

EXHIBIT 5

Uniform Residential Loan Application

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower," as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when ☐ the income or assets of a person other than the Borrower (including the Borrower's spouse) will be used as a basis for loan qualification or ☐ the income or assets of the Borrower's spouse or other person who has community property rights pursuant to state law will not be used as a basis for loan qualification, but his or her liabilities must be considered because the spouse or other person has community property rights pursuant to applicable law and Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

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

Borrower

Co-Borrower

I. TYPE OF MORTGAGE AND TERMS OF LOAN									
Mortgage Applied for:	<input type="checkbox"/> VA	<input type="checkbox"/> Conventional	<input type="checkbox"/> Other (explain):	Agency Case Number	Lender Case Number				
	<input type="checkbox"/> FHA	<input type="checkbox"/> USDA/Rural Housing Service			1010046848				
Amount	\$ 405,000.00	Interest Rate	8.0000360	No. of Months	Amortization Type:	<input type="checkbox"/> Fixed Rate	<input type="checkbox"/> Other (explain):	<input type="checkbox"/> GPM	<input checked="" type="checkbox"/> ARM (type): 2/28 5yr 10 Stated
II. PROPERTY INFORMATION AND PURPOSE OF LOAN									
Subject Property Address (street, city, state & ZIP)								No. of Units	2
Legal Description of Subject Property (attach description if necessary)								Year Built	1900
Purpose of Loan								Property will be:	
<input type="checkbox"/> Purchase <input type="checkbox"/> Construction <input type="checkbox"/> Other (explain):								<input checked="" type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input type="checkbox"/> Investment	
<input checked="" type="checkbox"/> Refinance <input type="checkbox"/> Construction-Permanent									
Complete this line if construction or construction-permanent loan.									
Year Lot Acquired	Original Cost	Amount Existing Liens	(a) Present Value of Lot	(b) Cost of Improvements	Total (a + b)				
	\$	\$	\$	\$	\$				
Complete this line if this is a refinance loan.									
Year Acquired	Original Cost	Amount Existing Liens	Purpose of Refinance	Describe Improvements	<input type="checkbox"/> made	<input type="checkbox"/> to be made			
	\$	\$	Cash-Out/Other						
2004	\$ 450,000.00	\$		Cost: \$					
Title will be held in what Name(s)				Manner in which Title will be held		Estate will be held in:			
				TENANTS IN COMM		<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)									
Social Security Number									
Home Phone (incl. area code)									
DOB (mm/dd/yyyy)									
Yrs. School									
<input type="checkbox"/> Married <input checked="" type="checkbox"/> Unmarried (include single, divorced, widowed)									
Dependents (not listed by Co-Borrower) no. ages									
Present Address (street, city, state, ZIP)									
<input checked="" type="checkbox"/> Own <input type="checkbox"/> Rent 2.33 No. Yrs.									
Mailing Address, if different from Present Address									

Borrower					Co-Borrower				
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.									

Borrower					Co-Borrower				
Name & Address of Employer									
<input type="checkbox"/> Self Employed									
Yrs. on this job									
Yrs. employed in this line of work/profession									
Position/Title/Type of Business									
Business Phone (incl. area code)									
CHEF RESTAURANT									
KITCHEN MANAG. RESTAURANT									
If employed in current position for less than two years or if currently employed in more than one position, complete the following:									
Name & Address of Employer									
<input type="checkbox"/> Self Employed									
Dates (from - to)									
Monthly Income									
Position/Title/Type of Business									
Business Phone (incl. area code)									
Name & Address of Employer									
<input type="checkbox"/> Self Employed									
Dates (from - to)									
Monthly Income									
Position/Title/Type of Business									
Business Phone (incl. area code)									



50,520

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

B/C	Describe Other Income	Notice: Annuity, child support, or superior 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.	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 non-applicant spouse or other person, this Statement and supporting schedules must be completed about that spouse or other person also.

Completed ☒ Jointly ☐ Not Jointly

Freddie Mac Form 65 7/05
Fannie Mae Form 1003 7/05
VMP-21N (0507)

1010046848

VI. ASSETS AND LIABILITIES (Cont'd)

Schedule of Real Estate Owned (If additional properties are owned, use continuation sheet.)

Property Address (enter S if sold, PS if pending sale or A 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.	Net Rental Income
	2-4	486000	386717			250	
		486000	386717		3045	250	
	Totals						

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	
c. Land (if acquired separately)	
d. Refinance (incl. debts to be paid off)	389,194.68
e. Estimated prepaid items	2,646.35
f. Estimated closing costs	11,411.00
g. PMI, MIP, Funding Fee	
h. Discount (if Borrower will pay)	
i. Total costs (add items e through h)	403,252.03
j. Subordinate financing	
k. Borrower's closing costs paid by Seller	
l. Other Credits (explain)	
m. Loan amount (exclude PMI, MIP, Funding Fee financed)	405,000.00
n. PMI, MIP, Funding Fee financed	
o. Loan amount (add m & n)	405,000.00
p. Cash from/to Borrower (subtract j, k, l & o from i)	-1,747.97

VIII. DECLARATIONS

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

a. Are there any outstanding judgments against you?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
b. Have you been declared bankrupt within the past 7 years?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
d. Are you a party to a lawsuit?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
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 mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans, any mortgage, financial obligation, bond, or loan guarantee. If "Yes," provide details, including date, name, and address of Lender, FHA or VA case number, if any, and reasons for the action.)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee? If "Yes," give details as described in the preceding question.	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
g. Are you obligated to pay alimony, child support, or separate maintenance?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
h. Is any part of the down payment borrowed?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
i. Are you a co-maker or endorser on a note?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
j. Are you a U.S. citizen?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
k. Are you a permanent resident alien?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
l. Do you intend to occupy the property as your primary residence? If "Yes," complete question m below.	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
m. Have you had an ownership interest in a property in the last three years?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
(1) What type of property did you own -- principal residence (PR), second home (SH), or investment property (IP)?	PR		PR	
(2) How did you hold title to the home -- solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?	O		O	

