

# Uniform Residential Loan Application

YOUR COMPANY HERE

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 Applied for: <input type="checkbox"/> VA <input checked="" type="checkbox"/> Conventional <input type="checkbox"/> Other: <input type="checkbox"/> FHA <input type="checkbox"/> FmHA	Agency Case Number	Lender Case Number	
Amount \$ 180,000.00	Interest Rate 10.490 %	No. of Months 360	Amortization Type: <input checked="" type="checkbox"/> Fixed Rate <input type="checkbox"/> Other (explain): <input type="checkbox"/> GPM <input type="checkbox"/> ARM (type):

## II. PROPERTY INFORMATION AND PURPOSE OF LOAN

Subject Property Address (street, city, state & zip code) 0000 NW 45th STREET, MIAMI, FL 33127	County MIAMI- DADE	No. of Units			
Legal Description of Subject Property (attach description if necessary) SEE PRELIMINARY TITLE REPORT	Year Built				
Purpose of Loan <input checked="" type="checkbox"/> Purchase <input type="checkbox"/> Construction <input type="checkbox"/> Other (explain): <input type="checkbox"/> Refinance <input type="checkbox"/> Construction-Permanent	Property will be: <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	Cost: \$
	\$	\$			
Title will be held in what Name(s) JOHN SAMPLE	Manner in which Title will be held UNMARRIED MAN	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) CHECKING/ SAVINGS					

## III. BORROWER INFORMATION

Borrower				Co-Borrower			
Borrower's Name (include Jr. or Sr. if applicable) JOHN SAMPLE				Co-Borrower's Name (include Jr. or Sr. if applicable)			
Social Security Number 111- 11- 1111	Home Phone (incl. area code) (555) 555- 1212	Age 53	Yrs. School 12	Social Security Number	Home Phone (incl. area code)	Age	Yrs. School
<input type="checkbox"/> Married <input checked="" type="checkbox"/> Unmarried (include single, divorced, widowed) <input type="checkbox"/> Separated	Dependents (not listed by Co-Borrower) no.   ages 2   14 10			<input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed) <input type="checkbox"/> Separated	Dependents (not listed by Borrower) no.   ages		
Present Address (street, city, state, zip code) 0000 BAYSHORE DRIVE MIAMI, FL 33138	<input type="checkbox"/> Own <input type="checkbox"/> Rent 1 No. Yrs.			Present Address (street, city, state, zip code)	<input type="checkbox"/> Own <input type="checkbox"/> Rent ___ No. Yrs.		

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

Former Address (street, city, state, zip code) 00 BAY ROAD MIAMI FL 33139	<input type="checkbox"/> Own <input checked="" type="checkbox"/> Rent 5 No. Yrs.	Former Address (street, city, state, zip code)	<input type="checkbox"/> Own <input type="checkbox"/> Rent ___ No. Yrs.
Former Address (street, city, state, zip code)	<input type="checkbox"/> Own <input type="checkbox"/> Rent 6 No. Yrs.	Former Address (street, city, state, zip code)	<input type="checkbox"/> Own <input type="checkbox"/> Rent ___ No. Yrs.

## IV. EMPLOYMENT INFORMATION

Borrower		Co-Borrower	
Name & Address of Employer POLICE DEPARTMENT 200 S. BISCAYNE BLVD. STE. 2100 MIAMI FL 33131	<input type="checkbox"/> Self Employed Yrs. on this job 7Y Yrs. employed in this line of work/profession 7Y	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 CLIENT RELATIONS LEGAL SERVICES	Business Phone (incl. area code) (555) 555- 1212	Position/Title/Type of Business	Business Phone (incl. area code)

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

Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from - to)	Monthly Income	Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from - to)	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)	Monthly Income	Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from - to)	Monthly Income
			\$				\$
Position/Title/Type of Business	Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)				



V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION

Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expense	Present	Proposed
Base Empl. Income*	\$ 5,583.33	\$	\$ 5,583.33	Rent	\$ 1,250.00	
Overtime				First Mortgage (P&I)		\$ 1,645.19
Bonuses				Other Financing (P&I)		
Commissions				Hazard Insurance		110.00
Dividends/Interest				Real Estate Taxes		142.52
Net Rental Income				Mortgage Insurance		
Other (before completing, see the notice in "describe other income," below)				Homeowner Assn. Dues		
				Other:		
<b>Total</b>	\$ 5,583.33	\$	\$ 5,583.33	<b>Total</b>	\$ 1,250.00	\$ 1,897.71

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

B/C	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.	Monthly Amount
B	Social Security Income for children \$350 per month additional income not included in ratio	\$

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.

Completed  Jointly  Not Jointly

ASSETS		Cash or Market Value	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.		
Description			LIABILITIES	Monthly Payt. & Mos. Left to Pay	Unpaid Balance
Cash deposit toward purchase held by: TITLE AGENT	\$	1,000	Name and address of Company (R.E. Loan)	\$ Payt./Mos.	\$
List checking and saving accounts below			CHASE MANHATTAN		
Name and address of Bank, S&L, or Credit Union			1ST MTG BAYSHORE DRIVE		
BANK ONE			Acct. no.	(1,118.00)/350	117,399
Acct. no. 0000000000	\$	1,000.00	Name and address of Company (R.E. Loan)	\$ Payt./Mos.	\$
Name and address of Bank, S&L, or Credit Union			MONEY STORE		
TROPICAL FEDERAL CREDIT			2ND MTG BAYSHORE DRIVE		
Acct. no.			Acct. no. RENTAL ON BAYSHORE	(358.00)/120	24,956
Name and address of Bank, S&L, or Credit Union			IRWIN HOME MORTGAGE		
WASHINGTON MUTUAL			3RD MTG BAYSHORE DRIVE		
Acct. no.			Acct. no.	(136.00)/118	10,967
Name and address of Bank, S&L, or Credit Union			YOUR COMPANY HERE		
Acct. no. 00000000000000			C/O 1311 N. FEDERAL HIGHWAY		
Name and address of Bank, S&L, or Credit Union			HOLLYWOOD FL 33020		
Acct. no.			Acct. no. SUBJECT PROPERTY	(1,645.19)/360	180,000
Name and address of Company (Auto Loan)			CHRYSLER		
Acct. no.			Acct. no.	389.00 / 25	6,236
Stock & Bonds (Company name/number & description)			Name and address of Company	\$ Payt./Mos.	\$
Life insurance net cash value			See Schedule of Charge Accounts	589.00	24,162
Face amount: \$					
<b>Subtotal Liquid Assets</b>					
\$ 28,000			Acct. no.		
Real estate owned (enter market value from schedule of real estate owned)			Name and address of Company	\$ Payt./Mos.	\$
\$ 365,000					
Vested interest in retirement fund					
\$					
Net worth of business(es) owned (attach financial statement)					
\$					
Automobiles owned (make and year)			Acct. no.		
1998 DODGE CARAVAN			Alimony/Child Support/Separate Maintenance Payments Owed to:	\$	
\$ 22,000			Job Related Expense (child care, union dues, etc.)	\$	
Other Assets (itemize)					
PERSONAL PROPERTY			<b>Total Monthly Payments</b>	\$ 978.00	
\$ 45,000			<b>Net Worth (a minus b)</b>	\$ 96,280	<b>Total Liabilities b.</b> \$ 363,720
<b>Total Assets a.</b> \$ 460,000					

