

## 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 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):

<input checked="" type="checkbox"/> Borrower		<input type="checkbox"/> Co-Borrower			
I. TYPE OF MORTGAGE AND TERMS OF LOAN					
Mortgage Applied for:	<input type="checkbox"/> VA <input 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			1434770	
Amount	Interest Rate	No. of Months	Amortization Type:	<input checked="" type="checkbox"/> Fixed Rate	Other (explain):
\$304,000.00	6.8750%	360		<input type="checkbox"/> GPM	ARM (type):
II. PROPERTY INFORMATION AND PURPOSE OF LOAN					
Subject Property Address (street, city, state & ZIP)					No. of Units
[REDACTED], RANDOLPH, MA 02368					1
Legal Description of Subject Property (attach description if necessary)					Year Built
See Attached Exhibit A.					1950
Purpose of Loan	<input checked="" type="checkbox"/> Purchase <input type="checkbox"/> Construction <input type="checkbox"/> Other (explain):	Property will be:			
	<input type="checkbox"/> Refinance <input type="checkbox"/> Construction-Permanent	<input checked="" type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input type="checkbox"/> Investment			
Complete this line if construction or construction-permanent loan.					
Year Lot Acquired	Original Cost	Amount Existing Liens	(a) Present Value of Lot	(b) Cost of Improvements	Total (a + b)
	\$	\$	\$	\$	\$0.00
Complete this line if this is a refinance loan.					
Year Acquired	Original Cost	Amount Existing Liens	Purpose of Refinance	Describe Improvements	<input type="checkbox"/> made <input type="checkbox"/> to be made
	\$	\$		Cost: \$	
Title will be held in what Name(s)			Manner in which Title will be held	Estate will be held in:	
[REDACTED]			CARMEL MILLIEN	<input checked="" type="checkbox"/> Fee Simple	
Source of Down Payment, Settlement Charges, and/or Subordinate Financing (explain)			<input type="checkbox"/> Leasehold (show expiration date)		

Borrower						Co-Borrower					
Borrower's Name (include Jr. or Sr. if applicable)						Co-Borrower's Name (include Jr. or Sr. if applicable)					
[REDACTED]						[REDACTED]					
Social Security Number	Home Phone (incl. area code)	DOB (mm/dd/yyyy)	Yrs. School	Social Security Number	Home Phone (incl. area code)	DOB (mm/dd/yyyy)	Yrs. School				
[REDACTED]	[REDACTED]	11/16/1970		[REDACTED]	[REDACTED]						
<input type="checkbox"/> Married <input checked="" type="checkbox"/> Unmarried (include single, divorced, widowed)	Dependents (not listed by Co-Borrower)			<input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed)	Dependents (not listed by Borrower)						
<input type="checkbox"/> Separated	no.	ages		<input type="checkbox"/> Separated	no.	ages					
Present Address (street, city, state, ZIP)				Present Address (street, city, state, ZIP)							
[REDACTED] Randolph, MA 02368				[REDACTED]							
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	5.0	No. Yrs.
[REDACTED]			
RANDOLPH, MA 02368			

Borrower				Co-Borrower			
Name & Address of Employer				Name & Address of Employer			
[REDACTED] DANVERS, MA 01923				[REDACTED]			
<input type="checkbox"/> Self Employed	Yrs. on this job	Yrs. employed in this line of work/profession		<input type="checkbox"/> Self Employed	Yrs. on this job	Yrs. employed in this line of work/profession	
	4.0	10.0					
Position/Title/Type of Business		Business Phone (incl. area code)		Position/Title/Type of Business		Business Phone (incl. area code)	
PRIVATE CARE ASSIST./CNA		[REDACTED]					

If employed in current position for less than two years or if currently employed in more than one position, complete the following:

Borrower		Co-Borrower	
Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from - to)	Name & Address of Employer
		Monthly Income	<input type="checkbox"/> Self Employed
		\$6,213.00	Dates (from - to)
Position/Title/Type of Business	Business Phone (incl. area code)		Monthly Income
			\$0.00
Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from - to)	Name & Address of Employer
		Monthly Income	<input type="checkbox"/> Self Employed
		\$	Dates (from - to)
Position/Title/Type of Business	Business Phone (incl. area code)		Monthly Income
			\$