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 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 the misrepresentation that I have made on this application, and/or to criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Sec. 1001, et seq.; (2) the loan requested pursuant to this application (the "Loan") will be secured by a mortgage or deed of trust on the property described in this application; (3) the property will not be used for any illegal or prohibited purpose or use; (4) all statements made in this application are made for the purpose of obtaining a residential mortgage loan; (5) the property will be occupied as indicated in this application; (6) the Lender, its servicers, successors or assigns may retain the original and/or an electronic record of this application, whether or not the Loan is approved; (7) the Lender and its agents, brokers, insurers, servicers, successors, and assigns may continuously rely on the information contained in the application, and I am obligated to amend and/or supplement the information provided in this application if any of the material facts that I have represented herein should change prior to closing of the Loan; (8) in the event that my payments on the Loan become delinquent, the Lender, its servicers, successors or assigns may, in addition to any other rights and remedies that it may have relating to such delinquency, report my name and account information to one or more consumer reporting agencies; (9) ownership of the Loan and/or administration of the Loan account may be transferred with such notice as may be required by law; (10) neither Lender nor its agents, brokers, insurers, servicers, successors or assigns has made any representation or warranty, express or implied, to me regarding the property or the condition or value of the property; and (11) my transmission of this application as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or my facsimile transmission of this application containing a facsimile of my signature, shall be as effective, enforceable and valid as if a paper version of this application were delivered containing my original written signature.

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

X

Date 01/13/06
1/9/2006

Co-Borrower's Signature

Date 1/13/06
1/9/2006

X. INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender may not discriminate either on the basis of this information, or on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, this lender is required to note the information on the basis of visual observation and surname if you have made this application in person. If you do not wish to furnish the information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the particular type of loan applied for.)

BORROWER	CO-BORROWER
<input type="checkbox"/> I do not wish to furnish this information.	<input type="checkbox"/> I do not wish to furnish this information.
Ethnicity: <input checked="" type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino	Ethnicity: <input checked="" type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino
Race: <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White	Race: <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input checked="" type="checkbox"/> White
Sex: <input type="checkbox"/> Female <input checked="" type="checkbox"/> Male	Sex: <input type="checkbox"/> Female <input checked="" type="checkbox"/> Male

To be Completed by Interviewer

This application was taken by:

- ☐ Face-to-face interview
☐ Mail
☐ Telephone
☐ Internet

Interviewer's Name (print or type)

JOHN SULLIVAN 781-849-7567

Interviewer's Signature

Date

Interviewer's Phone Number (incl. area code)

781-646-3995

Name and Address of Interviewer's Employer

New England Merchants Corp.

1173 Massachusetts Ave

Arlington, MA 02476-4239

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: [REDACTED]	Agency Case Number:
	Co-Borrower: [REDACTED]	Lender Case Number: 1010046848

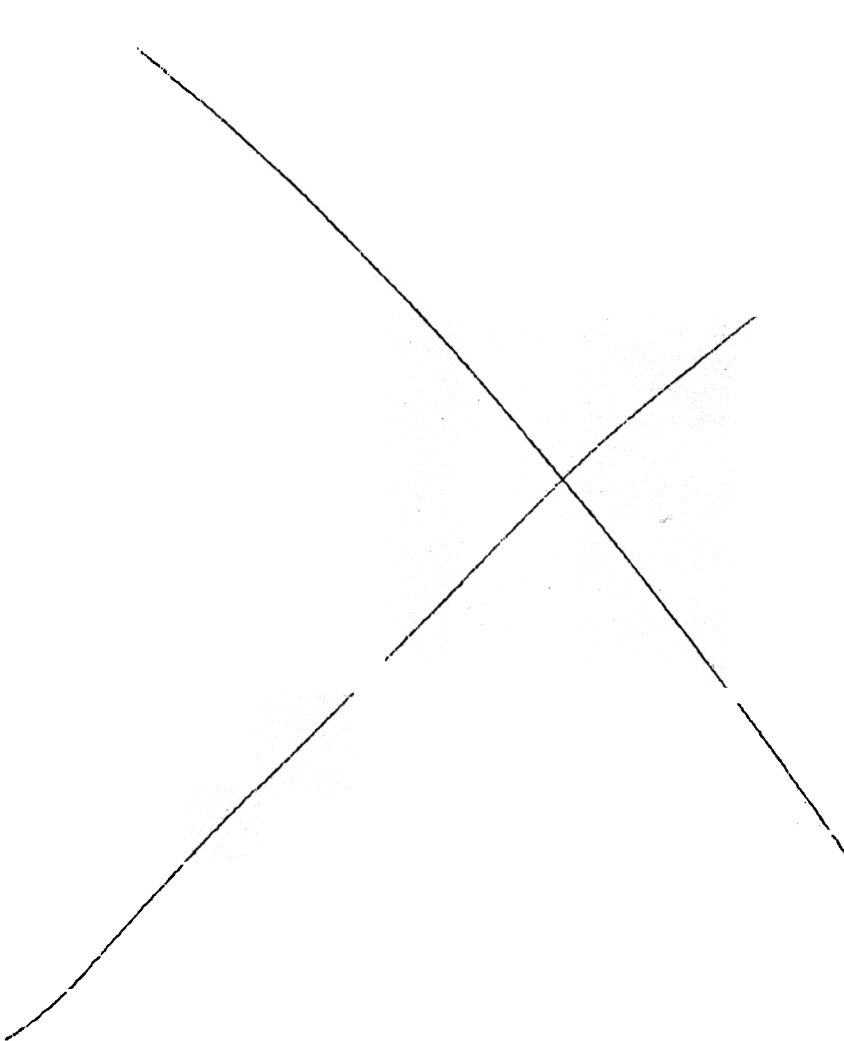
I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of Title 18, United States Code, Section 1001, et seq.

Borrower's Signature: X [REDACTED]	Date 01/13/06 1/9/2006	Co-Borrower's Signature: X [REDACTED]	Date 1/13/06 1/9/2006
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JUL-11-2007 14:35 MARK J GLAUSTONE PC 1 781 848 7421 P.06/08

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: 1010046848



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 **8.000%** 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 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: 01/13/06 1/9/2006	Co-Borrower's Signature:	Date: 1/13/06 1/9/2006
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Statement of Assets and Liabilities

(Supplement to Residential Loan Application)

Name

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

EAST BOSTON, MA 02128

Legal Description of Subject Property (attach description if necessary)

SEE ATTACHED LEGAL DESCRIPTION

ASSETS AND LIABILITIES

This Statement and any applicable supporting schedules may be completed jointly by both married and unmarried Co-Borrowers if their assets and liabilities are sufficiently joined so that the Statement can be meaningfully and fairly presented on a combined basis; otherwise, separate Statements and Schedules are required. If the Co-Borrower section was completed about a non-applicant spouse or other person, this Statement and supporting schedules must be completed about that spouse or other person also.