**YOUR COMPANY HERE**

**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	
00000 N. BAYSHORE DRIVE MIAMI FL 33138	PS SFR	\$ 165,000	\$ 153,322	\$ 0.00	\$ 1,612.00	\$ 0.00	\$ 0.00	
9000000 NW 45th STREET MIAMI FL 33127	O/O Multiunit	200,000	180,000	2,100.00	1,645.19	207.50	-277.69	
Totals		\$ 365,000	\$ 333,322	\$ 2,100.00	\$ 3,257.19	\$ 207.50	\$ -277.69	

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	\$ 200,000.00
b. Alterations, improvements, repairs	
c. Land (if acquired separately)	
d. Refinance (incl. debts to be paid off)	
e. Estimated prepaid items	1,413.66
f. Estimated closing costs	6,815.00
g. PMI, MIP, Funding Fee	
h. Discount (if Borrower will pay)	
<b>i. Total costs (add items a through h)</b>	<b>208,228.66</b>
j. Subordinate financing	
k. Borrower's closing costs paid by Seller	7,970.00
l. Other Credits (explain) Held Deposit Paid Charges in GFE	1,000.00
m. Loan amount (exclude PMI, MIP, Funding Fee financed)	180,000.00
n. PMI, MIP, Funding Fee financed	
o. Loan amount (add m & n)	180,000.00
p. Cash from Borrower (subtract j, k, l & o from i)	19,258.66

**VIII. DECLARATIONS**

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

	Borrower		Co-Borrower	
	Yes	No	Yes	No
a. Are there any outstanding judgments against you?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. Have you been declared bankrupt within the past 7 years?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input 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 type="checkbox"/>
d. Are you a party to a lawsuit?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input 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 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 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 type="checkbox"/>
h. Is any part of the down payment borrowed?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
i. Are you a co-maker or endorser on a note?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
j. Are you a U.S. citizen?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
k. Are you a permanent resident alien?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input 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 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 type="checkbox"/>	<input type="checkbox"/>
(1) What type of property did you own - principal residence (PR), second home (SH), or investment property (IP)?	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)?	S			

**IX. ACKNOWLEDGMENT AND AGREEMENT**

The undersigned specifically acknowledge(s) and agree(s) that: (1) the loan requested by this application will be secured by a first mortgage or deed of trust on the property described herein; (2) the property will not be used for any illegal or prohibited purpose or use; (3) all statements made in this application are made for the purpose of obtaining the loan indicated herein; (4) occupation of the property will be as indicated above; (5) verification or reverification of any information contained in the application may be made at any time by the Lender, its agents, successors and assigns, either directly or through a credit reporting agency, from any source named in this application, and the original copy of this application will be retained by the Lender, even if the loan is not approved; (6) the Lender, its agents, successors and assigns will rely on the information contained in the application and I/we have a continuing obligation to amend and/or supplement the information provided in this application if any of the material facts which I/we have represented herein should change prior to closing; (7) in the event my/our payments on the loan indicated in this application become delinquent, the Lender, its agents, successors and assigns, may, in addition to all their other rights and remedies, report my/our name(s) and account information to a credit reporting agency; (8) ownership of the loan may be transferred to successor or assign of the Lender without notice to me and/or the administration of the loan account may be transferred to an agent, successor or assign of the Lender with prior notice to me; (9) the Lender, its agents, successors and assigns make no representations or warranties, express or implied, to the Borrower(s) regarding the property, the condition of the property, or the value of the property.

**Right to Receive Copy of Appraisal.** I/We have the right to a copy of the appraisal report used in connection with this application for credit. To obtain a copy, I/we must send Lender a written request at the mailing address Lender has provided. Lender must hear from me/us no later than 90 days after Lender notifies me/us about the action taken on this application, or I/we withdraw this application.

**Certification:** I/We certify that the information provided in this application is true and correct as of the date set forth opposite my/our signature(s) on this application and acknowledge my/our understanding that any intentional or negligent misrepresentation(s) of the information contained in this application may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq. and liability for monetary damages to the Lender, its agents, successors and assigns, insurers and any other person who may suffer any loss due to reliance upon any misrepresentation which I/we have made on this application.

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 neither discriminate on the basis of this information, nor on whether you choose to furnish it. However, if you choose not to furnish it, under Federal regulations this Lender is required to note race and sex on the basis of visual observation or surname. If you do not wish to furnish the above 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.)

<p><b>BORROWER</b></p> <p><input type="checkbox"/> I do not wish to furnish this information</p> <p><b>Race/National Origin:</b></p> <p><input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> Asian or Pacific Islander</p> <p><input type="checkbox"/> Black, not of Hispanic origin <input checked="" type="checkbox"/> Hispanic <input type="checkbox"/> White, not of Hispanic origin</p> <p><input type="checkbox"/> Other (specify) _____</p> <p><b>Sex:</b> <input checked="" type="checkbox"/> Female <input type="checkbox"/> Male</p>	<p><b>CO-BORROWER</b></p> <p><input type="checkbox"/> I do not wish to furnish this information</p> <p><b>Race/National Origin:</b></p> <p><input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> Asian or Pacific Islander</p> <p><input type="checkbox"/> Black, not of Hispanic origin <input type="checkbox"/> Hispanic <input type="checkbox"/> White, not of Hispanic origin</p> <p><input type="checkbox"/> Other (specify) _____</p> <p><b>Sex:</b> <input type="checkbox"/> Female <input type="checkbox"/> Male</p>
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<p><b>To be Completed by Interviewer</b></p> <p>This application was taken by:</p> <p><input checked="" type="checkbox"/> face-to-face interview</p> <p><input type="checkbox"/> by mail</p> <p><input type="checkbox"/> by telephone</p>	<p>Interviewer's Name (print or type)</p> <p><b>ANGEL AGENT</b></p> <p>Interviewer's Signature _____ Date _____</p> <p>Interviewer's Phone Number (incl. area code) _____</p>	<p>Name and Address of Interviewer's Employer</p> <p><b>YOUR COMPANY HERE</b></p> <p><b>C/O 1311 N. FEDERAL HIGHWAY</b></p> <p><b>HOLLYWOOD FL 33020</b></p>
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# Continuation Sheet/Residential Loan Application