V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION						
Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expense	Present	Proposed
Base Empl. Income*	\$ 6,213.00	\$	\$ 6,213.00	Rent	\$ 1,100.00	
Overtime			0.00	First Mortgage (P&I)		\$ 1,997.00
Bonuses			0.00	Other Financing (P&I)		1,284.20
Commissions			0.00	Hazard Insurance		81.71
Dividends/Interest			0.00	Real Estate Taxes		251.71
Net Rental Income			0.00	Mortgage Insurance		
Other (before completing, see the notice in describe other income, below)			0.00	Homeowner Assn. Dues		
			0.00	Other:		
Total	\$ 6,213.00	\$	\$ 6,213.00	Total	\$ 1,100.00	\$ 3,574.78

\* 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 about that spouse or other person also.

Completed ☐ Jointly ☐ Not Jointly

ASSETS	Cash or Market Value	LIABILITIES	Monthly Payment & Months Left to Pay	Unpaid Balance
Description		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.		
Cash deposit toward purchase held by:	\$			
List checking and savings accounts below				
Name and address of Bank, S&L, or Credit Union CITIZENS BANK RANDOLPH, MA 02368		Name and address of Company Simultaneous	\$ Payment/Months 632.13 121	\$
Acct. no. [REDACTED] Name and address of Bank, S&L, or Credit Union CITIZENS BANK RANDOLPH, MA 02368	\$ 5,005.00	Acct. no. Simultaneous Piggyback Name and address of Company Taylor, Bean & Whitaker Mortgage Corp.	\$ Payment/Months 632.13 121	\$ 76,000.00
Acct. no. [REDACTED] Name and address of Bank, S&L, or Credit Union CITIZENS BANK RANDOLPH, MA 02368	\$ 20,018.00	Acct. no. [REDACTED] Name and address of Company	\$ Payment/Months	
Acct. no. [REDACTED] Name and address of Bank, S&L, or Credit Union CITIZENS BANK RANDOLPH, MA 02368	\$ 110.00	Acct. no. [REDACTED]		



Name and address of Bank, S&L, or Credit Union		Name and address of Company		\$ Payment/Months	\$
HARBOR ONE BROCKTON, MA					
Acct. no. [REDACTED]	\$ 5,860.00				
Stocks & Bonds (Company name/ number & description)	\$	Acct. no.			
		Name and address of Company		\$ Payment/Months	\$
Life insurance net cash value	\$				
Face amount: \$		Acct. no.			
Subtotal Liquid Assets	\$ 30,993.00	Name and address of Company		\$ Payment/Months	\$
Real estate owned (enter market value from schedule of real estate owned)	\$				
Vested interest in retirement fund	\$				
Net worth of business(es) owned (attach financial statement)	\$	Acct. no.			
Automobiles owned (make and year)	\$	Name and address of Company		\$ Payment/Months	\$
		Acct. no.			
Other Assets (itemize)	\$	Alimony/Child Support/Separate Maintenance Payments Owed to:		\$	
		Job-Related Expense (child care, union dues, etc.)		\$	
		Total Monthly Payments		\$ 1,264.26	
Total Assets a.	\$ 30,993.00	Net Worth (a minus b)	\$ (152,000.00)	Total Liabilities b.	\$ 152,000.00

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
		\$	\$	\$	\$	\$	\$
	Totals	\$	\$	\$	\$	\$	\$

List any additional names under which credit has previously been received and indicate appropriate creditor name(s) and account number(s):

