## EXHIBIT 5

Uniform Residential This application is designed to be Applicants should complete this for information must also be provided (as a person other than the Borrower qualification or the income community property rights pursuant his or her liabilities must be considerights pursuant to applicable law a property is located in a community of the commu	a completed by them as "Borrower" of and the appropriate (including the Borrower or assets of the to state tew will no pred because the sport of and Borrower reside property state, or the property state, or the and Borrower residence.	e applicant(s) or "Ca-Borrowi box chocked) in ower's spouse of be used as a pouse or other or in a commune e Borrower is re	when	the income ed as a basi her person loan qualific s community by state, the	or asset s for loa who ha atlon, bu propert s securit	is joinn is ut ut ut		ch agree ti	oint credit, Borrower and nat we intend to apply for
in a community property state as a b	asis for repayment	of the loan.	OTORDE	ANGTER	KS OF	LOAN	10 1 10 To 10 10 10 10 10 10 10 10 10 10 10 10 10	110100000	er en
The same of the sa	7			PALLE OF THE LAND	real top	Agency	Case Number	1.0	ndor Case Number
A Mad Same (Fig. 1)	Conventional LLL USDA/Rural Housin	l Other (explair a Service						1_1	010046848
		of Months A	mortizati	on 🗀 f	lxed Aa	10	Other (explain	-	
	8.0090360 II. PRO		уре: ВМАТІО		RPOSE			2/28	Vr IO Stated
Subject Property Address (street, clt)	r state \$ ZIP) \$ EAST DOS	TON. MA	02128						2
Legal Description of Subject Proper	y (attach description	n if necessary							Year Built 1900
Purpose of Loan Purchase  X Refinance	Construction	Permanent	Other	(explain):		[	roperty will be Primary Residence		ondary Investment
Complete this line if construct	ion or construct	ion-perman	ent loan.	nt Value of L	or Lí	b) Cost o	Improvements	Total	a + b)
Year Lot   Original Cost Acquired	Amount Exi	aling Liens	(2) (1030)	11. A 21 Ú O L					
Complete this line if this is a r	s lose		\$				·		-
Year   Original Cost	Amount Ex	sting Liens	Purpose o	f Refinance			Describe Improvements		ade to be made
Acquired			Cash	-Out/Ot	her	. [	•		
2004 s 450.000	. DO   s			····	Manner		Cost: \$ Fitle will be hold		Estate will be held in:
Title will be held in what Nama(s)							N COMM		Fee Simple
Source of Down Payment, Settleme	nt Charges, and/or	Subordinate Fi	nancing (e:	xpiain)					Leasnhold (show expiration date)
•									
	otrower.	(II. BO)	ROWER	INFORMA	TION		Co-Borrow	191	
Borrower's Name (include Jr. or Sr.				Co-Borrow	er's Nam	e (include	Jr. or Sr. If ap	plicable)	
Social Security Number Home Phot	ne (incl. area code)	ОВ	Yrs. School	Social Secu	rity Nun	nber Hon	e Phone (Incl. :	area code)	DOB Yra. School
Social Security Human	08	725/1977	School 12						2
Married X Unmarried (inclu-	de Dependents	(not tisted by Co	(16wonlog-c	Marrie	od LX	aingle, di		Dependen	ges (not listed by Borrower)
Soparated widowed)		0.00	N= V	Present Ad		widowed		Own [	Rent 2.33 No. Yrs.
Present Address (errest, city, state, Zi	PI LXL Own LL F	lent <u>2.33</u>	No. Yrs.						
				Malling Ado	trass if	different f	rom Present Ac	dress	
Mailing Address, It different from Pr	esent Address			Manning Adv					
If residing at present address	for less than two	VERIS. COM	plete the	following					
Former Address (street, city, state, Zit		Pent	No. Yrs.	Former Add	ress (str	oot, city, s	lale, ZIP)	Own .	Rent No. Yrs.
(, , , , ,	· Carowitano r							•	
		ту емр	ROYMEN	TANPORM	ATION		Ca-Borren	191	
Name & Address of Employer	Self Employed	Yrs. on thi	s job	Name & Ad	dress of	Employe		nployed	Yrs, on this job
		rs, employed	n this line						rrs. employed in this line of work/profession 5
Budden orld of the district		15 ness Phone (Incl	area code	Position/Tit	le/l'ype	of Busine	85	Busi	noss Phone (Incl. area code)
Position/Tide/Type of Business CHEF RESTAURANT	BUSH	TOTA (INC.)		KITCHE	N MAN	AG. R	ESTAURANT		
If employed in current position	n for less than tw	vo years or l	currenti	y employe	d ln mo	re than	one position	, comple	te the following: Dates (from - to)
Name & Address of Employer	Self Employed	Dates (from	n - 10)	Name & Ad	dress of	rmblo y e	Sell En	ublohaq	Datas (II OIII - 10)
								1	
		Monthly In	come						Monthly Income
		•							\$
Position/Title/Type of Business	Buell	ness Phone (Incl	. area oode)	Position/Tit	le/Type	of Busine	SS	Buel	nesa Phone (incl. area code)
Name & Address of Employer	Self Employed	Dates (from	n - to)	Name & Ad	dress of	Employe	Sell En	nployed	Dates (from - to)
	- and Cubinhan							. 1	
									Monthly Income
		Monthly In	come						S
Position/Title/Type of Business	Buelo	\$ ness Phone (Incl	. area code)	Position/Tit	le/Typa	of Busine	95	Busi	noss Phone (Incl. area code)
Cotton time ( ) be of Gamina								<del></del>	
Freddle Mac Form 85 7/06									
Fannie Mae Form 1003 7/05									
Page 1 of 4	Initials								

VMP Morigage Solutions, Inc. (800)521-7291



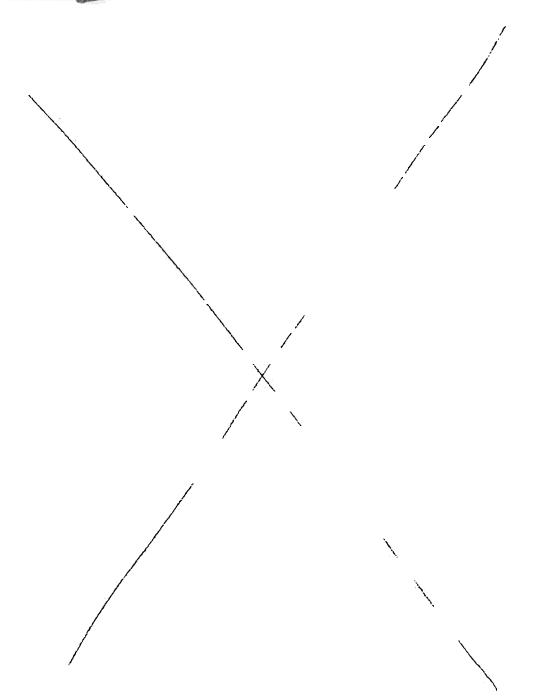
# (2,760) \$ 50,520 Total Combined Monthly Gross Manthly Income Co-Barrawet Rent Base Empl. Incomo \$ 9.440.00 \$ 5,230,00 \$ 4,210.00 First Mortgage (P&I) 3,045.00 2,700.00 Other Financing (P&I) Hazard Insurance 208.00 223.50 263.17 187.44 Mortgage Insurance Homeowner Assn. Dues Other god \$ 5,230,00 \$ 4,210.00 \$ 9,440,00 Total 3.516.17 s 3,110.94

Other (before completing, other income," bulow) Total be required to provide additional documentation such as tax returns and financial statements \* Setf Employed Barrower(e) may Describe Other Income Notice: Alimany, child support, or separate maintenance income need not be revealed if the Borrower (B) or Ce-Borrower (C) does not choose to have it considered for repaying this loan. **Monthly Amount** VI. ASGETBAND 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 achedules must be completed Completed Solid So about that spouse or other person also. Cash or Market Value ASSETS Description
Cash deposit toward purchase held by: Name and address of Company \$ Payment/Months List checking and savings accounts below WASHINGTON MUT (1/22) Name and address of Bank, S&L, or Credit Union (3045) 386,717.26 \$ Payment/Months Name and address of Company Acct. no. Name and address of Bank, S&L, or Credit Union Acci, no. \$ Payment/Months Acct no Name and address of Bank, S&L, or Credit Union Name and address of Company \$ Payment/Months Acci. no. ttid ochherrarbrakabharrache Acct. no. \$ Payment/Months Acci on. Stocks & Bonds (Company name/number & description) 15 199.00 \$ Payment/Months Name and address of Company Life insurance net cash value \$ NATIONAL CITY Face amount: \$ He 🖔 Subtotal Liquid Assets Roal estate owned (enter market value from schedule of roal estato owned) 153 5,089.00 486.000.00 \$ Payment/Months Name and address of Company Vested interest in retirement fund Net worth of business(e5) owned (attach linencial statement) AMEX Automobiles owned (make and year) 134 Alimony/entid Support/Separate Maintenance Payments Owed to: Other Assets (itemize) Job-Rolated Expense (child care, union dues, etc.) Total Monthly Paymede Attached \$ 1.094.00 Total Assets 8. | \$ 486,000.00 Nel World . P s 71 312 32 Total Liabilities b. \$414,687.68