YOUR COMPANY HERE

Use this continuation sheet if you need more space to complete the Residential Loan Application. Mark <b>B</b> for Borrower or <b>C</b> for Co-Borrower.	Borrower: <b>JOHN SAMPLE</b>	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 X	Date	Co-Borrower's Signature X	Date
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**YOUR COMPANY HERE**

	Borrower: <b>JOHN SAMPLE</b>	Agency Case Number:
	Co-Borrower:	Lender Case Number:

**SCHEDULE OF CHARGE ACCOUNTS AND OTHER LOANS**

B/C	Name and address of Company	Payt./Mos.	Unpaid Balance
B	AMEX		
	Charge Acct No.	33.00 / REV	672
B	CAPITAL 1		
	Charge Acct No.	10.00 / REV	10
B	FST PREMIER		
	Charge Acct No.	40.00 / REV	205
B	GECS PREFERRED		
	Charge Acct No.	19.00 / REV	37
B	HFC		
	Charge Acct No.	320.00 / ins	17,677
B	PROVIDIAN FINAN		
	Charge Acct No.	67.00 / REV	2,218
B	PROVIDIAN		
	Charge Acct No.	100.00 / REV	3,343

I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statement 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	

# GOOD FAITH ESTIMATE

(Used Everywhere Except Ca and FL)

Lender

YOUR NAME HERE  
C/O 1311 N. FEDERAL HIGHWAY  
HOLLYWOOD FL 33020

The information provided below reflects estimates of the charges which you are likely to incur at the settlement of your loan. The fees listed are estimates - actual charges may be more or less. Your transaction may not involve a fee for every item listed. The numbers listed beside the estimates generally correspond to the numbered lines contained in the HUD-1 or HUD-1A settlement statement which you will be receiving at settlement. The HUD-1 or HUD-1A settlement statement will show you the actual cost for items paid at settlement.

HUD-1	S	DESCRIPTION OF CHARGES	AMOUNT
802	S	Loan Discount Fee @ 1.000%	1,800.00
809	S	Tax Related Service Fee	97.00
810	S	Processing Fee	350.00
811	S	Underwriting Fee	495.00
812	S	Wire Transfer Fee	65.00
813	S	Flood Certification	65.00
814	S	Documentation Preparation Fee	250.00
815	S	Fed Ex, UPS or Airborne Fee	80.00
901		Interest @ \$51.7315/day for 5 days	258.66 A
903	S	Hazard Insurance Premium	1,155.00
1101	S	Settlement or Closing/Escrow Fee	175.00
1102	S	Abstract or Title Search	175.00
1103	S	Title Examination	175.00
1105	S	Document Preparation Fee	175.00
1108	S	Title Insurance	1,250.00
1109	S	FF9 & 8.1	175.00
1110	S	Final Recertification	110.00
1111	S	Lien Search	53.00
1112	S	No ID/Assignment of Mortgage	12.00
1113	S	COURIER/ FED X/ CT. HOUSE	35.00
1201	S	Recording Fee	63.00
1203	S	State Tax/ Stamps	630.00
1204	S	Intangible Tax	360.00
1301	S	Survey	225.00
<b>Total Estimated Settlement Charges</b>			<b>8,228.66</b>

"S"/"L" designates those costs to be paid by Seller/Lender. "A" designates those costs affecting APR. "F" designates financed costs.

Prepaid Items / Reserves	1,413.66	- Total Charges to Seller	7,970.00
Total Charges Affecting APR	258.66	- Total Charges to Borrower	258.66
Items Paid by Borrower	0.00		

These estimates are provided pursuant to the Real Estate Settlement Procedures Act of 1974, as amended (RESPA). Additional information can be found in the HUD Special Information Booklet, which is to be provided to you by your mortgage broker or lender, if your application is to purchase residential property and the Lender will take a first lien on the property.

Mailing Address 0000 BAYSHORE DRIVE MIAMI, FL 33138	Property Address 0000 NW 45th STREET MIAMI, FL 33127
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Proposed Loan Amount	180,000	Loan Type	Estimated Interest Rate
Preparation Date		<input type="checkbox"/> FHA <input type="checkbox"/> VA <input checked="" type="checkbox"/> Conventional	10.490 %
			Loan Number 1454

JOHN SAMPLE	Date	Date
	Date	Date

# ITEMIZATION OF AMOUNT FINANCED

Creditor: YOUR NAME HERE C/O 1311 N. FEDERAL HIGHWAY HOLLYWOOD FL 33020	Applicant(s): JOHN SAMPLE									
Mailing Address: JOHN SAMPLE 0000 BAYSHORE DRIVE MIAMI, FL 33138	Property Address: 0000 NW 45th STREET MIAMI, FL 33127									
Loan Number: 1454 Loan Type: Conventional	Preparation Date: Estimated Interest Rate: 10.490 %									
<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 60%;">Loan Amount</td> <td style="width: 10%; text-align: center;">\$</td> <td style="width: 30%; text-align: right;">180,000.00</td> </tr> <tr> <td>Prepaid Finance Charge</td> <td style="text-align: center;">-</td> <td style="text-align: right;">\$ 258.66</td> </tr> <tr> <td>Amount Financed</td> <td style="text-align: center;">=</td> <td style="text-align: right;">\$ 179,741.34</td> </tr> </table>		Loan Amount	\$	180,000.00	Prepaid Finance Charge	-	\$ 258.66	Amount Financed	=	\$ 179,741.34
Loan Amount	\$	180,000.00								
Prepaid Finance Charge	-	\$ 258.66								
Amount Financed	=	\$ 179,741.34								
<b>ITEMIZATION OF PREPAID FINANCE CHARGE</b>										
901	Interest @ \$51.7315/day for 5 days	\$ 258.66								
Total Prepaid Finance Charge		\$ 258.66								
<b>AMOUNT PAID ON YOUR ACCOUNT/ PAID TO OTHERS ON YOUR BEHALF</b>										
802	Loan Discount Fee @ 1.000%	\$ 1,800.00								
809	Tax Related Service Fee	\$ 97.00								
810	Processing Fee	\$ 350.00								
811	Underwriting Fee	\$ 495.00								
812	Wire Transfer Fee	\$ 65.00								
813	Flood Certification	\$ 65.00								
814	Documentation Preparation Fee	\$ 250.00								
815	Fed Ex, UPS or Airborne Fee	\$ 80.00								
903	Hazard Insurance Premium	\$ 1,155.00								
1101	Settlement or Closing/ Escrow Fee	\$ 175.00								
1102	Abstract or Title Search	\$ 175.00								
1103	Title Examination	\$ 175.00								
1105	Document Preparation Fee	\$ 175.00								
1108	Title Insurance	\$ 1,250.00								
1109	FF9 & 8.1	\$ 175.00								
1110	Final Recertification	\$ 110.00								
1111	Lien Search	\$ 53.00								
1112	No ID/ Assignment of Mortgage	\$ 12.00								
1113	COURIER/ FED X/ CT. HOUSE	\$ 35.00								
1201	Recording Fee	\$ 63.00								
1203	State Tax/ Stamps	\$ 630.00								
1204	Intangible Tax	\$ 360.00								
1301	Survey	\$ 225.00								
Total Amount Paid on your account/ Paid to others on your behalf		\$ 7,970.00								
Total Estimated Settlement Charges		\$ 8,228.66								
I/We hereby acknowledge reading and receiving a complete copy of this disclosure. I/We understand there is no commitment for the creditor to make this loan and there is no obligation for me/us to accept this loan upon delivery or signing of this disclosure.										
JOHN SAMPLE	Date	Date								
	Date	Date								

