

New England Merchants Corp

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 will not be used as a basis for loan qualification, but his or her liabilities must be considered because the 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.

I. TYPE OF MORTGAGE AND TERMS OF LOAN					
Mortgage	<input type="checkbox"/> VA	<input checked="" type="checkbox"/> Conventional	<input type="checkbox"/> Other (explain)		
Applied for:	<input type="checkbox"/> FHA	<input type="checkbox"/> USDA/Rural Housing Service	Agency Case Number		Lender Case Number
Amount	Interest Rate	No. of Months	Amortization	<input checked="" type="checkbox"/> Fixed Rate <input type="checkbox"/> Other (explain)	
\$ 108,500.00	6.000 %	360	Type:	<input type="checkbox"/> GPM <input type="checkbox"/> ARM (type)	
II. PROPERTY INFORMATION AND PURPOSE OF LOAN					
Subject Property Address (street, city, state, & ZIP)					No. of Units
[REDACTED] Ware, MA 01082 County: Hampshire					1
Legal Description of Subject Property (attach description if necessary)					Year Built
See Preliminary Title Report					1966
Purpose of Loan: <input type="checkbox"/> Purchase <input type="checkbox"/> Construction <input type="checkbox"/> Other (explain):			Property will be:		
<input checked="" 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)
	\$	\$	\$	\$	\$
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	
1999	\$ 92,000.00	\$ 102,622.00	No Cash-Out Rate/Term	Cost \$	
Title will be held in what Name(s)			Manner in which Title will be held		Estate will be held in:
[REDACTED]			Single woman		<input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold (show expiration date)
Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain)					

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]	03/12/1966-10/19/042	[REDACTED]	[REDACTED]	//
<input type="checkbox"/> Married <input checked="" type="checkbox"/> Unmarried (include single, divorced, widowed)	Dependents (not listed by Co-Borrower) no. ages		<input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed)	Dependents (not listed by Borrower) no. ages	
<input type="checkbox"/> Separated			<input type="checkbox"/> Separated		
Present Address (street, city, state, ZIP) <input checked="" type="checkbox"/> Own <input type="checkbox"/> Rent No. Yrs. 8Y			Present Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent No. Yrs.		
[REDACTED]			[REDACTED]		
Mailing Address, if different from Present Address			Mailing Address, if different from Present Address		
[REDACTED]			[REDACTED]		
If residing at present address for less than two years, complete the following:					
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.		
[REDACTED]			[REDACTED]		

Borrower			Co-Borrower		
Name & Address of Employer <input type="checkbox"/> Self Employed			Name & Address of Employer <input type="checkbox"/> Self Employed		
[REDACTED]			[REDACTED]		
Yrs. on this job 11Y			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)	
Purchasing	[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			Name & Address of Employer <input type="checkbox"/> Self Employed		
[REDACTED]			[REDACTED]		
Dates (from-to)			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			Name & Address of Employer <input type="checkbox"/> Self Employed		
[REDACTED]			[REDACTED]		
Dates (from-to)			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)	

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V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION						
Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expense	Present	Proposed
Base Empl. Income*	\$ 2,200.00	\$	\$ 2,200.00	Rent	\$	\$
Overtime				First Mortgage (P&I)	725.00	650.51
				Other Financing (P&I)		
				Hazard Insurance	30.00	30.00
				Real Estate Taxes	165.00	
				Mortgage Insurance		
				Homeowner Assn. Dues		
				Other:		
	\$ 2,200.00	\$	\$ 2,200.00	Total	\$ 920.00	\$ 845.51

* Self Employed Borrower(s) may be required to provide additional documentation such as tax returns and financial statements.
Described 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
B	\$


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 spouse, this Statement and supporting schedules must be completed about that spouse also.