Completed ☒ Jointly ☐ Not Jointly

ASSETS	Cash or Market Value	LIABILITIES	Monthly Payment & Months Left to Pay	Unpaid Balance
Description		Name and address of Company	\$ Payment/Months	\$
Cash deposit toward purchase held by:		AMEX	454	454.00
List checking and savings accounts below		CHASE	196	8,195.00
Name and address of Bank, S&L, or Credit Union		CHASE	142	7,104.00
Acct. no.		BOSTON WATER AND SEWER		138.78
Name and address of Bank, S&L, or Credit Union		TAXES DUE		890.64
Acct. no.		HQI DUE		1,448.00
Stocks & Bonds (Company name/number & description)				
Life insurance net cash value				
Face amount: \$				
Subtotal Liquid Assets				
Real estate owned (enter market value from schedule of real estate owned)				
Vested interest in retirement fund				
Net worth of business(es) owned (attach financial statement)				
Automobiles owned (make and year)				
Other Assets (itemize)				
		Total Monthly Payments	\$ *SEE URLA*	
Total Assets a.	\$ *SEE URLA*	Net Worth	\$ *SEE URLA*	Total Liabilities b.
				\$ *SEE URLA*



1010046848

ASSETS AND LIABILITIES (cont'd)

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	Present Market Value	Amount of Mortgages & Liens	Gross Rental Income	Mortgage Payments	Insurance, Maintenance, Taxes & Misc.	Net Rental Income
		\$	\$	\$	\$	\$	\$
	Totals	\$	\$	\$	\$	\$	\$

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

ACKNOWLEDGMENT 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 intentional or negligent misrepresentation of this information contained in this application may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon any misrepresentation that I have made on this application, and/or in criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Sec. 1001, et seq.; (2) the loan requested pursuant to this application (the "Loan") will be secured by a mortgage or deed of trust on the property described in this application; (3) the property will not be used for any illegal or prohibited purpose or use; (4) all statements made in this application are made for the purpose of obtaining a residential mortgage loan; (5) the property will be occupied as indicated in this application; (6) the Lender, its servicers, successors or assigns may retain the original and/or an electronic record of this application, whether or not the Loan is approved; (7) the Lender and its agents, brokers, insurers, servicers, successors and assigns may continuously rely on the information contained in the application, and I am obligated to amend and/or supplement the information provided in this application if any of the material facts that I have represented herein should change prior to closing of the Loan; (8) in the event that my payments on the Loan become delinquent, the Lender, its servicers, successors or assigns may, in addition to any other rights and remedies that it may have relating to such delinquency, report my name and account information to one or more consumer reporting agencies; (9) ownership of the Loan and/or administration of the Loan account may be transferred with such notice as may be required by law; (10) neither Lender nor its agents, brokers, insurers, servicers, successors or assigns has made any representation or warranty, express or implied, to me regarding the property or the condition or value of the property; and (11) my transmission of this application as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or my facsimile transmission of this application containing a facsimile of my signature, shall be as effective, enforceable and valid as if a paper version of this application were delivered containing my original written signature.

Acknowledgements. 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 01/13/06
1/9/2006

Co-Borrower's Signature

Date 1/13/06
1/9/2006

TO BE COMPLETED BY INTERVIEWER

This application was taken by:

- ☐ Face-to-face Interview
☐ Mail
☒ Telephone
☐ Internet

Interviewer's Name (print or type)

JOHN SULLIVAN 781-849-76671/9/2006

Interviewer's Signature

Date _____

interviewer's Phone Number (incl. area code)

781-646-3995

Name and Address of Interviewer's Employer
New England Merchants Corp.

new study

1173 Massachusetts Ave

Arlington, MA 02476-4239

Borrower Name

Co-Borrower Name

Property Address

Property Type

☐ 1 unit
☒ 2-4 units
☐ Condominium
☐ PUD ☐ Co-op
☐ Manufactured Housing
☐ Single Wide ☐ Multiwide

Project Classification

☐ A/III Condo ☐ E PUD ☐ 1 Co-op
☐ B/II Condo ☐ F PUD ☐ 2 Co-op
☐ C/I Condo

Project Name

Occupancy Status

☒ Primary Residence
☐ Second Home
☐ Investment Property

Additional Property Information

Number of Units

2

Sales Price

\$

Appraised Value

\$ 486,000.00

Property Rights

☒ Fee Simple
☐ Leasehold

II. Mortgage Information

Loan Type

☒ Conventional
☐ FHA
☐ VA
☐ USDA/RHS

Amortization Type

☐ Fixed Rate—Monthly Payments
☐ Fixed Rate—Biweekly Payments
☐ Balloon
☒ ARM (type) 2/28
☐ Other (specify)

Loan Purpose

☐ Purchase
☐ Cash-out Refinance
☐ Limited Cash-Out Refinance (Fannie)
☒ No Cash-Out Refinance (Freddie)
☐ Home Improvement
☐ Construction to Permanent

Lien Position

☒ First Mortgage

Amount of Subordinate Financing

\$ 21,500.00

(If HELOC, include balance and credit limit)

☐ Second Mortgage

Note Information

Original Loan Amount

\$ 400,000.00

Initial P&I Payment

\$ 2,666.67

Initial Note Rate

8.000%

Loan Terms (in months)

360

Mortgage Originator

☐ Seller
☐ Broker
☐ Correspondent

Broker/Correspondent Name and Company name:

