

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, 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 Em

Co-Borrower

Mortgage Applied for:	<input type="checkbox"/> VA <input type="checkbox"/> FHA <input type="checkbox"/> Conventional <input type="checkbox"/> Other (explain):	Agency Case Number	Lender Case Number
Amount	Interest Rate	No. of Months	Amortization Type:
\$184,000.00	7.8750%	360	<input checked="" type="checkbox"/> Fixed Rate <input type="checkbox"/> ARM (type):
USDA/Rural Housing Service			

Subject Property Address (street, city, state & ZIP)	No. of Units
[REDACTED], Dorchester, MA 02122	1
Legal Description of Subject Property (attach description if necessary)	Year Built
See Attached Exhibit A.	1965

Purpose of Loan	<input checked="" type="checkbox"/> Purchase <input type="checkbox"/> Construction <input type="checkbox"/> Other (explain):	Property will be:
Refinance	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)				\$0.00

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

Source of Down Payment, Settlement Charges, and/or Subordinate Financing (explain)	Manner in which Title will be held	Estate will be held in:
		<input checked="" type="checkbox"/> Fee Simple <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]	05/03/1983					
<input type="checkbox"/> Married <input checked="" type="checkbox"/> Unmarried (include single, divorced, widowed)	Dependents (not listed by Co-Borrower)			<input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed)	Dependents (not listed by Borrower)		
Separated	no. ages			Separated	no. ages		
Present Address (street, city, state, ZIP)	<input checked="" type="checkbox"/> Own <input type="checkbox"/> Rent	3.0 No. Yrs.		Present Address (street, city, state, ZIP)	<input type="checkbox"/> Own <input type="checkbox"/> Rent	No. Yrs.	
Lawrence, MA 01841							
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 type="checkbox"/> Rent	No. Yrs.		Former Address (street, city, state, ZIP)	<input type="checkbox"/> Own <input type="checkbox"/> Rent	No. Yrs.	

Borrower				Co-Borrower			
Name & Address of Employer				Name & Address of Employer			
[REDACTED] Boston, MA 02125				[REDACTED]			
<input type="checkbox"/> Self Employed		Yrs. on this job		<input type="checkbox"/> Self Employed		Yrs. employed in this line of work/profession	
		0.2					
		Yrs. employed in this line of work/profession					
		2.0					
Position/Title/Type of Business	Business Phone (incl. area code)			Position/Title/Type of Business	Business Phone (incl. area code)		
Human Resources	[REDACTED]						

If employed in current position for less than two years or if currently employed in more than one position, complete the following:

I. EMPLOYMENT INFORMATION (cont'd)				Co-Borrower			
Name & Address of Employer [REDACTED] Lawrence, MA 08141	<input type="checkbox"/> Self Employed	Dates (from - to) Monthly Income \$0.00	Name & Address of Employer [REDACTED]	<input type="checkbox"/> Self Employed	Dates (from - to) Monthly Income \$		
Position/Title/Type of Business Human Resources	Business Phone (incl. area code)		Position/Title/Type of Business	Business Phone (incl. area code)			
Name & Address of Employer [REDACTED] Lawrence, MA 08143	<input type="checkbox"/> Self Employed	Dates (from - to) 09/01/2004 06/01/2005 Monthly Income \$	Name & Address of Employer [REDACTED]	<input type="checkbox"/> Self Employed	Dates (from - to) Monthly Income \$		
Position/Title/Type of Business Human resources	Business Phone (incl. area code)		Position/Title/Type of Business	Business Phone (incl. area code)			

II. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION						
Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expense	Present	Proposed
Base Empl. Income*	\$	\$	\$ 0.00	Rent	\$	
Overtime			0.00	First Mortgage (P&I)		\$ 1,334.13
Bonuses			0.00	Other Financing (P&I)		
Commissions			0.00	Hazard Insurance		
Dividends/Interest			0.00	Real Estate Taxes		83.04
Net Rental Income			0.00	Mortgage Insurance		
Other (before completing, see the notice in describe other income, below)			0.00	Homeowner Assn. Dues		125.00
			0.00	Other		
Total	\$	\$	\$ 0.00	Total	\$	\$ 2,039.33

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

Describe Other Income

Notice: Alimony, child support, or separate maintenance income need not be revealed if the Borrower (B) or Co-Borrower (C) does not choose to have it considered for repaying this loan.