# TRUTH IN LENDING DISCLOSURE STATEMENT

YOUR COMPANY HERE

Creditor YOUR COMPANY HERE C/O 1311 N. FEDERAL HIGHWAY HOLLYWOOD FL 33020	Applicant(s) JOHN SAMPLE
Mailing Address JOHN SAMPLE 0000 BAYSHORE DRIVE MIAMI, FL 33138	Property Address 0000 NW 45th STREET MIAMI, FL 33127
Loan Number 1454	Preparation Date

<b>ANNUAL PERCENTAGE RATE</b>  The cost of your credit as a yearly rate.  10.490 %	<b>FINANCE CHARGE</b>  The dollar amount the credit will cost you.  \$ 412,514.91	<b>Amount Financed</b>  The amount of credit provided to you or on your behalf.  \$ 179,741.34	<b>Total of Payments</b>  The amount you will have paid after you have made all payments as scheduled.  \$ 592,256.25
--	---	--	---

**PAYMENT SCHEDULE:**

NUMBER OF PAYMENTS	* AMOUNT OF PAYMENTS	MONTHLY PAYMENTS ARE DUE BEGINNING	NUMBER OF PAYMENTS	* AMOUNT OF PAYMENTS	MONTHLY PAYMENTS ARE DUE BEGINNING
359	1,645.19	04/01/2000			
1	1,633.04	03/01/2030			

\* Includes mortgage insurance premiums, excludes taxes, hazard insurance or flood insurance.

**DEMAND FEATURE:**  This loan does not have a Demand Feature  This loan has a Demand Feature.

**ITEMIZATION:** You have a right at this time to an ITEMIZATION OF AMOUNT FINANCED.

I/We  do  do not want an itemization.

**REQUIRED DEPOSIT:**

The annual percentage rate does not take into account your required deposit.

**VARIABLE RATE FEATURE:**

This Loan has a Variable Rate Feature. Variable Rate Disclosures have been provided to you earlier.

**SECURITY:** You are giving a security interest in:

**0000 NW 45th STREET, MIAMI FL 33127**

**ASSUMPTION:** Someone buying this property

cannot assume the remaining balance due under original mortgage terms.

may assume, subject to lender's conditions, the remaining balance due under original mortgage terms.

**FILING / RECORDING FEES:** \$ **63.00**

**PROPERTY INSURANCE:**

Property / hazard insurance is a required condition of this loan. Borrower may purchase this insurance from any insurance company acceptable to the lender.

Hazard insurance  is  is not available through the lender at an estimated cost of \_\_\_\_\_ for a \_\_\_\_\_ month term.

**LATE CHARGES:** If your payment is more than **15** days late, you will be charged a late charge of **5.000** % of the overdue payment.

**PREPAYMENT:** If you prepay this loan in full or in part, you

may  will not have to pay a penalty.

may  will not be entitled to a refund of part of the finance charge.

**See your contract documents for any additional information regarding non-payment, default, required repayment in full before scheduled date, and payment refunds and penalties.**

**E means estimate.**

I/We hereby acknowledge reading and receiving a complete copy of this disclosure. I/We understand there is no commitment for the creditor to make this loan and there is no obligation for me/us to accept this loan upon delivery or signing of this disclosure.

JOHN SAMPLE	Date	Date
	Date	Date



# Mortgage Loan Disclosure Statement/Good Faith Estimate

YOUR COMPANY HERE

Borrower's Name(s): JOHN SAMPLE

Real Property Collateral: The intended security for this proposed loan will be a Deed of Trust on (street address or legal description):  
0000 NW 45th STREET, MIAMI, FL 33127

This joint Mortgage Loan Disclosure Statement/Good Faith Estimate is being provided by:  
YOUR COMPANY HERE

a real estate broker acting as a mortgage broker, pursuant to the Federal Real Estate Settlement Procedures Act (RESPA) and similar state law. In a transaction subject to RESPA, a lender will provide you with an additional Good Faith Estimate within three business days of the receipt of your loan application. You will also be informed of material changes before settlement/close of escrow. The name of the intended lender to whom your loan application will be delivered is:

Unknown  YOUR NAME HERE (Name of lender, if known)

## GOOD FAITH ESTIMATE OF CLOSING COSTS

The information provided below reflects estimates of the charges you are likely to incur at the settlement of your loan. The fees, commissions, costs and expenses listed are estimates; the actual charges may be more or less. Your transaction may not involve a charge for every item listed and any additional items charged will be listed. The numbers listed beside the estimate generally correspond to the numbered lines contained in the HUD-1 Settlement Statement which you will receive at settlement if this transaction is subject to RESPA. The HUD-1 Settlement Statement contains the actual costs for the items paid at settlement. When this transaction is subject to RESPA, by signing page two of this form you are also acknowledging receipt of the HUD Guide to Settlement Costs.