Buydown

☐ Yes
☐ No

Terms

If Second Mortgage

Owner of First Mortgage

☐ Fannie Mae ☐ Freddie Mac
☒ Seller/Other

Original Loan Amount of First Mortgage

\$

III. Underwriting Information

Underwriter's Name

Appraiser's Name/License #

Appraisal Company Name

Stable Monthly Income

	Borrower	Co-Borrower	Total
Base Income	\$ 5,230.00	\$ 4,210.00	\$ 9,440.00
Other Income	\$	\$	\$
Positive Cash Flow (subject property)	\$ 1,200.00	\$	\$ 1,200.00
Total Income	\$ 6,430.00	\$ 4,210.00	\$ 10,640.00

Qualifying Ratios

Primary Housing Expense/Income

29.247 %

Total Obligations/Income

33.767 %

Debt-to-Housing Gap Ratio (Freddie)

%

Loan-to-Value Ratios

LTV

82.305 %

CLTV/TLTV

%

HCLTV/HTLTV

%

Qualifying Rate

☒ Note Rate 8.000 %
☐ % Above Note Rate %
☐ % Below Note Rate %
☐ Bought-Down Rate %
☐ Other %

Level of Property Review

☐ Exterior/Interior
☐ Exterior Only
☐ No Appraisal

Form Number:

Risk Assessment

☐ Manual Underwriting
☐ AUS

☐ DU ☐ LP ☐ Other

AUS Recommendation

DU Case ID/LP AUS Key#

LP Doc Class (Freddie)

Escrow (T&I)

☒ Yes ☐ No

Present Housing Payment:

\$ 1,500.00

Proposed Monthly Payments

Borrower's Primary Residence

First Mortgage P&I

\$ 2,666.67

Second Mortgage P&I

\$

Hazard Insurance

\$ 208.00

Taxes

\$ 237.16

Mortgage Insurance

\$

HOA Fees

\$

Lease/Ground Rent

\$

Other

\$

Total Primary Housing Expense

\$ 3,111.83

Other Obligations

Negative Cash Flow

\$

(subject property)

All Other Monthly Payments

\$ 481.00

Total All Monthly Payments

\$ 3,592.83

Borrower Funds to Close

Required

\$

Verified Assets

\$

Source of Funds

No. of Months Reserves

Interested Party Contributions

%

Representative Credit/Indicator Score

Community Lending/Affordable Housing Initiative

☐ Yes ☒ No

Home buyers/Homeownership Education Certificate in file

☐ Yes ☒ No

Underwriter Comments

IV. Seller, Contract, and Contact Information

Seller Name

Seller Address

Seller No.

Investor Loan No.

Seller Loan No. NEMCBR0411000052

Master Commitment No.

Contract No.

Contact Name

Contact Title

Contact Phone Number

Contact Signature

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 "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	Fixed Rate	Other (explain):
\$400,000.00	8.000 %	360	Type:	<input type="checkbox"/> GPM	<input checked="" type="checkbox"/> ARM (type):
					2/28

II. PROPERTY INFORMATION AND PURPOSE OF LOAN	
Subject Property Address (street, city, state, & ZIP)	No. of Units
[REDACTED] Boston, MA 02128 County: Suffolk	2
Legal Description of Subject Property (attach description if necessary)	

Purpose of Loan:	<input type="checkbox"/> Purchase	<input type="checkbox"/> Construction	<input type="checkbox"/> Other (explain):	Property will be:	<input checked="" type="checkbox"/> Primary Residence	<input type="checkbox"/> Secondary Residence	<input type="checkbox"/> Investment
	<input checked="" type="checkbox"/> Refinance	<input type="checkbox"/> Construction-Permanent					
Complete this line if construction or construction-permanent loan.							
Year Lot Acquired	Original Cost	Amount Existing Liens	(a) Present Value of Lot	(b) Cost of Improvements	Total (a+b)		
	\$	\$	\$	\$	\$		

Complete this line if this is a refinance loan.							
Year Acquired	Original Cost	Amount Existing Liens	Purpose of Refinance	Describe Improvements	<input type="checkbox"/> made <input type="checkbox"/> to be made		
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:
[REDACTED]	Joint tenants	<input checked="" type="checkbox"/> Fee Simple
Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain).		<input type="checkbox"/> Leasehold (show expiration date)

Borrower				Co-Borrower			
Borrower's Name (include Jr. or Sr. if applicable)							
Co-Borrower's Name (include Jr. or Sr. if applicable)							
Social Security Number	Home Phone (incl. area code)	DOB (MM/DD/YYYY)	Yrs. School	Social Security Number	Home Phone (incl. area code)	DOB (MM/DD/YYYY)	Yrs. School
[REDACTED]	[REDACTED]	08/25/1977	12	[REDACTED]	[REDACTED]	05/12/1969	12
<input type="checkbox"/> Married	<input checked="" type="checkbox"/> Unmarried (include single, divorced, widowed)	Dependents (not listed by Co-Borrower)		<input type="checkbox"/> Married	<input checked="" type="checkbox"/> Unmarried (include single, divorced, widowed)	Dependents (not listed by Borrower)	
<input type="checkbox"/> Separated		no. ages		<input type="checkbox"/> Separated		no. ages	
Present Address (street, city, state, ZIP)	<input type="checkbox"/> Own	<input checked="" type="checkbox"/> Rent	No. Yrs.	Present Address (street, city, state, ZIP)	<input type="checkbox"/> Own	<input checked="" type="checkbox"/> Rent	No. Yrs.
[REDACTED]			2Y4M	[REDACTED]			2Y4M
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 checked="" type="checkbox"/> Rent	No. Yrs.
[REDACTED]			1Y5M
Former Address (street, city, state, ZIP)	<input type="checkbox"/> Own	<input checked="" type="checkbox"/> Rent	No. Yrs.
[REDACTED]			1Y5M