Alternate Name

Creditor Name

Account Number



VII. DETAILS OF TRANSACTION		VIII. DECLARATIONS					
a. Purchase price	\$ 380,000.00	If you answer "Yes" to any questions a through i, please use continuation sheet for explanation.		Borrower		Co-Borrower	
b. Alterations, improvements, repairs				Yes	No	Yes	No
c. Land (if acquired separately)				<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. Refinance (incl. debts to be paid off)				<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e. Estimated prepaid items				<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
f. Estimated closing costs	9,095.12	d. Are you a party to a lawsuit?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
g. PMI, MIP, Funding Fee		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"/>	
h. Discount (if Borrower will pay)		(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.)					
i. Total costs (add items a through h)	389,095.12						

PARTIAL FINANCIAL TRANSACTION SUMMARY		PARTIAL FINANCIAL TRANSACTION SUMMARY (CONT'D)					
j. Subordinate financing	1,000.00	<b>If you answer "Yes" to any questions a through please use continuation sheet for explanation.</b> f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee? If "Yes," give details as described in the preceding question. g. Are you obligated to pay alimony, child support, or separate maintenance? h. Is any part of the down payment borrowed? i. Are you a co-maker or endorser on a note?		<b>Borrower</b> Yes No <input type="checkbox"/> <input checked="" type="checkbox"/>		<b>Co-Borrower</b> Yes No <input type="checkbox"/> <input type="checkbox"/>	
k. Borrower's closing costs paid by Seller				<input type="checkbox"/> <input checked="" type="checkbox"/>		<input type="checkbox"/> <input type="checkbox"/>	
l. Other Credits (explain)	9,845.12			<input type="checkbox"/> <input checked="" type="checkbox"/>		<input type="checkbox"/> <input type="checkbox"/>	
m. Loan amount (exclude PMI, MIP, Funding Fee financed)				<input type="checkbox"/> <input checked="" type="checkbox"/>		<input type="checkbox"/> <input type="checkbox"/>	
n. PMI, MIP, Funding Fee financed	304,000.00			<input checked="" type="checkbox"/> <input type="checkbox"/>		<input type="checkbox"/> <input type="checkbox"/>	
o. Loan amount (add m & n)	304,000.00	j. Are you a U.S. citizen? <input checked="" type="checkbox"/> <input type="checkbox"/>		<input type="checkbox"/> <input type="checkbox"/>			
p. Cash from/to Borrower (subtract j, k, l & o from i)		k. Are you a permanent resident alien? <input type="checkbox"/> <input checked="" type="checkbox"/>		<input type="checkbox"/> <input type="checkbox"/>			
		l. Do you intend to occupy the property as your primary residence? If "Yes," complete question m below. <input checked="" type="checkbox"/> <input type="checkbox"/>		<input type="checkbox"/> <input type="checkbox"/>			
		m. Have you had an ownership interest in a property in the last three years? (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)?		<input type="checkbox"/> <input checked="" type="checkbox"/>			

## IX. ACKNOWLEDGEMENT AND AGREEMENT

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

Borrower's Signature	Date	Co-Borrower's Signature	Date
			

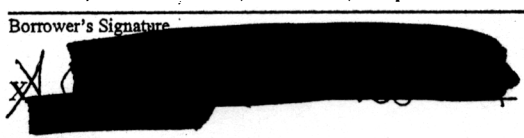
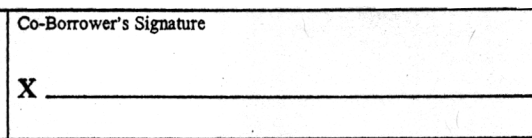
## X. INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender may not discriminate either on the basis of this information, or on 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				CO-BORROWER			
I do not wish to furnish this information				I do not wish to furnish this information			
Ethnicity:	<input checked="" type="checkbox"/> Hispanic or Latino	<input 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	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			<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				To be Completed by Interviewer			
This application was taken by:				Interviewer's Name (print or type)			
<input type="checkbox"/> Face-to-face interview				Lisa Reed			
<input type="checkbox"/> Mail				Interviewer's Signature			
<input checked="" type="checkbox"/> Telephone				Date			
<input type="checkbox"/> Internet				Interviewer's Phone Number (incl. area code)			
				(352) 369-6200			
				Name and Address of Interviewer's Employer			
				Mass Lending, LLC			
				220-8 Reservoir Street			
				Needham, MA 02494			

CONTINUATION SHEET RESIDENTIAL LOAN APPLICATION			
Use this continuation sheet if you need more space to complete the Residential Loan Application. Mark B for Borrower or C for Co-Borrower.	Borrower:	Agency Case Number:	
	Co-Borrower:	Lender Case Number: 1434770	

I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of Title 18, United States Code, Section 1001, et seq.

