

Taylor, Bean & Whitaker Mortgage Corp.

1417 North Magnolia Ave, Ocala, FL 34475  
352-369-6200

### 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 applicable 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 \_\_\_\_\_

Mortgage Applied for:		VA <input type="checkbox"/> FHA <input type="checkbox"/>	Conventional <input type="checkbox"/> Other (explain):	Agency Case Number	Lender Case Number
Amount		Interest Rate	No. of Months	Amortization Type:	Fixed Rate <input type="checkbox"/> Other (explain):
\$231,000.00		6.8750%	360	CPM <input checked="" type="checkbox"/>	ARM (type): 85620000

Subject Property Address (street, city, state & ZIP) \_\_\_\_\_ No. of Units \_\_\_\_\_

Legal Description of Subject Property (attach description if necessary)  
See Attached Exhibit A. \_\_\_\_\_ Year Built \_\_\_\_\_

Purpose of Loan ☒ Purchase ☐ Construction ☐ Other (explain): \_\_\_\_\_  
☐ Refinance ☐ Construction-Permanent \_\_\_\_\_  
Property will be: ☒ Primary Residence ☐ Secondary Residence ☐ 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 Acquired \_\_\_\_\_ Original Cost \_\_\_\_\_ Amount Existing Liens \_\_\_\_\_ Purpose of Refinance \_\_\_\_\_ Describe Improvements ☐ made ☐ to be made  
Cost: \$ \_\_\_\_\_

Title will be held in what Name(s) \_\_\_\_\_ Manner in which Title will be held \_\_\_\_\_  
State will be held in: ☒ Fee Simple ☐ Leasehold (show expiration date)

Source of Down Payment, Settlement Charges, and/or Subordinate Financing (explain):  
Deposit on Sales Contract

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)	DOB (mm/dd/yyyy)	Yrs. School	Social Security Number	Home Phone (incl. area code)	DOB (mm/dd/yyyy)	Yrs. School
_____	_____	11/03/1988	14.0	_____	_____	_____	_____
<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 Co-Borrower)	
<input type="checkbox"/> Separated		age		<input type="checkbox"/> Separated		age	
Present Address (street, city, state, ZIP)		<input type="checkbox"/> Own <input checked="" type="checkbox"/> Rent _____ No. Yrs.		Present Address (street, city, state, ZIP)		<input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs.	

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) \_\_\_\_\_ Own ☐ Rent ☐ No. Yrs. \_\_\_\_\_  
Former Address (street, city, state, ZIP) \_\_\_\_\_ Own ☐ Rent ☐ No. Yrs. \_\_\_\_\_

Name & Address of Employer	Self Employed <input type="checkbox"/>	Yrs. on this job	Name & Address of Employer	Self Employed <input type="checkbox"/>	Yrs. on this job
_____	_____	3.0	_____	_____	_____
Dedham, MA 02026		Yrs. employed in this line of work/profession	_____		Yrs. employed in this line of work/profession
7.0		_____	_____		_____
Position/Title/Type of Business	Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)	_____	
CNA	_____	_____	_____	_____	

Freddie Mac Form 65 7/05 Pannia Mac Form 1601 7/05  
(ITEM 7300.1 (06/06)) (Page 1 of 5 pages) GreatData™ - To Order Call: 1-800-888-8778

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	
		\$5,250.00	
Position/Title/Type of Business	Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)
Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from - to)	Name & Address of Employer
		Monthly Income	
		\$	
Position/Title/Type of Business	Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)

MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION						
Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expense	Present	Proposed
Base Empl. Income*	\$ 5,250.00		\$ 5,250.00	Rent	\$ 932.00	
Overtime			0.00	First Mortgage (P&I)		\$ 1,517.51
Bonuses			0.00	Other Financing (P&I)		832.00
Commissions			0.00	Hazard Insurance		111.78
Dividends/Interest			0.00	Real Estate Taxes		
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		
<b>Total</b>	<b>\$ 5,250.00</b>	<b>\$</b>	<b>\$ 5,250.00</b>	<b>Total</b>	<b>\$ 932.00</b>	<b>\$ 2,608.95</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
	\$

#### 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			Name and address of Company			
Cash deposit toward purchase held by:		\$	Simultaneous		\$ Payment/Months 832.00 119	\$
List checking and savings accounts below			Simultaneous			
Name and address of Bank, S&L, or Credit Union			Simultaneous			
Citizens Bank			Simultaneous			
Acct. no.	\$ 6,500.00		Simultaneous Piggyback			
Name and address of Bank, S&L, or Credit Union			ACS/MEFA		\$ Payment/Months 0	\$ 4,003.00
Citizens Bank						
Acct. no.	\$ 8,500.00					
Name and address of Bank, S&L, or Credit Union			BK OF AMER		\$ Payment/Months 36.00 30	\$ 1,067.00
Acct. no.	\$					


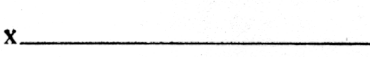




I. SUMMARY OF TRANSACTION		II. DECLARATIONS			
j. Subordinate financing	\$9,000.00	If you answer "Yes" to any questions a through i, please use continuation sheet for explanation.			
k. Borrower's closing costs paid by Seller					
l. Other Credits (explain)	3,000.00	f. Are you presently delinquent or 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.	Borrower Yes No	Co-Borrower Yes No	
m. Loan amount (exclude PMI, MIP, Funding Fee financed)	231,000.00	g. Are you obligated to pay alimony, child support, or separate maintenance?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
n. PMI, MIP, Funding Fee financed		h. Is any part of the down payment borrowed?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
o. Loan amount (add m & n)	231,000.00	i. Are you a co-maker or endorser on a note?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
p. Cash from/to Borrower (subtract j, k, l & o from l)		j. Are you a U.S. citizen?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
		k. Are you a permanent resident alien?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
		l. Do you intend to occupy the property as your primary residence? If "Yes," complete question m below.	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
		m. Have you had an ownership interest in a property in the last three years?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
		(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)?			