Borrower				Co-Borrower			
IV. EMPLOYMENT INFORMATION							
Name & Address of Employer				Name & Address of Employer			
<input type="checkbox"/> Self Employed				<input type="checkbox"/> Self Employed			
Yrs. on this job				Yrs. on this job			
8Y5M				5Y5M			
Yrs. employed in this line of work/profession				Yrs. employed in this line of work/profession			
15				15			
Position/Title/Type of Business				Position/Title/Type of Business			
Manager				Head Chef			
Business Phone (incl. area code)				Business Phone (incl. area code)			
[REDACTED]				[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				Name & Address of Employer			
<input type="checkbox"/> Self Employed				<input type="checkbox"/> Self Employed			
Dates (from-to)				Dates (from-to)			
Monthly Income				Monthly Income			
\$				\$			
Position/Title/Type of Business				Position/Title/Type of Business			
Business Phone (incl. area code)				Business Phone (incl. area code)			
[REDACTED]				[REDACTED]			
Name & Address of Employer				Name & Address of Employer			
<input type="checkbox"/> Self Employed				<input type="checkbox"/> Self Employed			
Dates (from-to)				Dates (from-to)			
Monthly Income				Monthly Income			
\$				\$			
Position/Title/Type of Business				Position/Title/Type of Business			
Business Phone (incl. area code)				Business Phone (incl. area code)			
[REDACTED]				[REDACTED]			

New England Merchants--Braintree

V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION						
Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expense	Present	Proposed
Base Empl. Income*	\$ 5,230.00	\$ 4,210.00	\$ 9,440.00	Rent	\$ 1,500.00	
Overtime				First Mortgage (P&I)		\$ 2,666.67
Bonuses				Other Financing (P&I)		
Commissions				Hazard Insurance		208.00
Dividends/Interest				Real Estate Taxes		237.16
Net Rental Income	1,200.00		1,200.00	Mortgage Insurance		
Other (before completing see the notice in "Describe other income" below)				Homeowner Assn. Dues		
				Other:		
Total	\$ 5,430.00	\$ 4,210.00	\$ 10,540.00	Total	\$ 1,500.00	\$ 3,111.83

* 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	

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		Monthly Payment & Months Left to Pay	Unpaid Balance
Description			Name and address of Company			
Cash deposit toward purchase held by:	\$		WASHINGTON MUTUAL FA		\$ Payment/Months	\$
					*3,045.00	*384,698.00
			Acct. no. [REDACTED]		360	
List checking and savings accounts below			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. [REDACTED]			
Acct. no.	\$		Name and address of Company		\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union			CHASE		142.00	
			Acct. no. [REDACTED]			
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. [REDACTED]			
Acct. no.	\$		Name and address of Company		\$ Payment/Months	\$
Stocks & Bonds (Company name/number & description)			AMEX		0.00	4,452.00
			Acct. no. [REDACTED]			
Life insurance net cash value	\$				\$ Payment/Months	\$
Face amount: \$					0.00	1
	\$		Acct. no. [REDACTED]			
Real estate owned (enter market value from schedule of real estate owned)	\$	486,000.00	Name and address of Company		\$ Payment/Months	\$
Vested interest in retirement fund	\$		See Sch Of Liabilities		15.00	
Net worth of business(es) owned (attach financial statement)	\$					
Automobiles owned (make and year)	\$		Acct. no.			
Other Assets (itemize)	\$		Alimony/Child Support/Separate Maintenance Payments Owed to:			
			Job-Related Expense (child care, union dues, etc.)			
			Total Monthly Payments		\$ 481.00	
Total Assets a.	\$	486,000.00	Net Worth (a minus b)	\$	75,779.00	Total Liabilities b. \$ 410,221.00

New England Merchants--Braintree

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	Present Market Value	Amount of Mortgages & Liens	Gross Rental Income	Mortgage Payments	Insurance, Maintenance, Taxes & Misc.	Net Rental Income	
[REDACTED]	2-4	\$ 486,000.00	\$ 0.00	\$ 1,600.00	0.00	\$ 250.00	\$ 1,200	
Totals		\$ 486,000.00	\$	\$ 1,600.00	\$	\$ 250.00	\$ 1,200	

List any additional names under which credit has previously been received and indicate appropriate creditor name(s) and account number(s):

Alternate Name	Creditor Name	Account Number

VII. DETAILS OF TRANSACTION		VIII. DECLARATIONS	
a. Purchase Price		If you answer "Yes" to any questions a through i, please use continuation sheet for explanation.	
b. Alterations, improvements, repairs		Borrower Yes No Co-Borrower Yes No	
c. Land (if acquired separately)		a. Are there any outstanding judgments against you? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
d. Refinance (incl. debts to be paid off)	384,698.00	b. Have you been declared bankrupt within the past 7 years? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
e. Estimated prepaid items	1,333.33	c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
f. Estimated closing costs	12,525.00	d. Are you a party to a lawsuit? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
g. PMI, MIP, Funding Fee		e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
h. Discount (if Borrower will pay)	398,556.33	f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond or loan guarantee? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
		g. Are you obligated to pay alimony, child support, or separate maintenance? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
		h. Is any part of the down payment borrowed? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
		Are you a co-maker or endorser on a note? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
		Are you a U.S. citizen? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	
		Are you a permanent resident alien? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
		Do you intend to occupy the property as your primary residence? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	
m. Loan amount (exclude PMI, MIP, Funding Fee financed)	400,000.00	i. Have you had an ownership interest in a property in the last three years? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
n. PMI, MIP, Funding Fee financed		(1) What type of property did you own - principal residence (PR), second home (SH), or investment property (IP)? <input checked="" type="checkbox"/> PR	
o. Loan amount (add m & n)	400,000.00	(2) How did you hold title to the home - solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)? <input type="checkbox"/> S <input type="checkbox"/> SP <input type="checkbox"/> O	
p. Cash from / to Borrower (subtract j, k, l & o from i)	-1,443.67		

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 intentional or negligent misrepresentation of this information contained in this application may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon any misrepresentation that I have made on this application, and/or in criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Sec. 1001, et seq.; (2) the loan requested pursuant to this application (the "Loan") will be secured by a mortgage or deed of trust on the property described 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 occupied as indicated herein; (6) any owner or servicer of the Loan may verify or reverify 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 application, even if the Loan is not approved; (7) the Lender and its agents, brokers, insurers, servicers, successors and assigns may continuously rely on the information contained in the application, and I am obligated to amend and/or supplement the information provided in this application if any of the material facts that I have represented herein should change prior to closing of the Loan; (8) in the event that my payments on the Loan become delinquent, the 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) ownership of the Loan and/or administration of the Loan account may be transferred with such notice as may be required by law; (10) neither Lender nor its agents, brokers, insurers, servicers, successors or assigns has made any representation or warranty express or implied, to me regarding the property or the condition or value of the property; and (11) my transmission of this application as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or my facsimile transmission of this application containing a facsimile of my signature, shall be as effective, enforceable and valid as if a paper version of this application were delivered containing my original written signature.