1 781 82 1010046848

Property Address (enter S If sold, PS if pending s or A II rental being held for income)	nie	propertie Type of Froperty	P	resent tet Value	Amount of Mortgages & Liens	Gross Rental Income	Mortgago Payments	Insulance, Maintonance, Taxes & Misc.	Net Rental Incom
	2-4	5	486	000	386717	\$	<u> </u>	250 s	\$
								1	
	<u>-</u> j	20000	485	000	386717		3045	250	
List any additional names under which credit I		Totals S outly been			cate appropriate cred	itor name(s) and			\$
Vileturia adulo					Creditor Name			Account Number	
WE DETAILS OF THANS	ia Critic	N of a				VIII. DECL	PROTAR		
a. Purchase price	\$				newer "Yes" to a			Borzewer	Ca-Borraw
b. Alterations, Improvements, repairs					ero any outstanding	,		Yee No	Yes No
c. Land (if acquired soperately)			~		ou been declared b		-	, 片片 <u>片</u>	
d. Relinance (incl. debts to be paid off)	38	9,194			ou had property for thereof in the last 7				lli- l <del>t</del>
Estimated prepaid Items Estimated closing costs		2.646 1.411			thereof in the last 7 u a party to a lawsui				
PMI, MIP, Funding Fee		1191		e. Have	ou directly ar indire	ctly been obliga	led on any loan	which resulted i	n foreçlasure
h. Discount (if Borrower will pay)				transfe	er of title in lieu of i mortoage loans, i	loreciosure, or j SBA lozna, hor	udgment? (This ne improveme	s would include : nt loans, educa	such loans a Ltional loans
. Total costs (add items a through h)	40	13.252	.03_	manvil	ou directly or indire or of title in lieu of I mortgage loans, t actured (mobile) ha title. If "Yos," provic	ime loens, any i le detalls, includ	nortgage, finar Ing date, name	icial obligation,	bond, or los
. Subordinate financing				l Spries	s of Lender, FHA s for the action.)	or VA case n	umber, if any,	and X	
k. Borrower's closing coats paid by Seller				I. Are vo	u presently delinous	ent or in default	on any Foderal	debt	
l. Other Credits (explain)				guarar	other loan, mortgag itee? If "Yes," give o	jetails as descri	ped in the prece	eding	
				g. Are yo	on. u obligated to pay ai	limony, child sup	port, or separa	· X	<u> </u>   X
				mainte	nance? part of the down pay	•	, ,		- <b>X</b> -
				· ·	v a co-maker or end			<u> </u>	
					a U.S. citizen?			<del>                                    </del>	
					u a permanent resid	ent allen?		X  -	
The second of the state of the				I. Do vo	u Intend to occu	py the propert	y as your		
n. Loan amount (exclude PMI, MIP, Funding Fee (inanced)	Αń	5.000	an I	prima	ry residence? If "	Yes," complete	question m belo		
PMI, MIP, Funding Fee linanced		2.000	<u> </u>	m. Have y	ou had an ownershears?	ip interest in a	property in the	last X	
Loan amount (add m & n)	40	5,000	.00	(1) Wi	ears? nat type of property R), second home (Si w did you hold title	did you own H), or investmen	principal reside	PR_	PB
o. Cash Irom/to Borrower		1,747		(2) Ho	w did you hold tille , jointly with your s	to the homo	solely by your	ther 0	0
(subtract j, k, l & o from l)	are services (2)			pe	rson (O)?				
					ENT AND AGREE				-1
Each of the undersigned specifically represents to agreed and acknowledges that: (1) the information disrepresentation of this information contained in	n provide	of in this ap	plication	is true and	correct as of the date	sel forth opposite	my signature and	that any intention	al of nagligan
ov misropresentation that I have made on this a	ppileation	s. analor is	s crimina.	Epocation i	eclusing, but not time	ed in, time of impri	nonment or boto	under the provision	na of Title to
imined States Code, Sec. (00), at eq.; (2) the lead inpulcation; (3) the property will not be used for an normage lean; (ii) the property will be eccapied as	y Regal (	r probiblie	a prices	e or use: (4)	til tratements mede i	in this application	e or deed of the p	on the properly de ourpose of obtainst	escribacia in intr g a repléentia
it this scottcation, whither or not the Loan is appr	nt/9001 (7)	The Lende	生 医白白 田士	ngenia, pro-	core, industry, correct	E. ELICHDESDIE, AND	grandus mak cou	numbered to the purpose of	ne information
contained in the application, and I am obligated t should change prior to closing of the Loan; (8) in t	ha avent	that my na	VMADIS C	on the Loan !	recome delinguent, the	o Lender. IIC servi	CATS. BUCCOSSOTS O	or assigns may, in	addition to any
other rights and remedies that it may have relating	g to auch	delinquen	cy, repor	ny name a	ind account information	n to one or more one; (10) nother La	onsumót repottif aga alt non rebot	ig agencies; (9) ov nis, brokers, insur	mership of the
uccossors of assigns has made any representation this application as an "electronic record" controlled transmission of this application of this application of the ap									
ecordings), or my tacsimile transmission of this appeared delivered containing my original written signs	plication	containing	a faction	nile of my sig	natute, shall be as all	ectiva, enforceabl	n and valld as it a	pppor vetsion of t	his application
cknowledgement. Each of the understaned bareh	ov ackn <del>ov</del>	vledaes the	t any ow	ner of the Le	an, ita sorvicera, succ	easors and assign	s, may verify or re	everily any informa	tion contained
n this application or obtain any information or da	ia relatio	g to the Lo	an, for a	ny legitimat	e business purpose th	think any source	including a sour	e aint ol beman so	
rangumet tapottina agoncy.									pplication or a
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	<u> </u>	Ī	Date 61	/13/06	Co-Borrower's Si			Date	polication or a
		į		/13/06 2006					pplication or a
lorrower's Signature			1/9/	2006	Co-Borrower's Signature	gnature	Bully pells and		polication or a
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Sorrower's Signature	detal Go	MATION	1/9/	2006 SOVERNI	Co-Borrower's Signature of the	grature	onitor the lende	1/	, 1/3/c.4 9/2006
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he following information is requested by the Fe poortunity. Tair housing and home mortigage disc scriminate either on the basis of this information teck more than one designation. If you do not observation and suntame if you have made this a derial to assure that he disclosures easilisty air o OHROWER I do not wish to furnish th Thricity: X Hispanic or Lating American indian Native Hawaiian or Other Pacific Islander  ext Fomale  the Completed by Interviewer its application was taken by:  Face to face interview Mail Interview Interview Interview Mail	deral Go losure lati, , or on w furnish e supplicatio quiremen   Not H   Asian   White   Male   Yer's Nai   SULL   Yor's Sig	MATION vernmont i ve. You are heliter you thinkly, is n in person to se which allon, dispanic or t  we. (print or ty AN J naturo	1/9/ FOR 30 or certail not requested to thoose can, or sit. If you the lend attner Black Armerican Armeric	2006 SOVERN n types of i	Co-Borrower's Signal Co-Borrower's Signal Co-Borrower's Signal Co-Borrower's Signal Co-Borrower's Signal Co-Borrower's Co-Borrower Co-Borrower Ethnicity:  Rece:  Sex:  (9/2006	MCPURPOSE  Illing in order to in order to in order en order to in order to in order to in order to include a constitution, please per law for the particle in order to include in order to include in order to include in order particle.  A Hispanio American Nativo Ha Chief Para Female ame and Addressew England	contor the lender to do so. The leave to do so	r's compliance with a provides that a lectry and race. For formation on the b (Lender must revippled for.)  Nor Higganic or L  Asian  White  Male  "a Employer  ts Corp.  Ave	y 1/3/c 6 9/2008 h equal credit shoer may not acce, you may ask of visual ew the above
he following information is requested by the feportunity, lair housing and home mortgage discordinate either on the base of this information teck more than one designation. If you do not observation and surhamo if you have made this alteriatio assure that he disclosures satisfy all relateriations assure that he disclosures satisfy all relateriations assure that he disclosures satisfy all received in the female of the f	deral Go losure lati, , or on w furnish e supplicatio quiremen   Not H   Asian   White   Male   Yer's Nai   SULL   Yor's Sig	MATION vernmont i ve. You are helitor you thinkly, is n in person to se which allon. dispanic or t  ve. You ne (print or  VAN J  naturo	1/9/ FOR 30 or certail not requested to thoose can, or sit. If you the lend attner Black Armerican Armeric	2006 SOVERN  In types of I ulited to furnish it say, under Fodo not wish fer is subject or 1 annual 1	Co-Borrower's Signal Co-Borrower's Signal Co-Borrower's Signal Co-Borrower's Signal Co-Borrower's Signal Co-Borrower's Co-Borrower Co-Borrower Ethnicity:  Rece:  Sex:  (9/2006	INC PERPOSE  INC P	contor the lender to do so. The leave to do so	r's compliance with a provides that a lectly and race. For formation on the b (Lender must revippled for.)  Nor Higganic or L  Asian  White  Male  "a Employer  ts Corp.  Ave	, 1/3/c.6 9/2006 h equal credit shoet may not race, you may aste of visual ew the above