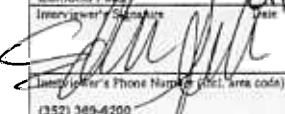
Each of the undersigned specifically represents to Lender and to Lender's actual or potential agents, brokers, processors, attorneys, insurers, servicers, successors and assigns and agrees and acknowledges that: (1) the information provided in this application is true and correct as of the date set forth 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, in me regarding the property or the condition or value of the property; and (11) my transmission of this application as an "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 	1-16-07	X 	


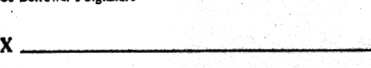
**INFORMATION FOR GOVERNMENT MONITORING PURPOSES**

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>		<b>CO-BORROWER</b>	
I do not wish to furnish this information <input type="checkbox"/>		I do not wish to furnish this information <input type="checkbox"/>	
Ethnicity:	Hispanic or Latino <input checked="" type="checkbox"/> Not Hispanic or Latino <input type="checkbox"/>	Ethnicity:	Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino <input type="checkbox"/>
Race:	American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input checked="" type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White <input type="checkbox"/>	Race:	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 <input type="checkbox"/>
Sex:	Female <input checked="" type="checkbox"/> Male <input type="checkbox"/>	Sex:	Female <input type="checkbox"/> Male <input type="checkbox"/>
To be Completed by Interviewer:		To be Completed by Interviewer:	
This application was taken by:		Name and Address of Interviewer's Employer	
<input type="checkbox"/> Face-to-face interview <input type="checkbox"/> Mail <input checked="" type="checkbox"/> Telephone <input type="checkbox"/> Internet		Mass Lending, LLC 220-8 Reservoir Street Needham, MA 02494	
Interviewer's Name (print or type)		Interviewer's Signature	
Edmond Felix			
Interviewer's Phone Number (print area code)		Interviewer's Title	
(352) 365-4200		Sales	

CONTINUATION SHEET RESIDENTIAL COAN 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: 1565960	

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
X 	1-16-07	X 	

5027794742

MASS. LENDING

01:26:27 p.m.

01-08-2007

2/3

002/003

## 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.

### Part I - Request

1. To (Name and address of employer) Human Resources [Redacted] Boston, MA 02026	2. From (Name and address of lender) Kathleen Gagliardi Mass Lending, LLC. 220-25 Reservoir Street Needham Heights, MA 02494
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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 [Signature]	4. Title Processor	5. Date 01/02/2007	6. Lender's No. (Optional)
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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) [Redacted] Boston, MA 02118	8. Signature of Applicant SEE ATTACHMENT
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### Part II - Verification of Present Employment

9. Applicant's Date of Employment 9/16/03	10. Present Position Resident Assistant	11. Probability of Continued Employment N/A
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12A. Current Gross Base Pay (Enter Amount and Check Period) <input type="checkbox"/> Annual <input type="checkbox"/> Hourly <input type="checkbox"/> Monthly <input type="checkbox"/> Other (Specify) <input type="checkbox"/> Weekly				13. For Military Personnel Only Pay Grade Type Monthly Amount Base Pay \$ Rations \$ Flight or Hazard \$ Clothing \$ Quarters \$ Pro Pay \$ Overseas or Combat \$ Variable Housing Allowance \$		14. If Overtime or Bonus is Applicable, Is its Continuance Likely? Overtime Yes <input type="checkbox"/> No <input type="checkbox"/> Bonus Yes <input type="checkbox"/> No <input type="checkbox"/> 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	Past Year				
Base Pay	\$	\$	\$				
Overtime	\$	\$	\$				
Commissions	\$	\$	\$				
Bonus	\$	\$	\$				
Total	\$	\$	\$				

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

### Part III - Verification of Previous Employments

21. Date Hired	23. Salary/Wage at Termination Per (Year)(Month)(Week)			
22. Date Terminated	Base	Overtime	Commissions	Bonus
24. Reason for Leaving	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. Signature of Employer [Signature]	27. Title (Please print or type) PR Coordinator	28. Date 1/8/07
29. Print name of person named in item 26 [Redacted]	30. Phone No. [Redacted]	

01-10-2007

Mass Lending  
220-28 Reservoir Street  
Needham, Massachusetts  
02494

[REDACTED]

Dedham, Massachusetts  
02026

To Whom It May Concern:

Please be advised that [REDACTED] has been employed with our organization since 09-16-2003. She has proven to be a valuable asset to this organization. Her responsibilities include but are not limited to patient orientation, medication management, nutrition supervision and evaluation as well as general care of daily living skills. She works varied hours with our organization and due to her length of employment and flexible work schedule has been entitled to compensation at the higher end of our pay scale; yearly salaries range from \$52,500.00 to \$68,500.00.

Regards,

[REDACTED]

Human Resource

[REDACTED]