Borrower's Signature

Date

Co-Borrower's Signature

Date

X

X

X. INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender may 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 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 <input type="checkbox"/> I do not wish to furnish this information.		CO-BORROWER <input type="checkbox"/> I do not wish to furnish this information.	
Ethnicity: <input checked="" type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino	Ethnicity: <input checked="" type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino	Race: <input type="checkbox"/> American Indian or Alaska native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input checked="" type="checkbox"/> White <input type="checkbox"/> Native Hawaiian or Other Pacific Islander	Race: <input type="checkbox"/> American Indian or Alaska native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input checked="" type="checkbox"/> White <input type="checkbox"/> Native Hawaiian or Other Pacific Islander
Sex: <input type="checkbox"/> Female <input checked="" type="checkbox"/> Male	Sex: <input type="checkbox"/> Female <input checked="" type="checkbox"/> Male	To be Completed by Interviewer:	
This application was taken by: <input type="checkbox"/> Face-to-face interview <input type="checkbox"/> Mail <input checked="" type="checkbox"/> Telephone <input type="checkbox"/> Internet		Interviewer's Name (print or type): John Sullivan III	
Interviewer's Signature: [Signature]		Name and Address of Interviewer's Employer: New England Merchants--Braintree	
Interviewer's Phone Number (incl. area code): 617-413-7899		22 River Street, Suite 5A	
		Braintree, MA 02184	
		(P) 781-849-7887	
		(F) 781-849-7807	

Fannie Mae 65 01/04

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/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	

1. Borrower and Property Information

II. Mortgage information

III. Underwriting Information

Representative Credit/Indicator ScoreUnderwriter CommentsIV. Seller, Contract, and Contact Information

Freddie 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 ☒ 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		Agency Case Number	Lender Case Number
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		

Amount	Interest Rate	No. of Months	Amortization	Fixed Rate	Other (explain)
\$ 400,000.00	8.400 %	360	Type	<input type="checkbox"/> GPM	<input checked="" type="checkbox"/> ARM (type): 2/28

II. PROPERTY INFORMATION AND PURPOSE OF LOAN

Subject Property Address (street, city, state, & ZIP)	No. of Units
██████████ Boston, MA 02128 County: Suffolk	2
Legal Description of Subject Property (attach description if necessary)	Year Built
	1904

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
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	<input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold
Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain).		(show expiration date)

III. BORROWER INFORMATION

Borrower				Co-Borrower			
Borrower's Name (include Jr. or Sr. if applicable)				Co-Borrower's Name (include Jr. or Sr. if applicable)			
██████████				██████████			
Social Security Number	Home Phone (incl. area code)	DOB (MM/DD/YYYY)	Yrs. School	Social Security Number	Home Phone (incl. area code)	DOB (MM/DD/YYYY)	Yrs. School
██████████	██████████	08/25/1977	12	██████████	██████████	//	12
<input type="checkbox"/> Married <input checked="" type="checkbox"/> Unmarried (include single, divorced, widowed)				<input type="checkbox"/> Married <input checked="" type="checkbox"/> Unmarried (include single, divorced, widowed)			
Dependents (not listed by Co-Borrower)				Dependents (not listed by Borrower)			
no. 0 ages				no. 0 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. 1Y1M				Present Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent No. Yrs.			
██████████				██████████			

Mailing Address, if different from Present Address	Mailing Address, if different from Present Address
██████████	██████████

If residing at present address for less than two years, complete the following:

Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input checked="" type="checkbox"/> Rent No. Yrs. 1Y5M	Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent No. Yrs.
██████████	██████████

IV. EMPLOYMENT INFORMATION

Borrower		Co-Borrower	
Name & Address of Employer	<input type="checkbox"/> Self Employed	Name & Address of Employer	<input type="checkbox"/> Self Employed
██████████		██████████	
Yrs. on this job	Yrs. employed in this line of work/profession	Yrs. on this job	Yrs. employed in this line of work/profession
8Y5M	15	5Y5M	
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	<input type="checkbox"/> Self Employed	Dates (from-to)	Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)
Monthly Income			Monthly Income		
\$			\$		
Position/Title/Type of Business	Business Phone (incl. area code)		Position/Title/Type of Business	Business Phone (incl. area code)	
Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)	Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)
Monthly Income			Monthly Income		
\$			\$		
Position/Title/Type of Business	Business Phone (incl. area code)		Position/Title/Type of Business	Business Phone (incl. area code)	

New England Merchants--Braintree

V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION						
Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expense	Present	Proposed
Base Empl. Income*	\$ 7,550.00		\$ 7,550.00	Rent	\$ 1,500.00	
Overtime				First Mortgage (P&I)		\$ 2,800.00
Bonuses				Other Financing (P&I)		
Commissions				Hazard Insurance		208.00
Dividends/Interest				Real Estate Taxes		
Net Rental Income				Mortgage Insurance		
Other (before completing, see the notice in "describe other income," below)				Homeowner Assn. Dues		
Total	\$ 7,550.00		\$ 7,550.00	Other:		
				Total	\$ 1,500.00	\$ 3,245.16