and the comment of the protection	CONTINUATION SHEED RESIDENTIAL LOAN APPLICATION	Color of the street of the second
Use this continuation short if you need more space to compile the Residential Loan	Barrower;	Agency Case Number:
Application, Mark B for	Cn-Borrowert.	Lander Case Number:
Barrower of C for Ca-Barrower.		1010045848



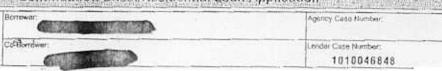
I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of Title 18, United States Code, Section 1001, et seq.

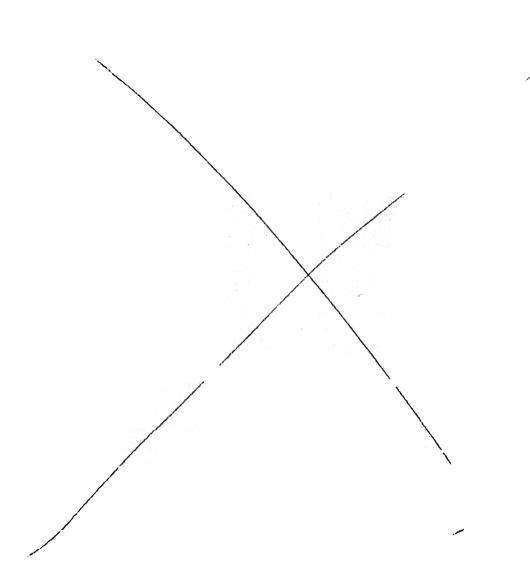
Borrower's Signature:

01/13/06 1/9/2006 Co-Borrower's Signature:

1/13/06 1/9/2006 ceed mis continuation times it you need more space to complete the Residential Lean Application.

Mark B for Borrower or C for Co-Borrower.





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.
- 2. 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 February 1, 2036

At the 8.0000 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.

IWe fully understand that it is a Foderal crime punishable by line or impressment, 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. Date 01 /13/06

X The second sec

1/9/2006

Date 1/3/06 1/9/2006

#### Statement of Assets and Liabilities

(Supplement to Residential Loan Application)

Mama	_	and the second	W-1	9800	ACCOUNT.
	9	38	nd.		(Inches
6		-0.70	2.25	0	30

405,000.00 The following information is provided to complete and become a part of the application for a mortgage in the amount of \$ with interest at 8.0000 %, for a term of Subject Property Address (street, city, state, & ZIP) 360 months and to be secured by property known as: , EAST BOSTON, MA 02128

		ASSETS AND DABILITIES							
	porting schedules may bent can be meaningfully as completed about a no	se completed jointly by both married and unmarri and fairly presented on a combined basis; oth on-applicant spouse or other person, this Statem							
ASSETS Description	Cash or Market Value	Liabilities and Piedged Assats. List the creditor's name, address and account number for outstanding debts, including automobile loans, revolving charge accounts, roal estate loans, alimor child support, stock pledges, etc. Use continuation shedt, if necessary, indicate by (i) those liability which will be satisfied upon sale of real estate owned or upon refinancing of the subject property.							
Cash deposit toward purchase held by:	\$		Monthly Payment &	onthly Payment & Handlet Batana					
		LIABILITIES Name and address of Company	\$ Payment/Months	oubate parance					
List checking and savings accou	and a bed and		* Fayment/Months	*					
Name and address of Bank, S&L, or Cr	The state of the s	AMEX	454	454.0					
		Age Carrier Company	\$ Payment/Months	5					
Acci, no.		Name and address of Company	3 Paymenumonins	*					
		CHASE	196	8 105 nr					
Name and address of Bank, S&L, or Gredit Union			196	8,195.00					
		Acet Co							
Acct, no.		Name and address of Company	\$ PaymenvMonths	2					
ACCI, IIB.	\$	CHASE	142	7,104.00					
ame and address of Bank, S&L, or Credit Union			142	7,104.00					
		Acut.	<u> </u>	·					
		Name and address of Company	\$ Payment/Months	\$					
Appt. no.	4	BOSTON WATER AND SEWER		•					
Name and address of Bank, S&L, or Ore	edit Union			138.78					
		i							
		Aoct.							
		ng. Name and address of Company	\$ Payment/Months	5					
Acer. no.		TAXES DUE	5 ( 24) 3334 ( 24)						
Canada & Consta (Constant		- IAKES DUE	1 1	890.64					
Stocks & Bonds (Company name/number & description)	\$								
	•								
	1	Acat.							
		Name and address of Company	& Payment/Months	\$					
Life insurance net cash value		- HOI DUE		1,448.00					
Faco amount: \$	1	1	119.2	1,440.00					
Subtotal Liquid Assets Real estate owned (enter market value									
from schedule of real catate owned)	\$	Acct.							
Upgarent in regression beregy	\$	Name and address of Company	\$ Payment/Months	\$					
Net worth of business(es) owned (attach financial statement)			IN EU BES						
Automobiles owned (make and year)	3		-						
,		Acos							
		Alimony/Child Support/Separate Maintenance	5						
Other Assets (Itemize)		Psyments Owed to:							
Study Wasete (Maunte)	•	Job Related Expense (child care, union dues, etc.)	\$						
		Total Monthly Paymenta	s - SEE URLA -						

