

### 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 \_\_\_\_\_

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:	Other (explain):
\$240,000.00	6.8750%	360	<input checked="" type="checkbox"/> Fixed Rate <input type="checkbox"/> ARM (type):	
			<input type="checkbox"/> GPM	

Subject Property Address (street, city, state & ZIP)	No. of Units
WEBSTER, MA 01570	1
Legal Description of Subject Property (attach description if necessary) See Attached Exhibit A.	Year Built
	1950

Purpose of Loan	<input checked="" type="checkbox"/> Purchase <input type="checkbox"/> Refinance	<input type="checkbox"/> Construction <input type="checkbox"/> Construction-Permanent	Other (explain):	Property will be:	<input checked="" type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input type="checkbox"/> Investment
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*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
1990	\$ 120,000.00	\$228,007.00	Cash Out		

Title will be held in what Name(s)	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)
Source of Down Payment, Settlement Charges, and/or Subordinate Financing (explain)		

Borrower				Co-Borrower			
Borrower's Name (include Jr. or Sr. if applicable)				Co-Borrower's Name (include Jr. or Sr. if applicable)			
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
		05/23/1955					
<input checked="" type="checkbox"/> Married <input 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)		
<input type="checkbox"/> Separated	no.	ages		<input type="checkbox"/> Separated	no.	ages	
Present Address (street, city, state, ZIP)				Present Address (street, city, state, ZIP)			
Webster, MA 01570							
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.
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Borrower			Co-Borrower		
Name & Address of Employer	<input type="checkbox"/> Self Employed	Yrs. on this job	Name & Address of Employer	<input type="checkbox"/> Self Employed	Yrs. on this job
		3.0			
		Yrs. employed in this line of work/profession			Yrs. employed in this line of work/profession
		10.0			
Position/Title/Type of Business	Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)		
STRICT PROPERTY MANAGER					

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
		\$6,155.00			\$
Position/Title/Type of Business		Business Phone (incl. area code)		Position/Title/Type of Business	
Business Phone (incl. area code)		Business Phone (incl. area code)		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)		Business Phone (incl. area code)		Business Phone (incl. area code)	

Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expense	Present	Proposed
Base Empl. Income*	\$ 6,155.00	\$	\$ 6,155.00	Rent	\$	
Overtime			0.00	First Mortgage (P&I)	1,566.00	\$ 1,576.63
Bonus			0.00	Other Financing (P&I)		312.00
Commissions			0.00	Hazard Insurance		114.92
Dividends/Interest			0.00	Real Estate Taxes		166.89
Net Rental Income			0.00	Mortgage Insurance		
Other (before completing, see the notice in describe other income," below)			0.00	Homeowner Assn. Dues		
			0.00	Other:		
<b>Total</b>	<b>\$ 6,155.00</b>	<b>\$</b>	<b>\$ 6,155.00</b>	<b>Total</b>	<b>\$ 1,566.00</b>	<b>\$ 2,170.44</b>

\* 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
	\$

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		
Description			Name and address of Company	Monthly Payment & Months Left to Pay	Unpaid Balance
Cash deposit toward purchase held by:	\$		<b>COUNTRYWIDE</b>	\$ Payment/Months 1,566.00 127	\$
<i>List checking and savings accounts below</i>					
Name and address of Bank, S&L, or Credit Union <b>HOMETOWN BANK</b>			<b>COUNTRYWIDE</b>	\$ Payment/Months 1,566.00 127	\$
Acct. no. [REDACTED]	\$ 6,785.00		<b>Simultaneous</b>	\$ Payment/Months 312.00 97	\$ 30,000.00
Name and address of Bank, S&L, or Credit Union			<b>CITI AUTO</b>	\$ Payment/Months 397.00 35	\$ 13,643.00
Acct. no. [REDACTED]	\$				
Name and address of Bank, S&L, or Credit Union					
Acct. no. [REDACTED]	\$				