B/C	Monthly Amount
	\$

VI. ASSETS AND LIABILITIES

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

ASSETS		Cash or Market Value	Completed <input type="checkbox"/> Jointly <input type="checkbox"/> Not Jointly	
Description			Liabilities and Pledged Assets. List the creditor's name, address, and account number for all outstanding debts, including automobile loans, revolving charge accounts, real estate loans, alimony, child support, stock pledges, etc. Use continuation sheet, if necessary. Indicate by (*) those liabilities, which will be satisfied upon sale of real estate owned or upon refinancing of the subject property.	
Cash deposit toward purchase held by:	\$			
<p>List checking and savings accounts below</p>				
Name and address of Bank, S&L, or Credit Union Citizens Bank MA	Acct. no. [REDACTED]	\$ 32,184.00	Name and address of Company 2nd	\$ Payment/Months 497.16 47
Name and address of Bank, S&L, or Credit Union Citizens Bank MA	Acct. no. [REDACTED]	\$ 85,892.00	Name and address of Company MERRIMAC FCU	\$ Payment/Months 261.00 43
Name and address of Bank, S&L, or Credit Union	Acct. no. [REDACTED]		Name and address of Company BOA MBNA	\$ Payment/Months 15.00 80
Acct. no. [REDACTED]	\$		Acct. no. [REDACTED]	
Acct. no. [REDACTED]	\$		Acct. no. [REDACTED]	
Acct. no. [REDACTED]	\$		Acct. no. [REDACTED]	

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VI. ASSETS AND LIABILITIES (cont'd)				
Name and address of Bank, S&L, or Credit Union		Name and address of Company CBUSSEARS	\$ Payment/Months 3.00 44	\$ 130.00
Acct. no.		Acct. no.		
Stocks & Bonds (Company name/ number & description)	\$	Name and address of Company	\$ Payment/Months	\$
Life insurance net cash value	\$			
Face amount: \$		Acct. no.		
Subtotal Liquid Assets	\$ 118,076.00	Name and address of Company	\$ Payment/Months	\$
Real estate owned (enter market value from schedule of real estate owned)	\$			
Vested interest in retirement fund	\$	Acct. no.		
Net worth of business(es) owned (attach financial statement)	\$	Name and address of Company	\$ Payment/Months	\$
Automobiles owned (make and year)	\$			
Other Assets (itemize)	\$	Acct. no.		
		Alimony/Child Support/Separate Maintenance Payments Owed to:	\$	
		Job-Related Expense (child care, union dues, etc.)	\$	
		Total Monthly Payments	\$ 776.16	
Total Assets a.	\$ 118,076.00	Net Worth (Exhibit 6)	\$ (35,447.00)	Total Liabilities b. \$ 35,447.00

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

VII. DETAILS OF TRANSACTION		VIII. DECLARATIONS					
a. Purchase price	\$ 230,000.00	If you answer "Yes" to any questions a through i, please use continuation sheet for explanation.		Borrower		Co-Borrower	
b. Alterations, improvements, repairs				Yes	No	Yes	No
c. Land (if acquired separately)					X		
d. Refinance (incl. debts to be paid off)					X		
e. Estimated prepaid items							
f. Estimated closing costs	3,250.00				X		
g. PMI, MIP, Funding Fee					X		
h. Discount (if Borrower will pay)							
i. Total costs (add items a through h)	233,250.00						
		(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.)					

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Fannie Mae Form 1003 7/05

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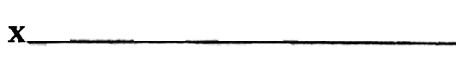
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Subordinate financing		23,000.00		If you answer "Yes" to any questions a through i, please use continuation sheet for explanation.		Borrower		Co-Borrower	
						Yes	No	Yes	No
k. Borrower's closing costs paid by Seller				f. Are you presently delinquent 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 checked="" type="checkbox"/>			
				g. Are you obligated to pay alimony, child support, or separate maintenance?		<input checked="" type="checkbox"/>			
				h. Is any part of the down payment borrowed?		<input checked="" type="checkbox"/>			
m. Loan amount (exclude PMI, MIP, Funding Fee financed)				i. Are you a co-maker or endorser on a note?		<input checked="" type="checkbox"/>			
			184,000.00	j. Are you a U.S. citizen?	<input checked="" type="checkbox"/>				
n. PMI, MIP, Funding Fee financed				k. Are you a permanent resident alien?	<input checked="" 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"/>				
o. Loan amount (add m & n)				m. Have you had an ownership interest in a property in the last three years?	<input checked="" type="checkbox"/>				
			184,000.00	(1) What type of property did you own—principal residence (PR), second home (SH), or investment property (IP)?		PR		PR	
p. Cash from/to Borrower (subtract j, k, l & o from i)				(2) How did you hold title to the home—solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?		SP		SP	

