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's resides on the subscience of the spouse of the s pr In

If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit (sign below):

wrtgage VA Conventional Other (explain): Agency Case Number Lender Case piled for: FHA USDA/Rural Housing Service 5100010 ount Interest Rate No. of Months Amortization Fixed Rate Other (explain): 375,000.00 11.1750360 Type: GPM X ARM (type): 2/38 40Yr St bject Property Address (street, city, state & ZIP) . MILTON. MA 02186 gal Description of Subject Property (attach description if necessary) rpose of Loan Y Purchase Construction-Permanent Other (explain): .	224
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Sal Security Number Home Phone (Incl. area code) DOB (mm/dd/yyyy) Yrs. School (mm/dd/yyyy) 05/01/1956 14	yy) Schoo
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Exhibit 8

ross Monthly Income	Borrower	Co-Borrowe	r Total	Combined Monthly Housing Expense	Present	Proposed
ase Empl. Income*	\$ 8,500.00) \$	\$ 8,500.00	Rent	\$ 1,300,00	
vertime				First Mortgage (P&I)		\$ 3,533.4
nuses				Other Financing (P&I)		
mmissions				Hazard Insurance		58.0
vidends/Interest				Real Estate Taxes		298.1
t Rental Income				Mortgage insurance		
the notice in "describe				Homeowner Assn, Dues		
er income," below)				Otherood		
tal	\$ 8.500.00		\$ 8.500.00	Total	\$ 1,300,00	\$ 3.889.7
			documentation such as tax re			
Describe Other I	Income Notice:	Allmony, child suppor	rt, or asperate maintenance in	ncome need not be reveale	d if the Borrower (B)	
10		or Co-Borrower (C) do	es not choose to have it cons	idered for repaying this l	DAR,	Monthly Amoun
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5 1 5 S S		III SECTION	and the second second second	And the second second	Contractor of the second	
ALCON DUCTOR	10 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1		VI. A55ETS AND LIABIL		Il and the second	and the state of a
a Statement and any	applicable suppo	arding schedules may 5	e completed jointly by both	married and unmarried	Co-Borrowers if their	assets and debilits
juired, It the Co-Barro	ower section was	completed about a no	e completed jointly by both and fairly presented on a n-applicant spouse or other	r person, this Statement	and supporting sche	dules must be comp
out that abouse or oth	er person also.				Completed	Jointhy X Not
ASSETS	в Т	Cash or Market	Lisbilities and Fledged something debts, include	Assets. List the utstitut	's name, address, an	C ADDIAL AUTOM! 1
acription		Value	child support, study piedge	es, etc. Use sentinuation a	Aset, If Ascassary, Indi	nate by (") those land
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Schedule of Real	Estate Owned	l (if additi	onal		I. ASSETS AND L es are owned, use co		£d}			
Property Address (enter or R if rental being held	S If sold, PS if per for income)	nding sale	•	Type of Property	Present Market Value	Amount of Mortgages & Liens	Gross Rental Income	Mortgage Payments	Insurance, Maintenance, Taxes & Miso.	Net Rental Income
			č.,		\$	\$	\$	\$	\$	\$
•										
	1									
				Totals	\$	\$	\$	\$	\$	\$

a. Purchase brice	\$ 375,000.00	If you answer "Yes" to any questions a through i.	Berry		Ca-Barrey	
 Alterations, Improvements, repairs Land (If acquired separately) Befinance (Inst. debts to be paid off) Estimated prepaid items 	3.784.70	If you answer "Yes" to any questions a through 1, pissae use continuation sheet for explanation. a. Are there any outstanding judgments against you? b. Have you been declared bankrupt within the past 7 years? c. Have you had property foreclosed upon or given title or deed in Neuthered in the Lat 7 years?		N X X	Y N	÷
Estimated closing costs p. PMI, MIP, Funding Fee Discount (If Boirower will pay) Total costs (and Parts a Wraugh h)	9,397,19	d. Are you a party to a lawsuiff e. Have you directly brindirectly been obligated on any loan white transfer of fills in Seu of forediseure, so judgment? (This wor borne morpage loans, SBA loans, home improvement to manufactured (mobile) home ones, any morpage, financial	and inclu-	duinet	ich loans	j a
 Butterdinate financing Bottower's closing goats paid by Seller 	200.101.00	pursantee. If "Yes," provide seads, including date, name, and address of Lander, FFA or VA case number, if any, and reasons for the action. If Are you presently defineuence or in default on any Federal deb or any drive low, merglage, financial obligation, bond, or loam.		x		-
I. Other Credits (explain) EARNEST MONEY	1,000.00	pursence? If "Yee," give datals as described in the preceding question. 4. Are you obligated to pey elimony, ohlid support, or separata minimearce? h. Is any part of the down payment borrowed?		X X X	BF	
		 Are you a co-maker or endorser on a note? Are you a U.B. citizen? Are you a U.B. citizen? Are you a permanent realdent allen? 	XX	F		
m. Loan amount (exclude PMI, MIP, Funding Fee linenced)	375,000.00	 Do you intend to occupy the property as your primary residence? If Yes," complete question m below. 	X			
n. PMI, MIP, Funding Fee financed		 m. Have you had an ownerably interest in a property in me last three years? 				-
c. Loan amount (add m & n)	375,000,00	 (1) What type of property did you own principal residence (PR), second home (SH), or investment property (IP)? 	PR	-		1
 Gash fromito Borrower (subtract), X, I & o from I) 	12,181.89	(2) How did you hold the to the home - solely by yoursel (5), jointy with your spouse (5P), or jointly with another person (0)?		-		

IX ACKNOWLEDGEMENT AND AGREEMENT.