HUD- 1	ITEM	Paid to Others	Paid to Broker
800	Items Payable in Connection with Loan		
801	Lender's Loan Origination Fee	\$ _____	\$ _____
802	Lender's Loan Discount Fee	\$ _____	\$ <u>(1,800.00)**</u>
803	Appraisal Fee	\$ _____	\$ _____
804	Credit Report	\$ _____	\$ _____
805	Lender's Inspection Fee	\$ _____	\$ _____
808	Mortgage Broker Commission/Fee	\$ _____	\$ _____
809	Tax Service Fee	\$ _____	\$ <u>(97.00)**</u>
810	Processing Fee	\$ _____	\$ <u>(350.00)**</u>
811	Underwriting Fee	\$ _____	\$ <u>(495.00)**</u>
812	Wire Transfer Fee	\$ _____	\$ <u>(65.00)**</u>
813	Flood Certification	\$ _____	\$ <u>(65.00)**</u>
1112	No ID/Assignment of Mortgage	\$ _____	\$ <u>(12.00)**</u>
900	Items Required by Lender to be Paid in Advance		
901	Interest for <u>5</u> days at \$ <u>51.7315</u> per day	\$ _____	\$ <u>258.66</u>
902	Mortgage Insurance Premiums	\$ _____	\$ _____
903	Hazard Insurance Premiums	\$ _____	\$ <u>(1,155.00)**</u>
904	County Property Taxes	\$ _____	\$ _____
905	VA Funding Fee	\$ _____	\$ _____
814	Documentation Preparation Fee	\$ _____	\$ <u>(250.00)**</u>
1113	COURIER/FED X/CT. HOUSE	\$ _____	\$ <u>(35.00)**</u>
1000	Reserves Deposited with Lender		
1001	Hazard Insurance: _____ mos at \$ _____/mo.	\$ _____	\$ _____
1002	Mortgage Insurance: _____ mos at \$ _____/mo.	\$ _____	\$ _____
1004	Co. Property Taxes: _____ mos at \$ _____/mo.	\$ _____	\$ _____
1008	Aggregate Escrow Adjustment	\$ _____	\$ _____
815	Fed Ex, UPS or Airborne Fee	\$ _____	\$ <u>(80.00)**</u>
		\$ _____	\$ _____
1100	Title Charges		
1101	Settlement or Closing/Escrow Fee	\$ _____	\$ <u>(175.00)**</u>
1105	Document Preparation Fee	\$ _____	\$ <u>(175.00)**</u>
1106	Notary Fee	\$ _____	\$ _____
1108	Title Insurance	\$ _____	\$ <u>(1,250.00)**</u>
1109	FF9 & 8.1	\$ _____	\$ <u>(175.00)**</u>
1200	Government Recording and Transfer Charges		
1201	Recording Fees	\$ _____	\$ <u>(63.00)**</u>
1202	City/County Tax/Stamps	\$ _____	\$ _____
1110	Final Recertification	\$ _____	\$ <u>(110.00)**</u>
1300	Additional Settlement Charges		
1302	Pest Inspection	\$ _____	\$ _____
1111	Lien Search	\$ _____	\$ <u>(53.00)**</u>
		\$ _____	\$ _____
Subtotals of Initial Fees, Commissions, Costs and Expenses		\$ _____	\$ <u>258.66</u>
Total of Initial Fees, Commissions, Costs and Expenses		\$ _____	\$ <u>258.66</u>
Compensation to Broker (Not Paid Out of Loan Proceeds):		\$ _____	\$ _____
Mortgage Broker Commission/Fee		\$ _____	\$ <u>1,800.00</u>
Any Additional Compensation from Lender <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes		\$ _____	\$ _____ (if known)

# Additional Required Disclosures

Used in California Only

I. Proposed Loan Amount: \$ 180,000.00

Initial Commissions, Fees, Costs and Expenses Summarized on Page 1: \$ 258.66

Payment of Other Obligations (List):  
Credit Life and/or Disability Insurance (see VI below) \$ \_\_\_\_\_  
\$ \_\_\_\_\_  
\$ \_\_\_\_\_

Subtotal of All Deductions: \$ 258.66

Estimated Cash at Closing  To You  That you must pay \$ 179,741.00

II. Proposed Interest Rate: 10.490 %  Fixed Rate  Initial Variable Rate

III. Proposed Loan Term: 360  Years  Months

IV. Proposed Loan Payments: Payments of \$ 1,645.19 will be made  Monthly  Quarterly  Annually for 360 (number of months, quarters or years). If proposed loan is a variable interest rate loan, this payment will vary (see loan documents for details).

The loan is subject to a balloon payment:  No  Yes. If Yes, the following paragraph applies and a final balloon payment of \$ \_\_\_\_\_ will be due on \_\_\_\_\_ [estimated date (month/day/year)].

**Notice to Borrower: IF YOU DO NOT HAVE THE FUNDS TO PAY THE BALLOON PAYMENT WHEN IT COMES DUE, YOU MAY HAVE TO OBTAIN A NEW LOAN AGAINST YOUR PROPERTY TO MAKE THE BALLOON PAYMENT. IN THAT CASE, YOU MAY AGAIN HAVE TO PAY COMMISSIONS, FEES, AND EXPENSES FOR THE ARRANGING OF THE NEW LOAN. IN ADDITION, IF YOU ARE UNABLE TO MAKE THE MONTHLY PAYMENTS OR THE BALLOON PAYMENT, YOU MAY LOSE THE PROPERTY AND ALL OF YOUR EQUITY THROUGH FORECLOSURE. KEEP THIS IN MIND IN DECIDING UPON THE AMOUNT AND TERMS OF THIS LOAN.**

V. Prepayments: The proposed loan has the following prepayment provisions.

No prepayment penalty.

Other (see loan documents for details).

Any payment of principal in any calendar year in excess of 20% of the  original balance  unpaid balance will include a penalty not to exceed \_\_\_\_\_ months advance interest at the note rate, but not more than the interest that would be charged if the loan were paid to maturity (see loan documents for details).

VI. Credit Life and/or Disability Insurance: The purchase of credit life and/or disability insurance by a borrower is NOT required as a condition of making this proposed loan.

VII. Other Liens: Are there liens currently on this property for which the borrower is obligated?  No  Yes  
If Yes, describe below:

Lienholder's Name	Amount Owing	Priority

Liens that will remain or are anticipated on this property after the proposed loan for which you are applying is made or arranged (including the proposed loan for which you are applying):

Lienholder's Name	Amount Owing	Priority
YOUR NAME HERE	180,000	1

**NOTICE TO BORROWER:** Be sure that you state the amount of all liens as accurately as possible. If you contract with the broker to arrange this loan, but it cannot be arranged because you did not state these liens correctly, you may be liable to pay commissions, costs, fees, and expenses even though you do not obtain the loan.