Freddle Mac Form 65A/Rev. 7/05 Funnie Mac Form 1003A/Rev. 7/05







1010046848

Schedule of Real Estate Own	sed (If additional	*******	ASSETS AND LIV ss are owned, use co		0) <u> </u>	1		
Property Address (enter S if sold, PS if or R if rental being held for income)	pending sale	Type of Property	Prosent Market Value	Amount of Mortgages & Liens	Gross Rental Income	Mortgage Paymonts	Insurance, Maintenance, Taxes & Misc.	Net Rental Income
			\$	5	,	\$	\$	s
			<u> </u>			i		Ť
					<del> </del>		<del> </del>	
		Totals	•	s	8	8	s	\$
Alternate Nar	ne			Creditor Name	All and the second		Account Numbe	
Each of the undersigned specific successors and aseigns and agree my signature and that any intention and aseigns are specific successors and aseigns and agree my signature and that any intention and the specific specif	ally represents es and acknowlo idental or neglige in who may suffer to to, fine or impered to the information of the information of the servicers, and count information or the information of the in	to Lendedges that not misreg any loss prisonme is will be a cose or unas indicased epresent coessors to to to on any ba required in my "election to on this staining in y acknownly inform aporting a proporting a composition of the coessors to the coessors to to to on the coessors to to to on any ba required in of this staining in the coessors to the	it: (1) the information or this oversontation of this over the record by a mortgate; (4) all statemented in this application the Loan is appropriate in the Loan is appropriated by the armore consumer our or assigns may, in a consumer to the consumer our segment of the consumer of the consumer of the consumer of the consumer that the consumer is the consumer of the consumer	icitual or potential provided in this a Information contain any misrepresere provisions of Titige or deed of trust to made in this apport, (6) the Lender word; (7) the Lender word; (7) the Lender and I am obligated ange prior to closified and the contained of the property or the property or the property or the property or the degla facsimile of my gnature.  Co-Borrower's S	agents, broker pplication is tru ined in this application that I have the 18, United Son the property plication are may its servicers. For and its agents to amend and/or of the Loan; the rights and at (9) ownership to agents, broke condition or valitational in applicity signature, sha servicers, successive tegitimate biologistical servicers.	s. processors, e and correct; e and correct; collection may be made on this tistes Code, S described in the defect of the public costs of the public control of the Loan airs, incurers, she of the public federal and the assertion of the Loan airs, incurers, she of the processor of the Loan airs, incurers, she of the processor of the Loan airs, incurers, she of the processor of the control of the Loan airs, incurers, she of the processor of the Loan airs, incurers, she of the processor of the Loan airs, incurers, she of the processor of the Loan airs, incurers, she of the processor of the Loan airs, incurers, she of the processor of the Loan airs, incurers, she of the processor of the Loan airs, incurers, she of the Loan airs,	result in civil lia s application, an ec. 1001, et so his application, et ec. 1001, et so his application; rpose of obtainin assigns may ret inters, servicers, the information t that my payme at it may have r nd/or administral ervicers, succes rry; and (11) my d/or state laws ( vo, enforcoable a signs, may verify te through any so	bility, including advor in criminat qu; (2) the loan (3) the proporty on a residential ain the original successor's and provided in this nis on the Loan felating to such tion of the Loan sor's or assigns transmission of excluding audio and valid as if a for revertly any purco, including
	Interviewer's f	iame (ac	BE COMPLETED	PYINTERVIEV	Name and Addr	ess of Intervie	wer's Employer	The Brown and Commercial
This application was taken by:	JOHN SUL	LIVAN	781-849-766		New Engla	ind Merch	ants Corp.	•
Face-to-face Interview	Interviewer's	ignature		Date	1173 Mass	achusett	s Ave	
Mail Telephone Internet	interviewer's 1 781-646-		mber (incl. area coo	9)	Arlington	, MA 024	76-4239	

## **Uniform Underwriting and Transmittal Summary**

		20101111CCC1 OC	mmar y
I. Borrower and Property Information	DOMESTICAL STATE	<b>開房の10分割を開発</b>	(17) (17) (17) (17) (17) (17) (17) (17)
Borrower Name			SSN
Co-Borrower Name	344		SSN
Property Type Project Classification			
☐ 1 unit ☐ A/III Condo ☐ E			Additional Property Information Number of Units 2
🔀 2-4 units 🔲 B/II Condo 🗎 F1		•	Sales Price \$
☐ Condominium ☐ C/i Condo	,		Appraised Value \$ 486,000.00
☐ PUD ☐ Co-op Project Name	<u>, 1968, 1965</u>		Property Rights
Manufactured Housing			X Fee Simple
Single Wide Multiwide			☐ Leasehold
II. Mortgage Information	HER SIDE WHITE ST	Seat the Control of the	HE STONE OF THE ST
Loan Type Amortization Type	Loan Purpose		Lien Position
	☐ Purchase		X First Mortgage
FHA Fixed Rate-Biweekly Payment		nce	Amount of Subordinate Financing
□ VA □ Balloon			\$ 21,500.00
☐ USDA/RHS	X No Cash-Out Re		(If HELOC, include balance and credit limit)
Other (specify)	Home Improvem		Second Mortgage
Note information Mortgage			
Original Loan Amount \$ 400,000.00			If Second Mortgage
Initial P&I Payment \$ 2,666.67  Brok			Owner of First Mortgage
	espondent Terms		☐ Fannie Mae ☐ Freddie Mac ☐ Seller/Other
	orrespondent Name and Co		Original Loan Amount of First Mortgage
			1
III. Underwriting information	named to the distance of the	demonstrate visits units (8)	SERVICE TRANSPORTATION TO THE SERVICE OF THE SERVIC
Underwriter's Name Appraiser	s Name/License #	Access	Sometimes of the south of the s
Chartesia	e (ye) recupioniste m	Apprais	al Company Name
Stable Monthly income		Panana Hawai	
Borrower Co-Bor	rower Total	Present Housin	
	,210.00 \$ 9,440.0	Proposed Mont	• •
Other Income \$ \$	\$ \$	DO Borrower's Prim First Mortgage P	
Positive Cash Flow \$ 1,200.00 \$	\$ 1,200.0		
(subject property)		Hazard Insurance	
Total Income \$ 6,430.00 \$ 4	210.00 \$ 10,640.		\$ 237.16
A		Mortgage Insura	
Qualifying Ratios	Loan-to-Value Ratios	HOA Fees	\$
Primary Housing Expense/Income 29.247 % Total Obligations/Income 33.767 %		15 % Lease/Ground R	ent \$
Data to the same of the same o	CLTV/TLTV	% Other	\$
Debt-to-Housing Gap Ratio (Freddie)%	HCLTV/HTLTV	<u>%</u>	
Qualifying Rate	Carried admirate in the contract of the contra		ousing Expense \$ 3,111.83
☑ Note Rate8,000 %	Level of Property Review	**************************************	_
	☐ Exterior/Interior ☐ Exterior Only	Negative Cash F	<del></del>
% Below Note Rate %	☐ No Appraisal	(subject property	' _ ·
☐ Bought-Down Rate	Form Number:	All Other Monthly	
Other %	· om rambon	Total All Monthly	Payments \$ 3,592.83
		Borrower Funds	s to Close
Risk Assessment	Escrow (T&I)	Required	\$
Manual Underwriting	🛛 Yes 🔲 No	Verified Assets	\$
AUS CLD CLD			
DU LP Other		Source of Funds	
AUS Recommendation  DU Case ID/LP AUS Key#	-	No. of Months R	eserves
LP Doc Class (Freddie)		Interested Party	Contributions%
EF DOC Class (Fleddie)			
Representative Credit/Indicator Score		ng/Affordable Housing I	
The state of the s	nome buyers/Horr	eownership Education	Certificate in file  Yes  No
Underwriter Comments			
IV Seller Contract and Contact Information	Control of Table 1		
IV. Seller, Contract, and Contact Information	_		
Seller NameSeller Address		ame	
		tle	
Seller No Investor Loan No	Contact P	ione Number	
Seller Loan No. NEMCBR0411000052	Contact S	anature .	
Master Commitment No.	- Contact S	aaturo	
intract No.	Date		

# **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 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 \times the income or assets of a Borrower's spouse will not be used as a basis for loan qualification or \times the income or assets of the munity 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. L TYPE OF MORTGAGE AND TERMS OF LOAN Mortgage Conventional Other (exerain) Applied for: FHA USDA/Rural Agency Case Number Lender Case Number Housing Service Amount Interest Rate No. of Months Amortization Fixed Rate Other (explain): \$ 400,000.00 8.000 % 360 ☐ GPM Type: X] ARM (type): IL PROPERTY INFORMATION AND PURPOSE OF LOAN 2/28 ty Address (street, city, state, & Z(P)