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
	\$
	\$

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		LIABILITIES	
Description	Cash or Market Value	Completed <input checked="" type="checkbox"/> Jointly <input type="checkbox"/> Not Jointly	Monthly Payment & Months Left to Pay
Cash deposit toward purchase held by:	\$	Name and address of Company	Unpaid Balance
List checking and savings accounts below		WASHINGTON MUTUAL FA	\$ Payment/Months
Name and address of Bank, S&L, or Credit Union			\$ 3,045.00
			360
Acct. no.			\$ 384,698.00
Name and address of Bank, S&L, or Credit Union		WASH MUTUAL/PROVIDIAN	\$ Payment/Months
			15.00
			90.00
Acct. no.			
Name and address of Bank, S&L, or Credit Union			\$ Payment/Months
			\$
Acct. no.			\$
Name and address of Bank, S&L, or Credit Union			\$ Payment/Months
			\$
Acct. no.			\$
Stocks & Bonds (Company name/number & description)			\$ Payment/Months
			\$
Acct. no.			\$
Life insurance net cash value	\$	Name and address of Company	\$ Payment/Months
Face amount \$			\$
Subtotal Liquid Assets	\$		\$
Real estate owned (enter market value from schedule of real estate owned)	\$ 486,000.00		\$
Vested interest in retirement fund	\$		\$
Net worth of business(es) owned (attach financial statement)	\$		\$
Automobiles owned (make and year)	\$		\$
Other Assets (itemize)	\$		\$
		Alimony/Child Support/Separate Maintenance Payments Owed to:	\$
		Job-Related Expense (child care, union dues, etc.)	\$
		Total Monthly Payments	\$ 15.00
Total Assets a.	\$ 486,000.00	Net Worth (a minus b)	\$ 101,212.00
		Total Liabilities b.	\$ 384,788.00

VI. ASSETS AND LIABILITIES (cont.)

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.	Net Rental Income
	2-4	\$ 486,000.00	\$ 0.00	\$ 1,100.00	\$ 0.00	\$ 250.00	\$ 825
	Totals	\$ 486,000.00	\$	\$ 1,100.00	\$	\$ 250.00	\$ 825


[illegible]

VIII. DECLARATIONS

a. Purchase Price		If you answer "Yes" to any questions a through i, please use continuation sheet for explanation.	Borrower		Co-Borrower	
			Yes	No	Yes	No
b. Alterations, improvements, repairs		1. Are there any outstanding judgments against you?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c. Land (if acquired separately)		2. Have you been declared bankrupt within the past 7 years?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. Refinance (incl. debts to be paid off)	384,698.00	3. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e. Estimated prepaid items	2,735.48	d. Are you a party to a lawsuit?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
f. Estimated closing costs	12,525.00	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 mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans, any mortgage, financial obligation, bond, or loan guarantee. If "Yes," provide details, including date, name and address of Lender, FHA or VA case number, if any, and reasons for the action.)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
g. PMI, MIP, Funding Fee		f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond or loan guarantee? If "Yes," give details as described in the preceding question.	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
h. Discount (if Borrower will pay)		g. Are you obligated to pay alimony, child support, or separate maintenance?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
i. Total costs (add items a through h)	399,958.48	h. Is any part of the down payment borrowed?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
j. Subordinate financing		i. Are you a co-maker or endorser on a note?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
k. Borrower's closing costs paid by Seller		Are you a U.S. citizen?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
l. Other Credits (explain)		Are you a permanent resident alien?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		i. Do you intend to occupy the property as your primary residence? If "Yes," complete question m below.	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
m. Loan amount (exclude PMI, Funding Fee financed)	400,000.00	m. Have you had an ownership interest in a property in the last three years?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
n. PMI, MIP, Funding Fee financed		(1) What type of property did you own - principal residence (PR), second home (SH), or investment property (IP)?	PR			
	400,000.00	(2) How did you hold title to the home - solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?	O			
Subtract k, l & o from j			-41.52			


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 intentional or negligent misrepresentation of this information contained in this application may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon any misrepresentation that I have made on this application, and/or in criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Sec. 1001, et seq.; (2) the loan requested pursuant to this application (the "Loan") will be secured by a mortgage or deed of trust on the property described 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 occupied as indicated herein; (6) any owner or servicer of the Loan may verify or reverify 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 application, even if the Loan is not approved; (7) the Lender and its agents, brokers, insurers, servicers, successors and assigns may continuously rely on the information contained in the application, and I am obligated to amend and/or supplement the information provided in this application if any of the material facts that I have represented herein should change prior to closing of the Loan; (8) In the event that my payments on the Loan become delinquent, the 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) ownership of the Loan and/or administration of the Loan account may be transferred with such notice as may be required by law; (10) neither Lender nor its agents, brokers, insurers, servicers, successors or assigns has made any representation or warranty express or implied, to me regarding the property or the condition or value of the property; and (11) my transmission of this application as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or my facsimile transmission of this application containing a facsimile of my signature, shall be as effective, enforceable and valid as if a paper version of this application were delivered containing my original written signature.

Borrower's Signature	Date	Co-Borrower's Signature	Date
X 	10/6/05	X	

X INFORMATION FOR GOVERNMENT MONITORING PURPOSES


The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender may 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 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 <input type="checkbox"/> I do not wish to furnish this information.		CO-BORROWER <input type="checkbox"/> I do not wish to furnish this information.	
Ethnicity: <input checked="" type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino		Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino	
Race: <input type="checkbox"/> American Indian or Alaska native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input checked="" type="checkbox"/> White		Race: <input type="checkbox"/> American Indian or Alaska native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White	
Sex: <input type="checkbox"/> Female <input checked="" type="checkbox"/> Male		Sex: <input type="checkbox"/> Female <input checked="" type="checkbox"/> Male	
To be Completed by Interviewer This application was taken by: <input type="checkbox"/> Face-to-face interview <input type="checkbox"/> Mail <input checked="" type="checkbox"/> Telephone <input type="checkbox"/> Internet		Interviewer's Name (print or type) John Sullivan III Interviewer's Signature  Date 12/3/85 Interviewer's Phone Number (inc. area code) 617-413-7895	
		Name and Address of Interviewer's Employer New England Merchants-Braintree 22 River Street, Suite 5A Braintree, MA 02184 (P) 781-849-7867 (F) 781-849-7807	

New England Merchants--Braintree

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/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 	12/2/05	X	

New England Merchants--Braintree

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: [REDACTED]	Agency Case Number:
	Co-Borrower: [REDACTED]	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	



TENANCY AT WILL

LANDLORD _____

Date: 12/1/2005

TENANT: _____

(Name, Address, and Telephone Number)

rents and the

hires the PREMISES at: _____

consisting of _____

at a RENT of \$ 1100 per MO payable on the 1ST day of each MONTH in advance,
(week, month) (Heated) (Unheated) (City Gas)

the rental period commencing on 12/1/05

Landlord rents to tenant the premises at the specified rent from rental period to rental period. This tenancy may be terminated by a written notice given by either party to the other before the first day of any rental period and shall be effective on the last day of that rental period, or thirty days after such notice has been given, whichever is longer; provided, however, that in the event of any breach by Tenant of this agreement, Landlord shall be entitled to pursue any and all remedies provided or recognized by applicable law. This tenancy shall be under the following terms and conditions:

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 alterations to be made in or to the premises without the prior written consent of the Landlord, nor make nor suffer any fire or waste, nor suffer the heat or water to be wasted, and at termination shall deliver up the premises and all property belonging to the Landlord in good, clean and tenable order and condition, reasonable wear and tear excepted. No washing machine, air-conditioning unit, space heater, clothes dryer, television or other aereals, or other like equipment shall be installed without the prior written consent of the Landlord. No waterbeds shall be permitted in the premises.