YOUR COMPANY HERE

Name of Broker License # Broker's Representative License #

C/O 1311 N. FEDERAL HIGHWAY, HOLLYWOOD FL 33020  
Broker's Address

Signature of Broker Date OR Signature of Representative Date

VIII. NOTICE TO BORROWER: THIS IS NOT A LOAN COMMITMENT. Do not sign this statement until you have read and understood all of the information in it. All parts of this form must be completed before you sign. Borrower hereby acknowledges the receipt of a copy of this statement.

Borrower Date Borrower Date



**IV. LENDER'S FEE USED IN FLORIDA ONLY**

Borrower hereby agrees to pay the actual costs as estimated herein and Borrower agrees to pay Business a fee of \$ 0.00 for obtaining/issuing the Commitment if Borrower accepts the Commitment. Additionally, Borrower acknowledges that Business may receive additional compensation from another lender or ultimate purchaser of the mortgage loan based on the mortgage program and terms Borrower has engaged Business to obtain in securing the Commitment, and that Business will receive a sum in a range of 0.000 % to 0.000 % of the total loan amount. This additional compensation, the exact amount of which will be disclosed at the time of closing, is part of the total fee due Business. In no event will the Business' fee, additional compensation included, exceed the maximum fee permitted by the applicable State law. Borrower specifically acknowledges that this document is not a Commitment to lend and that the proposed loan has not yet been underwritten.

**V. BUSINESS TO COMPLETE THIS SECTION ONLY IF A PARTICULAR PROVIDER OF SERVICE IS REQUIRED.**

The providers of services are either listed below or on an attached sheet. (Check either box A or B, as appropriate.)

**A.** Providers are as follows:

ITEM NO.	NAME & ADDRESS OF PROVIDER	TELEPHONE NO.	NATURE OF RELATIONSHIP
0			
0			
0			

**B.** Providers are listed on an attached sheet:

Borrower hereby acknowledges that Business requires that certain services provided in connection with the loan be provided by specified firms, or by a firm chosen from an existing list of a limited number of service providers. Borrower acknowledges receipt of the list of service providers from which to choose, and further acknowledges that Business has a business relationship with each of the firms listed on the attached sheet by virtue of the ongoing provision of services for a number of loan closings each year. Specifically, the following services must be provided by the listed providers:

- Legal services (Lender's attorney)
- Appraiser
- Closing Agent/Title Insurance
- Other: \_\_\_\_\_

**VI. LIENS, ENCUMBRANCES, AND EXISTING MORTGAGES**

Borrower states the following liens, encumbrances, and existing mortgages exist:

	Creditor or Lienor	Amount Owed	To Be Paid Off At the Time of Closing	
1.	_____	\$ _____	<input type="checkbox"/> Yes	<input type="checkbox"/> No
2.	_____	\$ _____	<input type="checkbox"/> Yes	<input type="checkbox"/> No
3.	_____	\$ _____	<input type="checkbox"/> Yes	<input type="checkbox"/> No
4.	_____	\$ _____	<input type="checkbox"/> Yes	<input type="checkbox"/> No
5.	_____	\$ _____	<input type="checkbox"/> Yes	<input type="checkbox"/> No

**VII. APPLICATION FEE (see line item 813 of Paragraph III)**

An application fee may be charged for the initial cost of processing, verifying and preparing Borrower's loan package to submission for commitment. This fee is **non-refundable** and will be credited towards the Borrower's closing costs at the time of settlement. Business acknowledges the receipt of \$ 0.00 as an Application Fee and \$ 0.00 as a third party fee.

**VIII. TIME FRAMES AND CONTACTS**

Business, in good faith, realistically estimates that it will be able to obtain/issue a Commitment within 30 days following receipt of a completed application, assuming that Borrower timely provides requested supporting documentation. Borrower acknowledges that Business will need Borrower's cooperation and supporting documentation, and agrees to be available and cooperate in good faith. Delays and problems may occur in the processing and closing of the loan application which are beyond the control of the Business, such as changes in applicable laws and/or modification of programs and procedures of outside agencies, including but not limited to, the Federal Housing Administration (FHA), Department of Veterans Affairs (VA), Government National Mortgage Association (GNMA), Federal National Mortgage Association (FNMA), or a private investor. Delays may also be caused by information received by third parties such as: an appraised value different than that indicated, credit obligations, payment history and/or balances different than those disclosed at time of application. In addition, problems could arise from a change in the Borrower's financial circumstances which could result in Borrower's ineligibility for a loan request.

Borrower may withdraw the application for the loan without penalty or responsibility for paying additional fees or charges to Business (except those costs expended on Borrower's behalf), at any time prior to Borrower's acceptance of a Commitment. Borrower may address written questions, comments, or complaints to \_\_\_\_\_ as the representative of Business who is required to promptly respond to such inquiries at:

**YOUR COMPANY HERE  
C/O 1311 N. FEDERAL HIGHWAY  
HOLLYWOOD FL 33020**

**IX. GENERAL DISCLOSURES**

THE FEES AND CHARGES CONTAINED HEREIN ARE ESTIMATES OF SETTLEMENT AND CLOSING CHARGES. THESE FIGURES ARE ONLY ESTIMATES AND THE ACTUAL CHARGES DUE AT THE TIME OF CLOSING MAY BE DIFFERENT. THIS IS NOT A COMMITMENT OR CONTRACT TO MAKE A MORTGAGE LOAN. THIS IS A LEGALLY BINDING CONTRACT AND THE STANDARDS AND DISCLOSURES CONTAINED ON PAGE 3 OF 3 ARE A MATERIAL PART HEREOF. DO NOT SIGN THIS CONTRACT BEFORE YOU READ THE STANDARDS AND DISCLOSURES OR IF THE CONTRACT CONTAINS ANY BLANKS.

I HAVE READ AND RECEIVED A COPY OF THE 3 PAGES OF THIS CONTRACT AND AGREE TO THE TERMS CONTAINED HEREIN. THE INFORMATION I HAVE PROVIDED BUSINESS IS COMPLETE, TRUE, AND CORRECT.