Boston, MA 02128 County: Suffor No. of Units aga: Description of Subject Property (attach description if necessary) Purpose of Loan: \_ Purchase Construction Other (explain): X Refinance Construction-Permanent Property will be X Primary ☐ Secondary Complete this line if construction or construction-permanent loan. ☐ Investment Residence Residence 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 2004 \$ 450,000.00 \$ 385,000,00 No Cash-Out Rate/Term Title will be held in what Name(s) Cost \$ Manner in which Title will be held Estate will be held in: Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain). Joint tenants X Fee Simple Leasehold expiration date) Borrower III. BORROWER INFORMATION Borrower's Name (include Jr. or Sr. if applicable) Co-Barrower 对方图 多种 o (include ut, or Sr. if applicable) Social Security Number Home Phone (incl. area code) DOB (MV/C) 08/25/1977 Married X Unmarried (include single, 12 在1000年100日 Dependents (not listed by Co-Borrower) 05/12/1969 12 divorced, widowed) ☐ Separated no. ages Dependents (not listed by Borrower) divorced, widowed) Present Address (street, city, state, ZIP) Separated Own X Pent No. Yrs. Present Address (street, city, state, ZIP) THE REAL PROPERTY. Own X Rent 2Y4M No. Yrs. 2Y4M Mailing Aduress, if different from Present Address Mailing Address, if different from Present Address if residing at present address for less than two years, complete the follo ving: Former Address (street, city, state, ZIP) Own X Rent Former Address (street, city, state, ZIP) \_\_\_\_Own X Rent No. Yrs. No. Yrs. 1Y5M 1Y5M Borrower IV. EMPLOYMENT INFORMATION Name & Address of Employer Self Employed Co-Borrower Name & Address of Employer J Self Employed rrs. on this job 8Y5M rrs. employed in this line of 5Y5M C. S. C. rrs. employed in this line of work/profession vork/profession Position/Title/Type of Business Business Phone (incl. area code) Position/Title/Type of Business Manager 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: **Head Chef** Dates (from-to) Name & Address of Employer 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 Self Employed Dates (from-to) Name & Address of Employer 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) Freddie Mac 65 01/04 Fannie Mae Form 1003 01/04

hater establish	tealer.	V MO	AVHE	TINLOME AND	GOMBINED HOUS	ING EXPENSE INFOR	MACK	N SHAPE OF THE	SEE!	APRIC STATE
Gross Monthly Income		Borrower	- 11	Co-Borrower	Total	Combined Monthly Housing Expense		Present.		Proposed
Base Empl Income*	5	5,230.00	\$	4,210.00	5 9,440.0	Rent .	5	1,500.00	independent	artige into a
Overtime						First Mortgage (P&I)			5	2,666,67
Bonuses						Other Financing (PSI)				1
Commissions						Hazard insurance				208:00
Dividends/Interest					The District	Real Estate Taxes			100	237.16
Net Rental Income		1,200.00			1,200.0	Morgage Insurance				
Other (before completing, see the natice in fleetine			14			Homeowner Asso. Dues				
(ther income ! below)						Other.				
Total	\$	5,430.00	1	4,210.00	10,540.0	Total	5	1,500.00	5	3,111,83
Described Oth B/C		ome <i>Notice:</i> Alim Bon	ony, c	child support, or a (B) or Co-Borrow	separate maintenance er (C) does not choos	income need not be rever to have it considered for	iled if i	the ing this loan.	S	
	_									

Completed X Jointly Not Jointly 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 flabilities which will be satisfied upon sale of real estate owned or upon refinancing of the subject property. ASSETS Cash or Market Value Description Cash deposit toward purchase held by: Monthly Payment & Months Left to Pay LIABILITIES Unpaid Balance List checking and savings accounts below Name and address of Company Payment/Months Name and address of Bank, S&L, or Credit Union WASHINGTON MUTUAL FA \*3.045.00 \*384,698.00 Acct. no Acct. no. Name and address of Company Payment/Months Name and address of Bank, S&L, or Credit Union CHASE 196.00 8,195.00 Acct. no Acct. no. Name and address of Company \$ Payment/Months Name and address of Bank, S&L, or Credit Union CHASE 142.00 Acct. no. Acct. no. Name and address of Company Payment/Months Name and address of Bank, S&L, or Credit Union NATIONAL CITY CARD SER 128.00 5.089.00 Acct. no Acct. no. Name and address of Company \$ Payment/Months Stocks & Bonds (Company name/number AMEX & description) 0.00 4,452.00 Acct. no Payment/Months Life insurance net cash value 0.00 Face amount: \$ Real estate owned (enter market value Acct. no 486,000.00 from schedule of real estate owned) Name and address of Company \$ Payment/Months Vested interest in retirement fund See Sch Of Liabilities Net worth of business(es) owned (attach financial statement) 15.00 Automobiles owned (make and year) Acct. no. Alimony/Child Support/Separate Maintenance Payments Owed to: Other Assets (Itemize) Job-Related Expense (child care, union dues, etc.)

Total Monthly Payments

Net Worth (a minus b)

486,000.00

410,221.00

481.00

Total Liabilities b.

75,779.00

Total Assets a.

R if rental being held for inc	f sold, PS if pendir	ng sale or	Type of	Present	Amount o	,	Gross		Insurance,	1
to miss int			Property	Market Valu	Mongages & i		Rental Income	Mortgage Payments	Maintenance, Taxes & Misc.	Net Rental In
		-	2-4	\$ 486,000.	00 \$ 0	.00 \$	1,600.00	0.00		
		-								3
			Totals	\$ 486,000		+				
List any additional name Alte	es under which c ernate Name	redit has	previous	s 486,000.0 ly been receiv	ed and indicate	\$ appropr	1,600.00 \$	ne(s) and accou	\$ 250.00	\$ .
					Creditor Name				Account Number	
VIII DET	AILS OF TRAI	NSACTIO	W.							-
a. Purchase Price		1	A SAME OF	lif you a	10was 6V-all f	0.00	VIII.	DECLARATIO	NS	BEROWELER
<ul> <li>Alterations, improvement</li> </ul>	nts, repairs		_	continu	nswer "Yes" to a ation sheet for e	ny ques (planati	stions a through on.	l, please use	Borrow	er  Co-Bor
c. Land (if acquired separa	ately)		3 3		nere any outstand				Yes N	
d. Refinance (incl. debts to	be paid off)		384,698	.00 b. Have	you been declare	d bankr	unt within the nee	⊔? 		
e Estimated prepaid items			1,333	.33 C. Have	you had property last 7 years?	forecios	eft upon or given	t/years?		
f. Estimated closing costs			12,525	.00			and apolitor given	ille or deed in lie	thereof 🔲 🕱	
g. PMI, MIP, Funding Fee				d. Are yo	ou a party to a law	sult?				
h. Discount (if Borrower will	l pay)			ie. Have	you directly or ind	irectly b	een obligated on	any loan which	X C	
			398,556.	.33	ould include such loans	as home	mortgage loans, SRA	or judgment?		ı   🗀
				bond, o	onal loans, manufacture such loans on the control of the control o	red (mot	ile) home loans, any le details including	mortgage, financial	ment loans, obligation,	
O' Crede ( added)				_	case number, it any	/, and rea	sons for the action	Inchine mild addies	or Lander,	
. rt=f=1		1		loan	u presently deling nortgage, financia give detalls as desc	uent or i oblicat	in default on any	Federal debt or a	ny other 🔲 😨	
				H-708,	give details as desc	ribed in ti	he preceding question	angrantee.		1 (
				g. Are yo	u obligated to pay	alimon	V. Child sunned a	f Separate mainte	nances [7]	
				;.•	and or the down b	ayment	DOTTOWARD?	parate manife		·
				Are you	a co-maker or e	ndorser	on a note?			
				Are voi	a U.S. citizen?				□ 図	1
		Į.		Are voi	a permanent res	lada - 4 - 4:			$\square$	1
		1		Do voi:	intend to seem	44	en?			
Loan amount				If "Yes,"	intend to occup complete question m	y the pi below.	roperty as your p	orimary residenc	e? 🔽 🗀	1
(exclude PMI, MIP, Funding	1g Fee financed		^^	m. Have yo	ou had an owners	hip inter	est in a property i	n the less than		1
PMI, MIP, Funding Fee fin	anced	4	0.000.0					n ore last three ye	ears?	1
Loan amount (add m & n)				nom (2) Ha	e (SH), or investm	ent pro	perty (IP)?	Sedence (PR), se	cond PR	1
Cash from / to Borrower		40	0.000.0	O (2) How your	did you hold title spouse (SP), or jo	to the h	ome - solely by y	ourself (S), jointly	with	†
			-1,443.6	7	. (=, /, 0/ /		another person	(0)?		
(subtract j, k, l & o from i)			-							
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War was to be a second as a second	Continuation Sheet/Reside	ential Loan Applicate
sed more space to complete the esidential Loan Application, lark B for Borrower or C for Co-Borrower	Borrower;	Agency Case Number
Co-Borrower.	The state of the s	Lender Case Number:

