

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 _____

I. TYPE OF MORTGAGE AND TERMS OF LOAN

Mortgage Applied for: ☐ VA ☒ Conventional ☐ Other (explain): _____ Agency Case Number _____ Lender Case Number _____
☐ FHA ☐ USDA/Rural Housing Service

Amount \$ 370,000 Interest Rate 6.625 % No. of Months 360/360 Amortization Type: ☒ Fixed Rate ☐ Other (explain): _____
☐ GPM ☐ ARM (type): _____

II. PROPERTY INFORMATION AND PURPOSE OF LOAN

Subject Property Address (street, city, state, & ZIP) _____ No. of Units 2
 1 _____ Everett, MA 02149 County: Middlesex
 Legal Description of Subject Property (attach description if necessary) _____ Year Built _____
 2 Family

Purpose of Loan ☐ Purchase ☐ Construction ☐ Other (explain): _____ Property will be: ☒ Primary Residence ☐ Secondary Residence ☐ Investment
☒ Refinance ☐ Construction-Permanent

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	<input type="checkbox"/> made <input type="checkbox"/> to be made
5	\$	\$ 358,000	Limited Cash-Out Rate/Term	Cost: \$	

Title will be held in what Name(s) _____ Manner in which Title will be held Single woman Estate will be held in: ☒ Fee Simple ☐ Leasehold (show expiration date)

Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain) _____
 Checking/Savings

III. BORROWER INFORMATION

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	DOB (mm/dd/yyyy)	Yrs. School
_____	_____	07/23/1968	12	_____	_____	_____

☐ Married ☐ Unmarried (include single, divorced, widowed) Dependents (not listed by Co-Borrower) no. 1 ages _____
☒ Separated ☐ Married ☐ Unmarried (include single, divorced, widowed) Dependents (not listed by Borrower) no. _____ ages _____

Present Address (street, city, state, ZIP) ☒ Own ☐ Rent 5 No. Yrs. Present Address (street, city, state, ZIP) ☐ Own ☐ Rent _____ No. Yrs.

Everett, MA 02149

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.

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

Borrower		IV. EMPLOYMENT INFORMATION		Co-Borrower	
Name & Address of Employer	<input type="checkbox"/> Self Employed	Yrs. on this job 11 yr(s)	Name & Address of Employer	<input type="checkbox"/> Self Employed	Yrs. on this job
		Yrs. employed in this line of work/profession 11			Yrs. employed in this line of work/profession
Position/Title/Type of Business	Business Phone (incl. area code)		Position/Title/Type of Business	Business Phone (incl. area code)	
Food caterer prep					

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	<input type="checkbox"/> Self Employed	
		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	<input type="checkbox"/> Self Employed	Dates (from-to)	Name & Address of Employer	<input type="checkbox"/> Self Employed	
		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	<input type="checkbox"/> Self Employed	Dates (from-to)	Name & Address of Employer	<input type="checkbox"/> Self Employed	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	<input type="checkbox"/> Self Employed	Dates (from-to)	Name & Address of Employer	<input type="checkbox"/> Self Employed	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	<input type="checkbox"/> Self Employed	Dates (from-to)	Name & Address of Employer	<input type="checkbox"/> Self Employed	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			Total	Combined Monthly Housing Expense	Present	Proposed
Base Empl. Income*	\$ 5,688.00	\$	\$ 5,688.00		\$	
Overtime				First Mortgage (P&I)	2,150.99	\$ 2,369.15
				Other Financing (P&I)	317.25	
				Hazard Insurance		80.00
				Real Estate Taxes	225.72	
				Mortgage Insurance		
				Homeowner Assn. Dues		
	1,200.00		1,200.00	Other:		
Total	\$ 6,888.00	\$	\$ 6,888.00	Total	\$ 2,693.96	\$ 2,749.15

* 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
Rental/1600x75%=1200	\$ 1,200.00

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

ASSETS		Cash or Market Value	LIABILITIES				Monthly Payment & Months Left to Pay	Unpaid Balance
Description			Name and address of Company				\$ Payment/Months	\$
Cash deposit toward purchase held by:		\$	LITTON LOAN SERVICING 24 GREENWAY PLAZA #712 HOUSTON, TX 77046-2408					
Acct. no.		\$ 25,000	Acct. no. [REDACTED]				* (2,376)	320,086
Name and address of Bank, S&L, or Credit Union			Name and address of Company				\$ Payment/Months	\$
CITIZENS BANK			CITIZENS BANK 1 CITIZENS DRIVE RIVERSIDE, RI 02886					
Acct. no.		\$	Acct. no. 1 [REDACTED]				* 1,429	47,666
Name and address of Bank, S&L, or Credit Union			Name and address of Company				\$ Payment/Months	\$
			EASTERN BK ONE EASTERN PLACE 195 MARKET ST LYNN, MA 01901					
Acct. no.		\$	Acct. no. 7 [REDACTED]				302	8,836
Name and address of Bank, S&L, or Credit Union			Name and address of Company				\$ Payment/Months	\$
Acct. no.		\$	CHASE 201 N WALNUT STREET MAILSTOP DE1-1027 WILMINGTON, DE 19801					
Stocks & Bonds (Company name/number description)		\$	Acct. no. [REDACTED]				146	6,926
Life insurance net cash value		\$	Name and address of Company				\$ Payment/Months	\$
Face amount: \$			GEMB/GAP P.O. BOX 981400 C10T EL PASO, TX 79998					
Subtotal Liquid Assets		\$ 25,000	Acct. no. [REDACTED]				10	156
Real estate owned (enter market value from schedule of real estate owned)		\$ 600,000	Name and address of Company				\$ Payment/Months	\$
Vested interest in retirement fund		\$	Acct. no.					
Net worth of business(es) owned (attach financial statement)		\$	Alimony/Child Support/Separate Maintenance Payments Owed to:				\$	
Automobiles owned (make and year)		\$	Job-Related Expense (child care, union dues, etc.)				\$	
Other Assets (itemize)		\$	Total Monthly Payments				\$ 458	
Total Assets a.		\$ 625,000	Net Worth (a minus b) =>				\$ 241,330	Total Liabilities b. \$ 383,670