_____	_____	<b>YOUR NAME HERE</b>
Borrower/Applicant	Date	Mortgage Lender Business
_____	_____	By _____
Borrower/Applicant	Date	

**STANDARDS AND DISCLOSURES USED IN FLORIDA ONLY**

**DEPOSIT:** Business acknowledges the receipt of certain funds from Borrower delineated in Paragraph VII above. If settlement or closing occurs, a nonrefundable application fee shall be credited against the amount owed by Borrower. Any money deposited with the Business for the payment of third party fees shall be returned to Borrower if the services for which the money is deposited are not performed. This disbursement is not a waiver of any other sum due Business by Borrower, as more fully enumerated herein. In the event of default by Borrower, Business is authorized to immediately disburse from the deposited sums all monies then due Business or the third parties for services actually performed. Any amount collected in excess of actual costs shall be returned to the borrower within 60 days after closing, rejection or withdrawal.

**LITIGATION:** In the event of any litigation arising out of this Agreement, the prevailing party shall be entitled to all costs, including attorney's fees, whether before trial, at trial, on appeal, or in any administrative or quasi-judicial proceeding.

**ADDITIONAL CLAUSES:** Any loan commitment and loan documentation will contain such additional clauses or provisions as the Business may require under the specific loan program, including but not limited to non-assumable clauses, late fee clauses, etc.

**GOOD FAITH ESTIMATE OF COSTS:** The estimated costs set forth in this Agreement may be expressed as a range of possible costs and can be charged only when such costs have been incurred in connection with securing the loan or loan commitment. Actual costs incurred for items which include, but are not limited to facsimile fees, courier fees, express mail fees, long distance calls, photocopy fees, and photographs of real property to be financed will be paid by Borrower unless otherwise stated herein. The actual costs incurred in securing the loan or loan commitment will be provided at settlement or closing.

**COURIER FEES:** Borrower hereby authorizes Business to use Federal Express or other courier service necessary to expedite Borrower's file and to charge Borrower for such costs incurred in addition to its fee, provided that such charges shall not exceed fifty dollars (\$50.00) without Borrower's consent.

**GUARANTY:** If this is a refinance or junior lien transaction, Borrower represents and warrants fee simple title ownership to the property described in this Agreement and that there are no judgments and that there are no liens including those for unpaid taxes, encumbrances, or mortgages which affect title to the property except those described in Paragraph VI herein. Borrower agrees to pay all costs necessary to cure any defect if status of the title differs from the representations made herein.

**ASSIGNMENT:** This Agreement may not be assigned by Borrower. Business may assign this Agreement, in whole or in part, subject to a separate agreement to be executed between Business and Borrower, to any other entity authorized to accept this Agreement by State law.

**DISCLOSURE OF BUSINESS RELATIONSHIP:** Borrower acknowledges that Business may receive a financial benefit from the use of the specified product and services listed in Paragraph V herein.

**DECISION:** Borrower acknowledges that in applying for this loan, Borrower has carefully considered all the Borrower's personal and financial circumstances. After said review, Borrower has determined that it is in Borrower's best interest to proceed with the loan and that Borrower has not relied upon any advice by Business or its associates as the wisdom of doing so.

**SEVERABILITY OF CLAUSES CONTAINED HEREIN:** In the event that any part or portion of this Agreement is held invalid or unlawful through any judicial, administrative, or quasi-judicial proceeding, the invalidity or illegality thereof shall not affect the validity of this Agreement as a whole and the other provisions and conditions contained herein remain in full force and effect as if the illegal or invalid provision had not been included.

\_\_\_\_\_ Initials of Borrower/Applicant

\_\_\_\_\_ Initials of Borrower/Applicant

NOTE: Genesis 2000, Inc. claims no responsibility or liability for the terms and conditions contained herein. In the event that this Agreement is the subject of an illegal administrative or other dispute, Genesis 2000, Inc. and its legal counsel shall be held harmless from any claim whatsoever by any person or entity relying thereon. Genesis 2000, Inc. is thus hereby exempt from any liability resulting from the non-enforceability of this Agreement. This Agreement has not been prepared to comply with Federal law and there may be additional disclosures required thereunder which are not addressed in this Agreement.

# Borrower's Certification & Authorization

## Certification

The undersigned certify the following:

1. I/We have applied for a mortgage loan from YOUR COMPANY HERE.  
In applying for the loan,  
  
I/We completed a loan application containing various information on the purpose of the loan, the amount and source of the downpayment, employment and income information, and assets and liabilities. I/We certify that all of the information is true and complete. I/We made no misrepresentations in the loan application or other documents, nor did I/We omit any pertinent information.
2. I/We understand and agree that YOUR COMPANY HERE  
reserves the right to change the mortgage loan review process to a full documentation program. This may include verifying the information provided on the application with the employer and/or the financial institution.
3. I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for this mortgage, as applicable under the provisions of Title 18, United States Code, Section 1014.

## Authorization to Release Information

To Whom It May Concern:

1. I/We have applied for a mortgage loan from YOUR COMPANY HERE.  
As part of the application process, YOUR COMPANY HERE  
may verify information contained in my/our loan application and in other documents required in connection with the loan, either before the loan is closed or as part of its quality control program.
2. I/We authorize you to provide to YOUR COMPANY HERE  
and to any investor to whom YOUR COMPANY HERE  
may sell my mortgage, any and all information and documentation that they request. Such information includes, but is not limited to, employment history and income; bank, money market, and similar account balances; credit history; and copies of income tax returns.
3. YOUR COMPANY HERE or any investor that purchases the mortgage may address this authorization to any party named in the loan application.
4. A copy of this authorization may be accepted as an original.
5. Your prompt reply to YOUR COMPANY HERE  
or the investor that purchased the mortgage is appreciated.

\_\_\_\_\_  
Borrower's Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Social Security Number

\_\_\_\_\_  
Borrower's Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Social Security Number

# APPRAISAL DISCLOSURE

Borrower Name(s): JOHN SAMPLE	Lender: YOUR NAME HERE C/O 1311 N. FEDERAL HIGHWAY HOLLYWOOD FL 33020 (954) 927-2221
Property Address: 0000 NW 45th STREET MIAMI, FL 33127	Date: <span style="float: right;">03/12/2001</span>
	Loan Number: <span style="float: right;">1454</span>

You have the right to a copy of the appraisal report obtained in connection with your application for credit provided that, if required, you have paid for or are willing to pay for the appraisal. You can get a copy of this report by writing to us at the address listed above. We must hear from you no later than 90 days after you are notified about the action taken on your credit application. (If you withdraw your application, you must make your request for an appraisal report within 90 days of the withdrawal.) You can telephone us, instead of writing, but by doing so you are not assured of preserving your rights.