I/We fully understand that it is a Fed the above facts as applicable under t	deral crime punishable by fine of the provisions of Title 18, Unite	or imprisonment, or both, to knowingly make any d States Code, Section 1004, et seq.	false statements concerning any of
Borrower's Signature:	Date	Co-Borrower's Signature:	Date
Freddie Mac 65, 01/04			

reddie Mac 65 01/04

Page 4 of 4

Fannie Mae Form 1003 01/04

# Uniform Underwriting and Transmittal Summary

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		Oll	<b>当</b> 你会为你	COLUMB .	AND THE STREET	WINE DAY	STERRICA Acres	240
Co-Borrower Name Property Address	The same of the same	24 0 22 2				SSN	( )	0.000
Property Type	Project C	Boston, MA 02128		S. L. Control	49633591	SSN		
1 unit	□ A/III (	Condo 🗆 E PUD	□ 1 Co-on	Occupan	cy Status	Additional Pr	operty Informat	tion
	<u> </u>	ondo 🔲 F PUD	2 Co-op	Secon	ry Residence	Number of Un	its _	
PUD Co-op	r c∖i c₁	ondo		☐ Invest	ment Property	Sales Price	\$	
☐ Manufactured Hot	usina	ame				Appraised Val	ue <u>\$ 486,</u>	,000.0
Single Wide [	☐ Multiwide					X Fee Simple	e	
II. Mortgage info	rmation.	EMPLE RES	6-7-16-5-		0-1102-7-10-2-	☐ Leasehold		
Loan Type	Amortization Type	appropriate the second	Loan Purpose	20年6月1日	- Car 55			
⊠ Conventional	Fixed Rate-Mont	hly Payments	Purchase	,		Lien Position		
U VA		ekly Payments	Cash-out F	Refinance		X First Mortg	age	
USDAVRHS	☐ Balloon  X ARM (type) 2/2	00	☐ Limited Ca	sh-Out Ref	inance (Fannie)	\$ 21,500.00	ordinate Financi	ng .
	Other (specify)		LAI No Cash-C	Dut Refinan	ce (Freddie)		de balance and cred	
Make Index		-	☐ Home Imp	rovement on to Perma		☐ Second Mo	ortgage	ait iimi
Note Information Original Loan Amount		Mortgage Origi	inator B	uydown	enent			
Initial P&I Payment	\$ 400,000.00 \$ 2,800.00	∐ Seller		Yes		If Second Mor	tgage	
Initial Note Rate	9.40004	Broker		] No		Owner of First I	Mortgage □ Freddie M	
Loan Terms (in month	s)360	Corresponde	ent Te	rms_		X Seller/Othe	' Li Freddie M r	ac
The second secon		Broker/Correspo	moent Name ar	id Compan	y name:	Original Loan Ar	nount of First Mor	toane
III. Underwriting is	nformation		Control (1950)	The Property of the Control of the C		<u>s</u>		-guge
Underwriter's Name		Appraiser's Name	/License #	Company of the Company	2000年	<b>建筑地区</b>	<b>公司</b> 日前国550	1503
Stoble 15 411			- 2.001130 #		Аррга	isal Company Na	me	
Stable Monthly Incom					Drog and '			
Base Income	Borrower \$7,550.00	Co-Borrower	Tota	ن او	Present Housi	ng Payment: thly Payments	\$ 1,500	0.00
Other Income	\$	\$ \$		550.00	Borrower's Prin	ITHIY Payments		
Positive Cash Flow	\$	\$	- \$		First Mortgage	ا&⊂	\$ 2,800	0.00
(subject property) Total Income			\$		Second Mortgag	De P&I	\$	5.00
otal monie	\$ 7,550.00	\$	\$ 7.5	550.00	Hazard Insurand	ce	\$ 208	8.00
Qualifying Ratios					Mortgage Insura		\$ 237	7.16
Primary Housing Expen	se/Income /		o-Value Ratios		HOA Fees		\$	
lotal Obligations/Incom		<u>2.982 %</u> LT∨ <u>3.181 %</u> CLTV/T		32.305 %	Lease/Ground R		\$ \$	
Debt-to-Housing Gap R	atio (Freddie)	% HCLTV		%	Other		\$	
Qualifying Rate				%	Total Batana I			
X Note Rate		Level o	f Property Rev	lew	Other Obligation	using Expense	3,245	.16
	e Note Rate	<u>2.400 %</u> ∟ Exte	rior/interior		Negative Cash F	z low =	<b>.</b>	
Belov	v Note Rate	%	rior Only Appraisal		(subject property	, *		-
☐ Bought-Down Rate ☐ Other		% Form Nu	imper:		All Other Monthly	Payments §	15.	.00
		%			Total All Monthly	Payments §	3,260.	
Risk Assessment		_			Borrower Funds	to Close		
Manual Underwriting		Escrow	(T&I)		Required	to Close		
AUS		iau res	□ No		Verified Assets	\$		
DU LP AUS Recommendation	Other					-		
DU Case ID/LP AUS			• *		Source of Funds No. of Months Re			
LP Doc Class (Freddi	Key#							
					, -			<u>%</u>
Representative Credit/Ir	idicator Score	C	ommunity Len	ding/Afford	dable Housing In	itiative 🗆 🗸	s 🖾 No	
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eddie Mac Form 1077 (01/04	,							-

**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 XX 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 of 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 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. TYPE OF MORTGAGE AND TERMS OF LOAN Agency Case Number Lender Case Number Housing Service No. of Months Amount Interest Rate Amortization Fixed Rate Other (explain) ARM (type): \$400,000.00 360 Type ☐ GPM 2/28 IL PROPERTY INFORMATION AND PURPOSE OF LOAN. SE 55 27 PR. 3 E. perty Address (street, city, state, & ZIP) No. of Units Boston, MA 02128 County: Suffolk Legal Description of Subject Property (attach description if necessary) Year Ruilt 1904 Purchase Construction Construction Construction-Permanent Other (explain) Purpose of Loan: Purchase Property will be Secondary Investment Complete this line if construction or construction-permanent loan. Original Cost Year Lot Acquired **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 2004 \$ 450,000.00 \$385,000.00 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: Joint tenants Fee Simple
Leasehold Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain) Borrower JIL BORROWER INFORMATION Co-Borrowet porrower's Name (include Jr. or Sr. if applicable) co-Borrower's Name (include Jr. or Sr. if applicable Home Phone (incl. area code) DOB (MM/DD/YYYY) TO SHOW THE 08/25/1977 12 12 Married X3u X Unmarried (include single Dependents (not listed by Borrower) lages ages ٥ Present Address (street, city, state, ZIP) X Own Rent No. Yrs Present Address (street, city, state, ZIP) Own Rent No. Yrs. 1Y1M 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 X Rent No. Yrs. Former Address (street, city, state, ZIP) Own Rent Borrower IV. EMPLOYMENT INFORMATION Co-Borrower Name & Address of Employer Self Employed Yrs. on this job Name & Address of Employer rrs. on this job Self Employed 8Y5M 5Y5M Yrs. employed this line of work/profession 15 Position/Title/Type of Business Business Phone (incl. area code) Position/Title/Type of Business Business Phone (incl. area code) Manager Head Chef 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) Name & Address of Employer 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 Self Employed Dates (from-to) Name & Address of Employer Self Employed Dates (from-to) Monthly Income Monthly Income Position/Title/Type of Business Business Phone (incl. area code) Business Phone (incl. area code) Freddie Mac 65 01/04 Page 1 of 4 Fannie Mae Form 1003 01/04