IX ACKNOWLEDGEMENT AND AGREEMENT

IX ACKNOWLEDGEMENT

I

Borrower's Sleep	ine .		Deta	Co-Borrower's	Ignatu		Date	_
×			b9/15/00	x			9/8/	2006
Contraction of the local division of the loc	al and the second		TION FOR GOVER		AING P	UNPOSES	International Property	COLUMN STREET
check more than a check more than a	an the basis of this is the designation. If yo	alurmation, ar an what ou do not furplak when	her you shoose to furnis tilly, race, or eet, unde	th it. If you furnish the ' Federal regulations,	chormati	an, plaase provide both	enter's compliance with a lis law provides that a lend shaking and rake. For has a information on the beak wow, (Lander must review)	ler may be
BORROWER		o furnish this informatio		CO-BORROW	ER		the second s	
Ethniolty:	Historia of La	rina X hat idan	asio or Latino	Ethniolty:	-	I do not wish to furnis	Prese la construction de la cons	
Races	American) Inda or Alaxea Nach Nathre Howald Other Pacific	an Asian	Atrisan American	Race:	-	American Indian or Alsoka Native Native Hawakan or	Asian Atri	the or ident
Bext	X Female	Male		Sext	-	Cittar Pacific Islander	White No.	
To be Completed This application Face-to-fa Mail Telophone Internet	waa taken by: Iosi interview	Interviewante Marge Liss Rend Interviewant Time Interviewante Phone 781-433-8502	(print of type)	09/15/00 Date 2009)	Massi 220-21 Needl (781)4	and Address of Interv LLC I Reservoir Street Vern. MA 02434 33-6592 23-8699	and the second sec	
21N (050	7) Page 3 of 4						Freddle Max Fo Fantie Max Form	tm 66 7/01

Exhibit 8

	CONTINUATION SHEET/REBIDENTIAL LOAN APPLICATION	
Use this continuation sheet if	Borrower:	Agency Case Number:
you need more space to complete the Residential Loan		
Application. Mark B for Borrower or C for	Co-Borrower:	Lender Case Number:
Co-Borrower.		5100010224

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e fully understand that it ts as applicable under the rower's Signature:	is a Federal crime punishab provisions of Title 18, Unit	ble by fine or imprisonred States Code, Section	nent, or both, to knowingly make any false st on 1001, et seq.	atements concerning any of the abo
Huatter		Date	Co-Borrower's Signature:	Date

	Date	Co-Borrower's Signature:	Date
X		X	
	9/8/2006		9/8/2006
Freddle Mac Form 65 7/05			

Freddie Mac Form 65 7/05 Fannie Mae Form 1003 7/05

	\bigcirc	
Use this continuation sheet if you need more space to	t/Residential Loan Application	Agency Case Number:
complete the Residential Loan Application. Mark B for Borrower or C for Co-Borrower.	Co-Borrower:	 Lender Case Number: 5100010224

EXPLANATION OF DECLARATIONS FOR BORROWER #1

OUTSTANDING JUDGEMENTS

BANKRUPTCY

FORECLOSURE

PARTY TO A LAWSUIT

DIRECTLY / INDIRECTLY INVOLVED

DELINQUENT OR IN DEFAULT

ALIMONY / CHILD SUPPORT / SEPARATE MAINTENANCE

DOWN PAYMENT BORROWED

CO-MAKER / ENDORSER ON A LOAN Unknown

lorrower's Signature:	Date	Co-Borrower's Signature:	Date
	9/8/2006	×	9/8/2006



continuation sheet if you	Contlinuation Sheet/Residen	Agency Cans faunder:
continuation sheet if you re space to complete the fail Loan Application, or Domower or C for wer.	Со-Вотониц	
perter.		Lender Case Number: 5100010224
		5100010224
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Under Massachusetts statute, Mass GEN L ch 184, Section 17B, you, the Borrower are entitled to know the following:

1. The responsibility of the attorney for the Lender is to protect the interest of the Lender.

You, the Borrower, may at your own expense, engage an attorney of your own selection to represent your interests in this transaction.

The approximate expiration date of the Note is October 1, 2036

At the 11.1750 rate of interest,

Please be aware that as of the expiration date of the Note, we the Lender may demand payment of said Note, may rewrite the Note by agreement at greater or lesser rate of interest, or may, by agreement, allow payments to be made on said note at the same, or a lesser or a greater rate of interest.