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 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	Date	Co-Borrower's Signature	Date
	12/28/2006	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			
I do not wish to furnish this information				I do not wish to furnish this information			
Ethnicity:	<input type="checkbox"/> Hispanic or Latino	<input checked="" 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 checked="" type="checkbox"/> Asian	<input checked="" type="checkbox"/> Black or African American	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			<input type="checkbox"/> Native Hawaiian or Other Pacific Islander	<input type="checkbox"/> White	
Sex:	<input checked="" type="checkbox"/> Female	<input type="checkbox"/> Male		Sex:	<input type="checkbox"/> Female	<input type="checkbox"/> Male	
To be Completed by Interviewer				To be Completed by Interviewer			
This application was taken by:				Interviewer's Name (print or type)			
<input type="checkbox"/> Face-to-face interview				Candice Rossetti			
<input type="checkbox"/> Mail				Interviewer's Signature			
<input checked="" type="checkbox"/> Telephone				Date			
<input type="checkbox"/> Internet				Interviewer's Phone Number (incl. area code)			
				(352) 369-6200			
				Name and Address of Interviewer's Employer			
				Mass Lending, LLC			
				220-8 Reservoir Street			
				Needham, MA 02494			

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: 1541707	

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
Emma Va [Redacted]	12/28/2006	X _____	

Request for Verification of Deposit

Q/111-45

Privacy Act Notice: This information is to be used by the agency collecting it or its assignees in determining whether you qualify as a prospective mortgagor under its program. It will not be disclosed outside the agency except as required and permitted by law. You do not have to provide this information, but if you do not your application for approval as a prospective mortgagor or borrower may be delayed or rejected. The information requested in this form is authorized by Title 38, USC, Chapter 37 (if VA); by 12 USC, Section 1701 et. seq. (if HUD/FHA); by 42 USC, Section 1452b (if HUD/CPD); and Title 42 USC, 1471 et. seq., or 7 USC, 1921 et. seq. (if USDA/FmHA).

Instructions: Lender - Complete items 1 through 8. Have applicant complete item 9. Forward directly to depository named in item 1.
 Depository - Please complete items 10 through 18 and return directly to lender named in item 2.
 The form is to be transmitted directly to the lender and is not to be transmitted through the applicant(s) or any other party.

Lender's Phone No.
781-433-8892**Part I - Request**

1. To (Name and address of depository)

Citizens Bank

2. From (Name and address of lender)

 Jillian D'Angelo
 Mass Lending
 220-28 Reservoir Street
 Needham Heights, MA 02494

I certify that this verification has been sent directly to the bank or depository and has not passed through the hands of the applicant or any other interested party.

3. Signature of Lender

Jillian D'Angelo

4. Title

processor

5. Date

12-20-2006

6. Lender's No. (Optional)

7. Information To Be Verified

Type of Account	Account In Name of	Account Number	Balance
Checking	[REDACTED]	[REDACTED]	\$ 32,184.36
Savings	[REDACTED]	[REDACTED]	\$ 85,892.00
			\$
			\$

To Depository: I/We have applied for a mortgage loan and stated in my/our financial statement that the balance on deposit with you is as shown above. You are authorized to verify this information and to supply the lender identified above with the information requested in items 10 through 13. Your response is solely a matter of courtesy for which no responsibility is attached to your institution or any of your officers.

8. Name and Address of Applicant(s)

Lawrence, MA 01841

9. Signature of Applicant(s)

X

X

To Be Completed by Depository**Part II - Verification of Depository**

10. Deposit Accounts of Applicant(s)

Type of Account	Account Number	Current Balance	Average Balance For Previous Two Months	Date Opened
Checking	[REDACTED]	\$ 32,184.36	\$ 24,589.00	8/1/96
Savings	[REDACTED]	\$ 85,892.00	\$ 80,000.00	9/1/96
		\$	\$	
		\$	\$	

11. Loans Outstanding To Applicant(s)

Loan Number	Date of Loan	Original Amount	Current Balance	Installments (Monthly/Quarterly)	Secured By	No. of Late Payments
		\$	\$	\$ per		
		\$	\$	\$ per		
		\$	\$	\$ per		

12. Please include any additional information which may be of assistance in determination of credit worthiness (Please include information on loans paid-in full in item 11 above.)

13. If the name(s) on the account(s) differ from those listed in item 7, please supply the name(s) on the account(s) as reflected by your records.

Part III - Authorized Signature

Federal statutes provide severe penalties for any fraud, intentional misrepresentation, or criminal connivance or conspiracy purposed to influence the issuance of any guaranty or insurance by the VA Secretary, the U.S.D.A., FmHA/FHA Commissioner, or the HUD/CPD Assistant Secretary.

14. Signature of Depository Representative

15. Title (Please print or type)

manager

16. Date

12-20-2006

17. Please print name of Depository Representative

18. Please print name of Lender

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