Gross Monthly	V. MONTHLY	NCOME AND	COMBINED HOUSE	NG EXPENSE INFO	RMATION	
Base Empl. Income*  \$	orrower Co-	Borrower	Total	Combined Monthly Housing Expense	Present	
Overtime 5	7,550.00  s	\$	7,550.00	Rent	\$ 1,500	Propo
Bonuses				First Mortgage (P&I)		\$ 2
Commissions				Other Financing (P&I)		
Dividends/Interest				Hazard Insurance		
Net Rental Income				Real Estate Taxes		
Other (before completing,				Mortgage Insurance	A.,	
see the notice in "describe other income," below)				Homeowner Assn. Due	es	
Total \$	7,550.00 \$	s	7.550.00	Other:		
Self Employed Borrower(s) m. Described Other Income	y be required to provid	e additionet do	7,000.00		\$ 1,500	.00 \$ 3,
Described Other Income	11 600110 No. 1	VAVA	( ) was not choose (	o nave it considered fi	or repaying this loar	Monthly An
This Statement and any applicable joined so that the Statement can be section was completed about a sp	e supporting schedules r	nay be complete	SETS AND LIABIL! d jointly by both marrie	d and	Prowers if their assets	and link way
joined so that the Statement can a section was completed about a sp  ASSETS  Description	Cash or Ma	rket Liabilit	ties and Pledged As	d about that spouse als	co. Completed [X	Jointly No
Cash deposit toward purchase hel	Value		ties and Pledged As ading debts, including a upport, stock pledges, will be satisfied upon sal			
List checking and savings accor	ints below		LIABILITI	ES	Monthly Payment Months Left to Pa	8
Name and address of Bank, S&L,	or Credit Union	WASH	and address of Compan SINGTON MUTUAL F	y	\$ Payment/Months	\$
loos ag			TO T		*3,045.	00 60 *384,6
lame and address of Dank on	3	Name a	nd address of Company			
ame and address of Bank, S&L, or Credit Union		WASH	WASH MUTUAL/PROVIDIAN		\$ Payment/Months	00
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ct. no.		Acct. no.				
ocks & Bonds (Company name/nul	nher i	Name and	f address of Company		Payment/Monons	3
description)						
	V 8	Aptt no	Line of the second			
insurance net cash value	15	Name and	address of Company	3	Payment/Months	þ
e amount 1	1					
total Liquid Assets	3			**		
l estate dwned (enter market varu	5 400 500	no land -				
schedule of real estate gwaed)	486,000	The second second	Address of the			1
ted interest in retirement fund	\$	Home And	address of Company	3	Payment/Months	1
worth of business(es) owned on financial statement)	1		- 1			
mobiles owned (make and year)	1					
STATE OF STATES		Acct. no.	The state of the s			
		Almony/Cr	uld Support/Separate M	aintenance		
r Assets (Itomize)	\$	Paymente	Owed to:	eintenance (s		THE PARTY OF
		Job-Related	d Expense (onlia care, u	union dues, etc.)		
		Total Moen	ly Payments			CONTRACT SPRING BROWN TO
Total As		- Carrente Contraction	ly Paymenta	5	15.00	
Total Assets	t 486,000,	- Carrente Contraction	SECTION .	101,212,00	15.00 Total Liabilities b.	5 384,788,0

	AND PROPERTY OF THE PROPERTY OF THE PARTY OF	VI. ASSETS A	Section 1. Section 1.	\$ (cont.)	Well the Control	7	
Schedule of Real Estate Owned (If additional Property Address (enter S if sold, PS if pending sale	or Type of	Present	Amount of	Gross	Mortgage	insurance, Maintenance,	Net
Rif rental being held for Income)	Property	Market Value   6	viorigages & Liens	Rental Income	Payments	Taxes & Misc.	Rental Income
	2-4   \$	486,000.00	0.00	\$ 1,100.00	\$ 0.00	\$ 250.00	\$ 82
Andrew Construction of the							
	Totals \$	100,000,00		§ 1,100.00		\$ 250.00	\$ 82
List any additional names under which credi Alternate Name	it has previously		nd indicate app Creditor Name	ropriate creditor r	ame(s) and accou	ant number(s): Account Number	r
AVIINDETAILS OF TRANS	ACTION				III. DECLARAȚI		Bar - It.
Alterations, improvements, repairs		continuatio	n sheet for expl	questions a throu anation.	gn i, please use		wer Co-Borrow No Yes No
c. Land (if acquired separately)		i. Are there	any outstanding	judgments against	you?		
d. Refinance (incl. debts to be paid off)	384,698	.00 [1. Have you	u been declared b	ankrupt within the	past 7 years?		
e. Estimated prepaid items	2,735	.48 ). Have you	had property for t 7 years?	eclosed upon or gi	ven title or deed in	lieu thereof [	
f. Estimated closing costs	12,525	.00	-				
g. PMI, MIP, Funding Fee			a party to a lawsu				
h. Discount (if Borrower will pay)		foreclosu	ire, transfer of title	e in lieu of forectos:	l on any loan which ure, or judgment?		
i. Total costs (add items a through h)	399,958	.48 (This would	i include such loans a l loans, manufacture	s home mortgage loans, d (mobile) home loans	SBA loans, home impro	cial obligation	
j. Subordinate financing		pond, or los	en guarantee, it "Yes,"	' provide details, includi and reasons for the actio	no date. name end addr	ess of Lender,	
k. Borrower's closing costs paid by Seller l. Other Credits (explain)	-	loan; mo	rtgage, financial d	bligation, bond or	any Federal debt o loan guarantee?	rany other 🔲 [	
		If "Yes," gi	ve detalls as descrit	ed in the preceding q	uestion.		:
ı					ort, or separate ma		
		1	•	yment borrowed?			
			a co-maker or en	dorser on a note?		🗆 !	
			a U.S. citizen?			<b>S</b>	
			a permanent resid				
		I. Do you l	ntend to occupy implete question mil	the property as y	our primary resid	lence? 🔀 [	
m. Loan amount					perty in the last thre	e years? 🔀 [	olo e
(exclude PMI, MIP, Funding Fee financed)	400,000	.00 (1) What	type of property	did you own - princ	ipal residence (PR		
n. PMI, MIP, Funding Fee financed		neme	(၁၂), or investm	ent property (IP)?		PR	
	400,000	.00 (2) How (	spouse (SP), or jo	o the nome – soler intly with another p	y by yourself (S),.jo person (O)?	ointly with	
(Subtract); %, i.d. o from (I	-41	.52				<u>—</u>	
assigns and agrees and acknowledges, that: (intentional or negligent misrepresentation of this any loss due to reliance upon any misrepresen under the provisions of Title 18, United States to for trust on the property described herein; (3) the purpose of obtaining a residential mortgag information contained in the application from an application, even if the Loan is not approved; contained in the application, and I am obligate herein should change prior to closing of the Loa therein should change prior to closing of the Loa other rights and remedies that it may have relownership of the Loan and/or administration of insurers, servicers, successors or assigns has and (11) my transmission of this application as (excluding audio and video recordings), or my fa paper version of this application were delivered.	tation that I have Code, Sec. 1001, e property will no e loan; (5) the piny source named of to amend and an; (8) in the everating to such de the Loan accourmade any repression e lectronic reassimile transmis	made on this app et seq.: (2) the loo to be used for any property will be occ in this application, not of supplement the nt that my paymen linquency, report it that my paymen entation or warran ecord* containing r	ideation, and/or in an requested pur illegal or prohibit uppied as indicate and Lender, its skers, insurers, se information provits on the Loan body name and acred with such not toty express or improve "electronic signature of the control of the	in divil liability, inc. criminal penalties suant to this applic ed purpose or use; di herein; (6) any successors or assig rivicers, successor ided in this applic accome delinquent, count information ice as may be req polited, to me regard	including, but not li ation (the "Loan") v (4) all statements where or servicer can be said assigns must ation if any of the the owner or service to one or more co united by law; (10) r ing the property or	images, to any persimited to, fine or immited to, fine or immited to, fine or immited to, fine or immited to, for the Loan may veoriginal and/or elector continuously rely material facts that the or of the Loan may insumer credit repolicither Lender nor in the condition or value.	son who may suft prisonment or bota to a mortgage or de cation are made e erify or reverify a tronic record of the on the information I have represent y, in addition to a orting agencies; (atts agents, broke like of the proper
Bornesson	_	Date	Co-Borr	ower's Signature		D	ate
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The following information is requested by the F opportunity, fair housing and home mortgage didiscriminate neither on the basis of this informal may check more than one designation. If you visual observation or surname. If you do not wis satisfy all requirements to which the lender is si	ederal Governmentsclosure laws. Yetion, nor on whete do not furnish et shi to furnish the i	ent for certain type ou are not required her you choose to hnicity, race, or se	es of loans related to furnish this in furnish it. If you f ex, under Federal	tormation, but are urnish the informat regulations, this leader must	rder to monitor the encouraged to do s ion, please provide ander is required	to. The law provides both ethnicity and	s that a lender m race. For race, y
BORROWER  I do not wish to furnish to			1		or.) not wish to furnish (	this information	
Ethnicity: X Hispanic or Latino	Not Hispani	c or Latino	Ethnicity		not wish to furnish t anic or Latino	Not Hispanic o	r I ation
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To be Completed by Interviewer interviewer. This application was taken by:		type)		L C	ress of Interviewer		
Face-to-face interview	Stona Cre A	LIST .	Date	New England 22 River Stre	Merchants-Bra	intree	
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617-410-7	899			i(F) 781-849-	7807		
		F	Page 3 of 4			Fannie Mae	e Form 1003 01/

	Continuation Sheet/Resident	ial Loan Application
Jse this continuation sheet if you leed more space to complete the		Agency Case Number:
ed more space to complete the	Co-Borrower.	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 1004, et seq.