ASSETS		Cash or Market Value	LIABILITIES		Completed <input type="checkbox"/> Jointly <input checked="" type="checkbox"/> Not Jointly
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			Name and address of Company	Monthly Payment & Months Left to Pay	Unpaid Balance
Western Mass Employees Credit Union			CITIMORTGAGE	\$ Payment/Months	\$
				*920.00 360	*102,622.00
Acct. no.	\$ 9,000.00		Acct. no.		
Name and address of Bank, S&L, or Credit Union			Name and address of Company	\$ Payment/Months	\$
Banknorth N.A.			FORD MOTOR CREDIT	271.00 54	11,137.00
Acct. no.	\$ 4,000.00		Acct. no.		
Name and address of Bank, S&L, or Credit Union			Name and address of Company	\$ Payment/Months	\$
			BANKAMERICA	10.00	340.00
Acct. no.	\$		Acct. no.		
Name and address of Bank, S&L, or Credit Union			Name and address of Company	\$ Payment/Months	\$
			CHASE MANHATTAN	10.00	44.00
Acct. no.	\$		Acct. no.		
Stocks & Bonds (Company name/number & description)			Name and address of Company	\$ Payment/Months	\$
Life insurance net cash value	\$		Name and address of Company	\$ Payment/Months	\$
Face amount: \$	\$ 13,000.00				
	\$ 190,000.00		Acct. no.		
	\$		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	\$ 291.00	
Total Assets a.	\$ 203,000.00		Net Worth (a minus b)	\$ 88,857.00	Total Liabilities b. \$ 114,143.00

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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:	

I have fully understood 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
	7/21/05	X	

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WORKSHEET FOR THE UNIFORM RESIDENTIAL LOAN APPLICATION
Applied for: ☐ FHA ☒ VA ☒ Conventional ☐ Other (explain):
Agency Case Number: 1234 Lender Case Number: 1234
Housing Service

Amount: \$84,500.00 Interest Rate: 7.00% No. of Months: 360 Amortization: ☐ Fixed Rate ☒ Other (explain): HELOC
Type: ☐ GPM ☐ ARM (Type)

SUBJECT PROPERTY ADDRESS AND PROPERTY INFORMATION AND PURPOSE OF LOAN
Subject Property Address (street, city, state, & ZIP):
Legal Description of Subject Property (attach description if necessary):
SEE PRELIMINARY TITLE REPORT

Year Built: 1966

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

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):
Equity On Subject Property

Borrower: 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: 12
03/12/1959

☐ Married ☒ Unmarried (include single, divorced, widowed)
☐ Separated
Dependents (not listed by Co-Borrower): no. ages: 0

Present Address (street, city, state, ZIP): ☒ Own ☐ Rent No. Yrs.: 8Y

Mailing Address, if different from Present Address: 24 Kelly Road, MA 01004

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.:

Borrower: IV. EMPLOYMENT INFORMATION
Name & Address of Employer: ☐ Self Employed Yrs. on this job: 11Y
Yrs. employed in this line of work/profession: 11

Position/Title/Type of Business: Purchasing Business Phone (incl. area code):
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: ☐ Self Employed Dates (from-to):
Monthly Income: \$

Position/Title/Type of Business: Business Phone (incl. area code):

Name & Address of Employer: ☐ Self Employed Dates (from-to):
Monthly Income: \$

Position/Title/Type of Business: Business Phone (incl. area code):

Name & Address of Employer: ☐ Self Employed Dates (from-to):
Monthly Income: \$

Position/Title/Type of Business: Business Phone (incl. area code):

Name & Address of Employer: ☐ Self Employed Dates (from-to):
Monthly Income: \$

Position/Title/Type of Business: Business Phone (incl. area code):

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;

* Self Employed Borrower(s) may be required to provide additional documentation such as tax returns and financial statements

R/R	Monthly Amount
	\$

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 spouse, this Statement and supporting schedules must be completed about that spouse also.

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VI. ASSETS AND LIABILITIES (cont.)