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

(Name) _____

(Address) _____

(Telephone No.) _____

3. **CLEANLINESS** — Tenant shall maintain the premises in a clean condition and shall not sweep, throw, or dispose of nor permit to be swept, thrown, or disposed of, from said premises nor from any doors, windows, balconies, porches or other parts of said building, any dirt, waste, rubbish, or other substance or article into any other parts of said building or the land adjacent thereto, except in proper receptacles and except in accordance with the rules of Landlord.

4. **DISTURBANCE, ILLEGAL USE** — Neither the Tenant nor his family, friends, relatives, invitees, visitors, agents or servants shall make or suffer any unlawful, noisy or otherwise offensive use of the premises, nor commit or permit 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, balconies, or placed upon the exterior windowsills.

5. **COMMON AREAS** — No receptacles, vehicles, baby carriages or other articles or obstructions shall be placed in the halls or other common areas or passageways.

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 furnishing heat or other purposes, that are furnished to the premises and presently separately metered. The Landlord agrees that he will furnish reasonably hot and cold water and reasonable heat (except to the extent that such water and heat are furnished through utilities metered to the premises as stated above) during the regular heating season, all in accordance with the applicable laws, but the failure of the Landlord to provide any of the foregoing items to any specific degree, quantity, quality or character due to any causes beyond the reasonable control of the Landlord, such as accident, restriction by City, State or Federal regulations, or during necessary repairs to the apparatus shall not constitute a breach of this agreement. This section governs utility payments. Be sure to 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.



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GREATER BOSTON REAL ESTATE BOARD

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8. **LOSS OR DAMAGE** — Tenant agrees to indemnify and save Landlord harmless from all liability, loss or damage arising from any nuisance made or suffered on the premises by Tenant, his family, friends, relatives, invitees, visitors, agents, or servants or from any carelessness, neglect, or improper conduct of any of such persons. Subject to the provisions of applicable law, Landlord shall not be liable for damage 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 caused 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 consent 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 as may be put in thereafter, reasonable wear and tear and damage by unavoidable casualty only excepted. Landlord and Tenant agree to comply with any responsibility which either may have under applicable law to perform repairs upon the premises. If Tenant fails within 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 born 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 thereof, provided that if so mailed, the receipt has been signed, or if so delivered or left, that such notice has been delivered to or left with the Tenant or anyone expressly or impliedly authorized to receive messages for the Tenant, or by any adult who resides with the Tenant in the premises. Written notice from the Tenant to the Landlord shall be deemed to have been properly given if mailed by registered or certified mail, postage prepaid, return receipt requested, to the Landlord at his address set forth in the first paragraph of this agreement, unless the Landlord shall have notified the Tenant of a change of the Landlord's address, in which case such notice shall be so sent to such changed address of the Landlord, provided that the receipt has been signed by the Landlord or anyone or anyone expressly or impliedly authorized to receive messages for the Landlord. Notwithstanding the foregoing, notice by either party to the other shall be deemed adequate if given in the manner authorized by law.
16. **TRUSTEE** — In the event that the Landlord 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, covenant, obligation, 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.
19. **ADDITIONAL PROVISIONS** —

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.

Landlord

Tenant

Call toll-free
1-800-333-2930

Three Easy Ways to Apply!

Fax Application
1-781-829-6543

Present Mortgage: ☐ Conventional ☐ FHA ☐ VA ☐ SubPrime ☐ Private

Your desired loan amount is up to:

☐ \$ 25,000 ☐ \$ 50,000
☐ \$ 75,000 ☐ \$ 100,000
☐ Other

Your Desired Term

☐ 15 ☐ 20 ☐ 25
☐ 30 ☐ Other

Reason For Loan

☐ Debt Consolidation
☐ Lower Rate

☐ Home Improvement
☐ Other

Mail Application
Mortgage Funding Corp.
1155 Washington Street
P.O. Box 1313
Hanover, MA 02339

Your Residence: ☐ Single Family ☒ Two Family ☐ Three Family ☐ Four Family ☐ Condominium ☐ Other

Address of Property For Loan:

About Your Home:

Name:

Home Address:

City:

State:

Zip Code:

Years There

Home Phone:

Social Security Number

Date of Birth

5-12-69

Have you ever declared Bankruptcy?
☐ Yes ☐ No If Yes, year

Best Number to Reach Me:

Previous Address: (If less than 2 years)

U.S. Cit

About Your Employment:

Business Name or Employer

Type of Business

Position

Years There

Self Employed

☐ Yes ☐ No

Business Address

City

State

Zip Code

Business Phone

Annual Salary

Other Income

Previous Employer (If less than 2 years)

Source:

About Your Home:

Business Name or Employer

Type of Business

Position

Years There

Self Employed

☐ Yes ☐ No

Business Address

City

State

Zip Code

Business Phone

Annual Salary

Other Income

Previous Employer (If less than 2 years)

Source:

on Deed

Estate Taxes \$

Home Purchased 19

Purchase Price: \$

Estimated Market Value \$

Taxes Included in Monthly Payment ☐ Yes ☐ No
If Purchase \$

1st Mortgage

Mortgage Holder

Amount Owed

Monthly Payment

Interest Rate

Monthly Rent

2nd Mortgage

Mortgage Holder

Amount Owed

Monthly Payment

Interest Rate

Term

Rental Income

I authorize Mortgage Funding Corp. to make a credit inquiry and to contact me (us) concerning my (our) financial needs.

APR: DP 21000 = 5%

Sign Here: \$400K

Date