Name and address of Bank, S&L, or Credit Union		Name and address of Company <b>CAP 1 BANK</b>		\$ Payment/Months <b>15.00</b> <b>18</b>	\$ <b>267.00</b>
Acct. no.	\$	Acct. no. [REDACTED]			
Stocks & Bonds (Company name/ number & description)	\$	Name and address of Company [REDACTED]		\$ Payment/Months	\$
Life insurance net cash value	\$	Acct. no.			
Face amount: \$		Name and address of Company		\$ Payment/Months	
<b>Subtotal Liquid Assets</b>	\$ <b>6,785.00</b>	Acct. no.			
Real estate owned (enter market value from schedule of real estate owned)	\$ <b>300,000.00</b>	Name and address of Company		\$ Payment/Months	
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)	\$	Acct. no.			
Other Assets (itemize)	\$	Alimony/Child Support/Separate Maintenance Payments Owed to:		\$	[REDACTED]
		Job-Related Expense (child care, union dues, etc.)		\$	
		<b>Total Monthly Payments</b>		\$ <b>724.00</b>	
<b>Total Assets a.</b>	\$ <b>306,785.00</b>	<b>Total Liabilities b.</b>	\$ <b>241,917.00</b>		

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] Webster, MA 01570	H SFR	\$ 300,000	\$ 198,007	\$	\$ 1,558.00	\$	\$
<b>Totals</b>		\$ <b>300,000</b>	\$ <b>198,007</b>	\$	\$ <b>1,558.00</b>	\$	\$

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.	Borrower		Co-Borrower	
b. Alterations, improvements, repairs			Yes	No	Yes	No
c. Land (if acquired separately)			<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. Refinance (incl. debts to be paid off)			<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e. Estimated prepaid items			<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
f. Estimated closing costs	3,810.00		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
g. PMI, MIP, Funding Fee			<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
h. Discount (if Borrower will pay)			<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
i. Total costs (add items a through h)	3,810.00		(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.)			



		RESPONSES (continued)			
		Borrower		Co-Borrower	
		Yes	No	Yes	No
j. Subordinate financing	30,000.00	If you answer "Yes" to any questions a through i, please use continuation sheet for explanation.			
k. Borrower's closing costs paid by Seller		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
l. Other Credits (explain)		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
m. Loan amount (exclude PMI, MIP, Funding Fee financed)	240,000.00	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
n. PMI, MIP, Funding Fee financed		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
o. Loan amount (add m & n)	240,000.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
p. Cash from/to Borrower (subtract j, k, l & o from i)		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		PR		PR	
		SP		SP	

**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 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 11-06-06	Co-Borrower's Signature X	Date
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**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.)

<b>BORROWER</b> Ethnicity: Race: <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input checked="" type="checkbox"/> White		<input type="checkbox"/> I do not wish to furnish this information <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino <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 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) Lisa Reed Interviewer's Signature  Interviewer's Phone Number (incl. area code) (352) 369-2200		Name and Address of Interviewer's Employer Mass Lending, LLC 220-8 Reservoir Street Needham, MA 02494	

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:	Lender Case Number: 1464101

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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 [REDACTED]	Date 11-06-06	Co-Borrower's Signature X _____	Date
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# Request for Verification of Deposit

**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  
**781-433-8692**

### Part I - Request

1. To (Name and address of depository)  Home Town Bank 31 Sutton Avenue Oxford, Ma. 01540	2. From (Name and address of lender)  Monique Boucher Mass Lending, LLC 220-28 Reservoir Street Needham Heights, MA 02494
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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 	4. Title Loan Processor	5. Date 11/02/2006	6. Lender's No. (Optional)
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Type of Account	Account in Name of	Account Number	Balance
Checking			\$ 4,450.00
			\$
			\$
			\$

**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)  Webster, MA 01570	9. Signature of Applicant(s)  <input checked="" type="checkbox"/> SEE ATTACHMENT  <input checked="" type="checkbox"/>
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### 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		\$ 6821.00	\$ 4432.50	2000
		\$	\$	
		\$	\$	
		\$	\$	

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) Branch Manager	16. Date 11-2-06
17. Please print or type name signed in item 14 	18. Phone No. 	