Borrower's Signature	Date	Co-Borrower's Signature	Date
	10/26/06	X 	



Arrows illustrate areas that were altered using "white out" tape.

0002		[REDACTED]		[REDACTED]	
8971		[REDACTED]		[REDACTED]	
OCT 1, 2006		OCT 14, 2006		OCT 21, 2006	
MATTAPAN, MA 02126					
EARNINGS		TAXES		DEDUCTIONS	
YEAR TO DATE					
DESCRIPTION	HOURS	RATE	AMOUNT	DESCRIPTION	AMOUNT
DAY/EVE				GROSS	
				PYCA	
				MEDFICA	
				FED WITH	
				STATE	
TOTAL 48.00		\$ [REDACTED]		TOTAL \$ [REDACTED]	
				TOTAL \$ [REDACTED]	
				Check No. 0243661	

THE FACE THIS CHECK HAS A COLORED BACKGROUND ON WHITE PAPER. THE BACK A UNIQUE CHECK IDENTITY BAR CODE AND A WATER MARK. HOLD AT AN ANGLE TO VIEW

BEVERLY NATIONAL BANK  
240 CABOT ST  
BEVERLY, MA 01915-4523

53-276  
113

CHECK DATE OCT 20, 2006 CHECK NO. 0243661

PAY TO THE ORDER OF: [REDACTED]

MATTAPAN, MA 02126

RANDOLPH, MA 02169

AUTHORIZED SIGNATURE [REDACTED]

THE FACE THE BACK

THIS CHECK HAS A COLORED BACKGROUND ON WHITE PAPER. THE BACK A UNIQUE CHECK IDENTITY-RAR CODE AND A WATER MARK. HOLD AT AN ANGLE TO VIEW.

BEVERLY NATIONAL BANK  
240 CABOT ST  
BEVERLY, MA 01915-4625

53-276  
113

CHECK DATE  
OCT 20, 2006

CHECK NO.  
0006063

MATTAPAN, MA 02126

PAY  
TO THE  
ORDER OF

100

RANDOLPH, MA 02169

AUTHORIZED SIGNATURE

# MassHealth Evaluation for Personal Care Attendant (PCA) Services (cont.)

Consumer Name

Date of Evaluation:

5/30/06

## Evaluator Signoffs

### Requested PCA Activity Time

We confirm that the consumer meets the criteria of the MassHealth PCA Program and requires physical assistance for the following number of hours of PCA activity time:

Day/evening PCA hours requested per week:

24.25

Night PCA hours (if any) requested per night:

0

Surrogate (check only one of the two boxes below) I/we have conducted an assessment of the consumer's ability to independently manage the PCA program in accordance with 130 CMR 422.02(A) and have determined that:

- ☐ Based on our assessment, the consumer appears to have the necessary cognitive and emotional ability and skills to perform all of the tasks of managing PCA services and *does not require a surrogate.*
- ☒ Based on our assessment, the consumer does not have the necessary cognitive or emotional ability and skills to perform some or all of the tasks of managing PCA services and *requires a surrogate.*

Surrogate name, address, and phone number:

Matthew, Mr D2126

Surrogate's relationship to consumer:

Son

Print Name and title of assessor:

## Signatures

Occupational Therapist Evaluator:

Date:

Registered Nurse Evaluator:

Date:

5/30/06

I was evaluated in person and I have reviewed this evaluation:

Consumer or legal guardian signature (include surrogate signature as appropriate):

Date:

5/30/06

IV = Independent; A = Physical Assistance Required; D = Dependent

Altered with "white out" tape to indicate that the applicant worked approximately 24.25 hours per week, instead of 14.25.