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	Value	Liabilities
[REDACTED]	H SFR	\$	\$
Totals		\$ 190,000.00	\$

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

a. Purchase Price

b. Alterations, improvements, repairs \$0.00

c. Land (if acquired separately) 0.00

d. Refinance (incl. debts to be paid off)

e. Estimated prepaid items

f. Estimated closing costs 1,800.00

g. PMI, MIP, Funding Fee

h. Discount (if Borrower will pay)

i. Total costs (add items a through h) 1,000.00

j. Subordinate financing

k. Borrower's closing costs paid by Seller

l. Other Credits (explain)

m. Loan amount (exclude PMI, MIP, Funding Fee financed) \$1,500.00

n. PMI, MIP, Funding Fee financed

o. Loan amount (add m & n) \$1,500.00

p. Cash from / to Borrower (subtract j, k, l & o from i) -80,500.00

VIII. DECLARATIONS

If you answer "Yes" to any questions a through l, please continue on sheet for explanation.

a. Are there any outstanding judgments against you? Yes ☒ No ☐

b. Have you been declared bankrupt within the past 7 years? Yes ☒ No ☐

c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years? Yes ☒ No ☐

d. Are you a party to a lawsuit? Yes ☒ No ☐

e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? (This would include such loans as home mortgages, auto 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, PHA or VA case number, if any, and reasons for the action.) Yes ☒ No ☐

f. Are you presently delinquent or in default on any Federal debt or any other debt? If "Yes," give details as described in the preceding question. Yes ☒ No ☐

g. Are you obligated to pay alimony, child support, or separate maintenance? Yes ☒ No ☐

h. Is any part of the down payment borrowed? Yes ☒ No ☐

i. Are you a co-maker or endorser on a note? Yes ☒ No ☐

j. Are you a U.S. citizen? Yes ☒ No ☐

k. Are you a permanent resident alien? Yes ☒ No ☐

l. Do you intend to occupy the property as your primary residence? If "Yes," complete question m below. Yes ☒ No ☐

m. Have you had an ownership interest in a property in the last three years? Yes ☒ No ☐

(1) What type of property did you own - principal residence (PR), second home (SH), or investment property (IP)? PR ☒ SH ☐ IP ☐

(2) How did you hold title to the home - solely by yourself (S), jointly with your spouse (SP), or jointly with another person (JP)? S ☒ SP ☐ JP ☐

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 material or negligent misrepresentation of this information contained in this application, and/or a criminal offense involving, but not limited to, fraud or intentional or recklessness, shall constitute a violation of the provisions of Title 15, United States Code, Sec. 1001, in this regard; (2) the loan requested pursuant to this application (the "Loan") will be secured by a mortgage or deed of trust on the property described herein; (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 used as a primary residence; (6) any terms or service of the Loan may vary or modify any information contained in the application from any source named in this application, and Lender, its successors or assigns may retain the original and/or electronic record of this 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; (7) the Lender and its agents, brokers, insurers, 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 owner or servicer of the Loan 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 credit reporting agencies; (9) insurers, servicers, successors or assigns have made any representation or warranty express or implied, to me regarding the property or the condition or value of the property; and (10) 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.

Borrower's Signature: [Signature] Date: 8-23-05 Co-Borrower's Signature: [Signature] Date: [Blank]

X. INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The following information is requested by the Federal Government for certain types of loans made to a dwelling in order to ensure 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 discriminate neither on the basis of this information, nor 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 wish to furnish ethnicity, race, or sex, under Federal regulations, this lender is required to note the information on the basis of visual observation or surname. 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 ☐ I do not wish to furnish this information.

CO-BORROWER ☐ I do not wish to furnish this information.

Ethnicity: ☐ Hispanic or Latino ☒ Not Hispanic or Latino

Race: ☐ American Indian or Alaska Native ☐ Asian ☐ Black or African American ☒ White ☐ Native Hawaiian or Other Pacific Islander

Sex: ☒ Female ☐ Male

Interviewer's Name (print or type): Pavel Yusevich

Interviewer's Signature: [Signature] **Date:** 8/19/05

Interviewer's Phone Number (incl. area code): 413-786-3500

Name and Address of Interviewer's Employer: New England Merchants Corp, 430 Main St Suite 109, Agawam, MA 01001, (P) 413-786-3500, (F) 413-786-3630