to be transmitted directly to the lender and is not to be transmitted through the applicant or any other party.

1. To (Name and address of employer)

Chelmsford, MA 01824

2. From (Name and address of lender)

Monique Boucher  
Mass Lending  
220-28 Reservoir Street  
Needham Heights, MA 02494

I certify that this verification has been sent directly to the employer and has not passed through the hands of the applicant or any other interested party.

3. Signature of Lender

4. Title

Loan Processor

5. Date

12/13/2006

6. Lender's No. (Optional)

I have applied for a mortgage loan and stated that I am now or was formerly employed by you. My signature below authorizes verification of this information.

7. Name and Address of Applicant (Include employee or badge number)

Longmont, CO 80503

8. Signature of Applicant

SEE ATTACHMENT

9. Applicant's Date of Employment

3.15.2001

10. Present Position

Sales Rep / Estimator

11. Probability of Continued Employment

excellent

12A. Current Gross Base Pay (Enter Amount and Check Period)

\$4845.00  
☐ Annual  
☒ Monthly  
☐ Weekly  
☐ Hourly  
☐ Other (Specify)

13. For Military Personnel Only

Pay Grade

Monthly Amount

14. If Overtime or Bonus is Applicable,

Is Its Continuance Likely?

Overtime Yes ☐ No ☐

Bonus Yes ☐ No ☐

15. If paid hourly-average hours per week

16. Date of applicant's next pay increase

17. Projected amount of next pay increase

18. Date of applicant's last pay increase

19. Amount of last pay increase

12B. Gross Earnings			
Type	Year To Date	Past Year 05	Past Year 04
Base Pay	Thru 12/13/06 \$4845.00	\$44,965	\$42,565
Overtime	0	0	0
Commissions	0	0	0
Bonus		3000	3000
Total	\$54,785.00	\$47,965	\$45,565

Flight or Hazard  
Clothing  
Quarters  
Pro Pay  
Overseas or Combat  
Variable Housing Allowance

20. Remarks (If employee was off work for any length of time, please indicate time period and reason)

Employee has been working with our organization since 2001

Part III - Verification of Previous Employment

21. Date Hired

22. Date Terminated

24. Reason for Leaving

23. Salary/Wage at Termination Per (Year)(Month)(Week)

Base

Overtime

Commissions

Bonus

25. Position Held

Part IV - Authorized Signature

Federal statutes provide severe penalties for any fraud, intentional misrepresentation, or criminal connivance or conspiracy purposed to influence the issuance of any guaranty or insurance by the VA Secretary, the U.S.D.A., FmHA/FHA Commissioner, or the HUD/CPD Assistant Secretary.

26. Sign

27. Title (Please print or type)

Owner / HR Manager

28. Date

30. Phone No.

12.13.2006