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 rent 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
Everett, MA 02149	2-4PLX	\$ 600,000	\$ 367,752	\$ 1,600	\$ 3,805	\$ 0	\$
	Totals	\$ 600,000	\$ 367,752	\$ 1,600	\$ 3,805	\$	\$

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	\$	<p>If you answer "Yes" to any questions a through i, please use continuation sheet for explanation.</p> <p>a. Are there any outstanding judgments against you? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</p> <p>b. Have you been declared bankrupt within the past 7 years? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</p> <p>c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</p> <p>d. Are you a party to a lawsuit? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</p> <p>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"/> Yes <input checked="" type="checkbox"/> No (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.)</p> <p>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"/> Yes <input checked="" type="checkbox"/> No If "Yes," give details as described in the preceding question.</p> <p>g. Are you obligated to pay alimony, child support, or separate maintenance? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</p> <p>h. Is any part of the down payment borrowed? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</p> <p>i. Are you a co-maker or endorser on a note? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</p> <p>-----</p> <p>j. Are you a U. S. citizen? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>k. Are you a permanent resident alien? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</p> <p>l. Do you intend to occupy the property as your primary residence? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If "Yes," complete question m below.</p> <p>m. Have you had an ownership interest in a property in the last three years? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>(1) What type of property did you own-principal residence (PR), second home (SH), or investment property (IP)? <u>PR</u></p> <p>(2) How did you hold title to the home-solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)? <u>S</u></p>	Borrower	Co-Borrower	
b. Alterations, improvements, repairs			Yes	No	
c. Land (if acquired separately)					
d. Refinance (incl. debts to be paid off)	367,752.00				
e. Estimated prepaid items	2,401.35				
f. Estimated closing costs	5,530.00				
g. PMI, MIP, Funding Fee					
h. Discount (if Borrower will pay)					
i. Total costs (add items a through h)	375,683.35				
j. Subordinate financing					
k. Borrower's closing costs paid by Seller					
l. Other Credits (explain)					
m. Loan amount (exclude PMI, MIP, Funding Fee financed)	370,000.00				
n. PMI, MIP, Funding Fee financed					
o. Loan amount (add m & n)	370,000.00				
p. Cash from/to Borrower (subtract j, k, l & o from i)	5,683.35				

IX. ACKNOWLEDGEMENT AND AGREEMENT	
<p>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.</p> <p>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.</p>	
Borrower's Signature X	Date 12/8/06
Co-Borrower's Signature X	Date

X. INFORMATION FOR GOVERNMENT MONITORING PURPOSES	
<p>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.)</p>	
<p>BORROWER <input type="checkbox"/> I do not wish to furnish this information</p> <p>Ethnicity: <input checked="" type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino</p> <p>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</p> <p>Sex: <input checked="" type="checkbox"/> Female <input type="checkbox"/> Male</p>	<p>CO-BORROWER <input type="checkbox"/> I do not wish to furnish this information</p> <p>Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino</p> <p>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</p> <p>Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male</p>
<p>To be Completed by Interviewer</p> <p>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</p>	<p>Interviewer's Name (print or type) Joanne Grigoriadis</p> <p>Interviewer's Signature </p> <p>Interviewer's Phone Number (incl. area code) 781-433-8692</p> <p>Date 12/8/06</p>
<p>Name and Address of Interviewer's Employer Mass Lending 220-28 Reservoir St Needham Heights, MA 02494 (P) 781-433-8692 (F) 781-433-8699</p>	

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:

Co-Borrower:

Agency Case Number:

Lender Case Number:

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 X	Date 12/8/06	Co-Borrower's Signature X	Date
----------------------------------	-----------------	-------------------------------------	------

FROM

FAX NO.

Dec. 14 2006 10:24AM P2

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 (MVA); 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 13 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.

Part I - Request

1. To (Name and address of depository) CITIZENS BANK 1188 CONCORD STREET NEWTON MA 02459	2. From (Name and address of lender)
---	--

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	5. Date	6. Lender's No. (Optional)
------------------------	----------	---------	----------------------------

7. Information To Be Verified			
Type of Account	Account In Name of	Account Number	Balance
 	 	 	\$
 	 	 	\$
 	 	 	\$
 	 	 	\$

To Depository: 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) Everett, MA 02149	9. Signature of Applicant(s)
--	----------------------------------

Altered using black pen ink and "white out" liquid.

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 - Previous Two Months	Date Opened	
Checking		15,900	10,199	7/29/04	
		\$	\$		
		\$	\$		
		\$	\$		

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 page paid-in full in item 11 above.)

13. If the account(s) on this 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) ABM	16. Date 12/14/06
17. Please print or type name signed in item 14 	18. Phone No. 	

CALYX Form v04.fm 12/86