We fully understand that it is a Federal on most the provisions of Title 15, United State	te puristiable by fine or imprisonment, or bo a Code, Section 1001, et seq.	offi, to knowingly make any false statements of	oncerning any of the above facts as applicable
Sonowar's Digneture:		Co-Borrower's Signature:	and the second sec
x	8/8/2005	x	Certa

Freddle Mac Form 65 01/04

Page 6 of 5

9/8/2006 (5000)

Exhibit 8

5100010224

» Statement of Assets and Liabilities

	(Supplem	ent of Assets and Liabilities ent to Residential Loan Application)		
Name	B			
The following information is provided to	complete and become	a part of the application for a mortgage in the amo	37	5,000.00
with Interest at 11.17 Subject Property Address (street, city,	59 %, for a term o		and to be secured by p	
	MA D	2186		
.egal Description of Subject Property (SEE ATTACHED LEGAL DES	attach description if nec	9838ry)		······································
This Statement and any applicable sup	porting schedules may b	ASSETS AND LIABILITIES		
sufficiently joined so that the Stateme equired. If the Co-Borrower section wa about that spouse or other person also	nt can be meaningfully as completed about a no	e completed jointly by both married and unmarrie and fairly presented on a combined basis; othe n-applicant spouse or other person, this Stateme	rwise, separate State	
ASSETS	Cash or Market Value	Liabilities and Piedged Assets. List the cred outstanding debts, including automobile loans, re- child support, stock piedges, etc. Lies continuetor	Completed	Jointly X Not Jointlind account number for all
Description Cash deposit toward purchase held by:	8	which will be satisfied upon sale of real estate owne	d or upon refinancing of t	
		LIABILITIES Name and address of Company	Monthly Payment & Monthe Left to Pay \$ Payment/Months	Unpaid Balance
List checking and savings account frequencies of Bank, S&L, or Cruteria and address of Bank, S&L, or Cruteria and Saving Sa	nts below edit Union	WASH MUTUAL/PROVIDIAN		•
			29	954.00
		Acct.	1	
Acct. no.	·····	Name and address of Company	\$ Payment/Months	\$
Name and address of Bank, S&L, or Ore	s edit Union	BANK OF AMERICA	15	162.00
			1	102.00
		Acct	1	
Acci. no.		Name and address of Company	\$ Payment/Months	•
Name and address of Bank, S&L, or Cri		· · · · · · · · · · · · · · · · · · ·		
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Aost. no. Name and address of Bank, S&L, or Ord Aost. no. Stocks & Bonda (Company name/number & description) Life Insurance net cash value ace amount: \$ Bubtotal Liguid Assets Real estate owned (enter market value rom schedule of real estate owned)	sdit Union	Acot.		•
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Freddie Mac Form 85A/Rev. 7/05 Fannie Mae Form 1003A/Rev. 7/05 VMD-21L (0507) Page 1:6f 2 VMP Monnene Solution

Initiat VMP Mortgage Solutions, Inc. (800)521-7291



5100010224

			ASSETS AND LIA	BILITIES (cont	d)			
schedule of Real Estate Owned (If addit	ional	properti	es are owned, use co	ntinuation 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.	Re
			\$		\$	\$	\$	\$
		Totals	\$	\$	\$	\$	\$	\$
Alternate Name				Creditor Name			Account Numbe	ər
			and a second					
			*					

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) he 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 provided in this application is true and or the date set forth opposite more structure, and mater and the 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, the or imprisons or to fuel as United States Code, sci. 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, and/or a testing a residential and/or an electronic record of this application, where or not the Loan is approved; (7) the Lender, neal its agents, brokers, insurers, servicesrs, successors and assigns may continuously rely on the information contained in the application, and it and obligated to amend and/or supplement the information provided in this application is an adact the Lender, its servicers, insurers, servicers, successors and assigns may continuously rely on the information to one or more consumer reporting agencies; (9) ownership of the Loan and/or administration of the Loan and/or administration of the Loan and/or administration on the Loan addrow adention as an electronic record with application to one or more consumer reporting agencies; (9) ownership of the Loan and/or administration of the Loan and/or administration of the Loan in sportscale for a sports, insurers, servicers, servicers, accessors or assigns has made any representation contai

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		9/8/2006	x		9/8/2006	
	TC	BE COMPLETE	D BY INTERVIE	WER		
This application was taken by:	Interviewer's Name (print or type) GREG MCNEIL 9/8/2006			Name and Address of Interviewer's Emplo Mass Lending LLC	oyer	
Face-to-face interview Mail	Interviewer's Signature		Date	121 Harvard Ave Ste 2R		
Telephone Internet	Interviewer's Phone Number (incl. area code) 617-202-6700			Allston, MA 02134		

Freddie Mac Form 65A/Rev. 7/05 Fannie Mae Form 1003A/Rev. 7/05

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