Barrower's Stanature:	Date	Co-Borrower's Signature:	Date
Y	10/0/05	x	

Freddie Mac 65 01/04

Page 4 of 4

Fannie Mae Form 1003 01/04

Continuation Sheet/Residential Loan Application				
Use this continuation sheet if you need more space to complete the		Agency Case Number:		
Residential Loan Application. Mark B for Borrower or C for Co-Barrower.	Co-Borrower	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:	Date	Co-Borrower's Signature:	Date			
X		x				

Freddle Mac 65 01/04

Page 4 of 4

Fannie Mae Form 1003 01/04



## TENANCY AT WILL

LANDLORD			Date: /2/1/	2005
TENANT:	(Name,	Address, and Telephone Number	)	rents and the
hires the PREMISES at:			Sales .	
consisting of				
at a RENT of \$ 1100	per MO pay	vable on the	(Heated)	TRIED-
the rental period commencin	g on	12/1/05	TOTO IM	in advance,
Landlord rents to tenant to ratice given by either party to a thirty days after such notice nent. Landlord shall be entitle following terms and condition	he premises at the specified of the other before the first of this been given, whichever do to oursuo any and all re is:	rent from rental period to rental period and shall its longer; provided, however, that immedies provided in research.	eriod. This tenancy may be termin be effective on the fast day of the in the event of any hope of the	ALL CALLET DECIDE
CARE OF PREMISES —     Idditions or alternations to be	The Tenant shall not pain	t, decorate or otherwise embellish	applicable law. This tenancy sh	ant of this agree- all be under the
0 cond cond or v	valer to be wasted and at	s without the prior writing consent	and/or change and shall not make	

1. CARE OF PREMISES — The Tenant shall not paint, decorate or otherwise embellish and/or change and shall not make nor suffer any additions or alternations to be made in or to the promises without the prior written consent of the Landford, nor make nor suffer any easie, nor suffer the heat or water to be wasted, and at termination shall deliter up the premises and all property belonging to the Landford clothes dryer, television or other aeruals, or other like equipment shall be installed without the prior written consent of the Landford. No waterbeds shall be permitted in the premises.

2. MAINTENANCE — For maintenance, if other than Landlord contact:

- 3. CLEANLINESS Tenant shall maintain the premises in a clean condition and shall not sweep, throw, or dispose of nor permit to be sweep, thrown, or disposed of, from said premises nor from any doors, windows, balconies, porches or other parts of said building, any dirt, and except in accordance with the rules of Landlord.
- DISTURBANCE, ILLEGAL USE Neither the Tenant nor his family, friends, relatives, invitees, visitors, agents or servants shall make ar auther stry untawful, noisy or otherwise offensive use of the premises, nor commit or parmit any nuisance to exist thereon, nor cause damage to the premises, nor create any substantial interference with the rights, comfort, safety or enjoyment of the Landlord or other occupants of the same or any other apartment, nor make any use whatsoever thereof than as and for a private residence. No articles shall be hung or shaken from the windows, doors, porches, balconies, or placed upon the exterior windowsills.
- COMMON AREAS -- No receptacles, vehicles, baby carriages or other articles or obstructions shall be placed in the halls or other common
- 6. HEAT AND OTHER UTILITIES The Tenant shall pay, as they become due, all bills for electricity and other utilities, whether they are used for turnishing heat or other purposes, that are furnished to the premises and presently separately metered. The Landlord dark and resonable heat (except to the extent test such water and next are furnished moders that Landlord to provide any of the foregoing terms to any specific degree, quantity, and in accordance with the applicable laws, but the tailure of the Landlord, such as accident, restriction by City, State or Foderni regulations, or during necessary repairs to the apparatus shall discuss with the Landlord those payments which will be required of you for this apartment.

7. KEYS AND LOCKS — Landlord shall, within a reasonable period of time following receipt of notice from Tenant of such condition, repair or replace any defective exterior locks. Locks shall not be changed, altered, or replaced nor shall new locks be added by Tenant without written permission of Landlord. Any locks so permitted to be installed shall become the property of Landlord and shall not be removed by Tenant. Tenant shall promptly give a duplicate key to any such changed, altered, replaced or new lock to the Landlord.

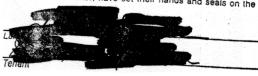


GREATER BOSTON REAL ESTATE All right reserved. This form may not be copied or reproduced whatsoover walking the prior

- 8. LOSS OR DAMAGE Tenant agrees to indemnify and save Landlord harmless from all liability, loss or damage arising from any nuisance visitors, agents, or to or loss of property of any kind while on the premises or in any storage space in the building nor for any personal injury, unless cause by negligence of Landlord.
- 9. PARKING Parking on the premises of Landlord is prohibited unless written consent is given by Landlord.
- 10. PETS No dogs or other animals, birds, or pets shall be kept in or upon the premises without Landlord's written consent; and consers so given may be revoked at any time.
- 11. PLUMBING Water closets, disposals, and waste pipes shall not be used for any purposes other than those for which they were constructed, nor shall any sweepings, rubbish, rags, or any other improper articles be thrown into the same.
- 12. REPAIRS Tenant shall at all times keep and maintain the premises and all equipment and fixtures therein or used therewith repaired whole and of the same kind, quality and description and in such good repair, order and condition as at the commencement of occupancy to remain any particular applicable wear and damage by unavoidable casualty only excepted. Landord and Tenant agreement of occupancy with any responsibility which alther may have under applicable law to particip repairs unon the premises. If Tenant lais within to samply with any responsibility which either may have under applicable law to perform repairs upon the premises. If the property reasonable time to make such repairs or improperly makes such repairs, then and in any such event, Landlord may (but shall not be obligated to) make such repairs and Tenant shall reimburse Landlord for the reasonable cost of such repairs in full, upon demand.
- 13. RIGHT OF ENTRY The Landlord may enter upon the leased premises in case of emergency, to make repairs thereto, to inspect the premises or to show the premises to prospective tenants, purchasers, or mortgagees. The Landlord may also enter upon the said premises if same appear to have been abandoned by the Tenant or as otherwise permitted by law.
- 14. OCCUPANCY OF PREMISES Tenant shall not assign nor underlet any part or the whole of the premises, nor shall permit the premises to be occupied for a period longer than a temporary visit by anyone except the individuals specifically named in the first paragraph of this tenancy, their spouses, and any children torn to them hereafter, without first obtaining on each occasion the assent in writing of Landlord.
- 15. NOTICES Written notice from the Landlord to the Tenant shall be deemed to have been properly given if mailed by registered or certified mail; postage prepaid, return receipt requested to the Tenant at the address of the premises, or if delivered or left in or on any part therepress. Written notice from the Tenant to the Landlord shall be deemed to have been properly given if mailed by registered or certified mail, and the property of the tenant to the Landlord shall be deemed to have been properly given if mailed by registered or certified mail, and the tenant of a change of the Landlord shall be deemed to have been properly given if mailed by registered or certified mail, and the tenant of a change of the Landlord's address, in which case such notice shall be so sent to such changed address meassages for the Tenant of a change of the Landlord's address, in which case such notice shall be so sent to such changed address meassages for the Landlord. Notwithstanding the foregoing, notice by either party to the other shall be deemed adequate if the control of the carbon of of
- 18. TRUSTEE In the event that the Lindlord is a trustee or a partnership, no such trustee nor any beneficiary nor any shareholder of said trust and no partner, General or Limited, of such partnership shall be personally liable to anyone under any term, condition, covernant, or agreement expressed herein or implied hereunder or for any claim of damage or cause at law or in equity arising out of the occupancy of said premises, the use or the maintenance of said building or its approaches and equipment.
- 17. COPY OF AGREEMENT Landlord shall deliver a copy of the agreement, duly executed by Landlord or his authorized agent, to Tenant, within thirty (30) days after a copy hereof, duly executed by Tenant, has been delivered to Landlord.
- 18. REPRISALS PROHIBITED Landlord acknowledges that provisions of applicable law forbid a landlord from threatening to take or taking reprisals against any tenant for seeking to assert his legal rights.

TENANT — Subject to applicable law, the Landlord will provide insurance for up to \$750 in benefits to cover the actual costs of relocation of the Tenant if displaced by fire or damage resulting from fire.

IN WITNESS WHEREOF, the said parties hereunto and to another instrument of like tenor, have set their hands and seals on the day and year first above written.



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Call toll-free		Three	Facy Way	,	
1-800-333-2930		F	Easy Ways to	Apply!	
Present Mortgage:	0.4	177	81-820 4440		Mait 4
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