JOHN SAMPLE	-Borrower	Date
	-Borrower	Date
	-Borrower	Date
	-Borrower	Date

# DISCLOSURE NOTICES

Applicant(s) JOHN SAMPLE	Property Address 0000 NW 45th STREET MIAMI, FL 33127
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OCCUPANCY STATEMENT

This is to certify that I/We  do  do not intend to occupy the subject property as my/our principal residence. I/We hereby certify under penalty of U.S. Criminal Code Section 1010 Title 18 U.S.C., that the above statement submitted for the purpose of obtaining mortgage insurance under the National Housing Act is true and correct.

FAIR CREDIT REPORTING ACT

An investigation will be made as to the credit standing of all individuals seeking credit in this application. The nature and scope of any investigation will be furnished to you upon written request made within a reasonable period of time. In the event of denied credit due to an unfavorable consumer report, you will be advised of the identity of the Consumer Reporting Agency making such report and of right to request within sixty (60) days the reason for the adverse action, pursuant to provisions of section 615(b) of the Fair Credit Reporting Act.

EQUAL CREDIT OPPORTUNITY ACT

The Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided that the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. Income which you receive as alimony, child support or separate maintenance need not be disclosed to this creditor unless you choose to rely on such sources to qualify for the loan. Income from these and other sources, including part-time or temporary employment, will not be discounted by this lender because of your sex or marital status. However, we will consider very carefully the stability and probable continuity of any income you disclose to us. The Federal Agency that administers compliance with this law concerning this creditor is:

RIGHT TO FINANCIAL PRIVACY ACT

I/we acknowledge that this is notice to me/us as required by The Right to Financial Privacy Act of 1978 that the Veterans Administration (in the case of a VA Loan) or Department of Housing and Urban Development (in the case of an FHA Loan) has a right of access to financial records held by financial institutions in connection with the consideration or administration of assistance to me/us. Financial records involving my/our transactions will be available to the VA (in the case of a VA Loan) or to HUD (in the case of an FHA Loan) without further notice or authorization but will not be disclosed or released to another government agency or department without my/our consent, except as required or permitted by law.

INFORMATION DISCLOSURE AUTHORIZATION

I/We hereby authorize you to release to YOUR COMPANY HERE for verification purposes, information concerning:  Employment History, dates, title(s), income, hours worked, etc.  Banking (checking & savings) account of record.  Mortgage loan rating, (opening date, high credit, payment amount, loan balance and payment.  Any information deemed necessary in connection with consumer credit report for real estate transaction. This information is for the confidential use of this lender in compiling a mortgage loan credit report. A copy of this authorization may be deemed to be the equivalent of the original and may be used as a duplicate original.

ANTI-COERCION STATEMENT

The insurance laws of this state provide that the lender may not require the applicant to take insurance through any particular insurance agent or company to protect the mortgaged property. The applicant, subject to the rules adopted by the Insurance Commissioner, has the right to have the insurance placed with an insurance agent or company of his choice, provided the company meets the requirements of the lender. The lender has the right to designate reasonable financial requirements as to the company and the adequacy of the coverage.

I have read the foregoing statement, or the rules of the Insurance Commissioner relative thereto, and understand my rights and privileges and those of the lender relative to the placing of such insurance.

I have selected the following agencies to write the insurance covering the property described above:

Insurance Co. Name:  
Agent:

FLOOD INSURANCE NOTIFICATION

Federal regulations require us to inform you that the property used as security for this loan is located in an area identified by the U.S. Secretary of Housing & Urban Development as having special flood hazards and that in the event of damage to the property caused by flooding in a Federally-declared disaster, Federal disaster relief assistance, if authorized, will be available for the property.

At the closing you will be asked to acknowledge your receipt of this information. If you have any questions concerning this notice, kindly contact your loan officer.

**IMPORTANT:** Please notify your insurance agent that the "loss payee" clause for the mortgagee on both the hazard and flood insurance must read as follows, unless otherwise advised: **YOUR COMPANY HERE, ITS SUCCESSORS AND/ OR ASSIGN**

CONSUMER HANDBOOK ON ADJUSTABLE RATE MORTGAGES

I/We hereby acknowledge receipt from YOUR COMPANY HERE of a copy of the book titled "CONSUMER HANDBOOK ON ADJUSTABLE RATE MORTGAGES" published by the Federal Reserve Board and the Federal Home Loan Bank Board which is provided in addition to other required adjustable rate mortgage disclosures.

I/We hereby certify that I/we have read the Notices set forth above and fully understand all of the above.

APPLICANT \_\_\_\_\_ DATE \_\_\_\_\_ APPLICANT \_\_\_\_\_ DATE \_\_\_\_\_

APPLICANT \_\_\_\_\_ DATE \_\_\_\_\_ APPLICANT \_\_\_\_\_ DATE \_\_\_\_\_



LENDER NAME AND ADDRESS: YOUR NAME HERE  
C/O 1311 N. FEDERAL HIGHWAY  
HOLLYWOOD FL 33020

## SERVICING DISCLOSURE STATEMENT

NOTICE TO FIRST LIEN MORTGAGE LOAN APPLICANTS: THE RIGHT TO COLLECT YOUR MORTGAGE LOAN PAYMENTS MAY BE TRANSFERRED. FEDERAL LAW GIVES YOU CERTAIN RELATED RIGHTS. IF YOUR LOAN IS MADE, SAVE THIS STATEMENT WITH YOUR LOAN DOCUMENTS. SIGN THE ACKNOWLEDGMENT AT THE END OF THIS STATEMENT ONLY IF YOU UNDERSTAND ITS CONTENTS.

Because you are applying for a mortgage loan covered by the Real Estate Settlement Procedures Act (RESPA) (12 U.S.C. 2601 et seq.) you have certain rights under that Federal law. This statement tells you about those rights. It also tells you what the chances are that the servicing for this loan may be transferred to a different loan servicer. "Servicing" refers to collecting your principal, interest and escrow account payments, if any. If your loan servicer changes, there are certain procedures that must be followed. This statement generally explains those procedures.

### Transfer Practices and Requirements

If the servicing of your loan is assigned, sold, or transferred to a new servicer, you must be given written notice of that transfer. The present loan servicer must send you notice in writing of the assignment, sale or transfer of the servicing not less than 15 days before the effective date of the transfer. The new loan servicer must also send you notice within 15 days after the effective date of the transfer. The present servicer and the new servicer may combine this information in one notice, so long as the notice is sent to you 15 days before the effective date of transfer. The 15 day period is not applicable if a notice of prospective transfer is provided to you at settlement. The law allows a delay in the time (not more than 30 days after a transfer) for servicers to notify you, upon the occurrence of certain business emergencies.

Notices must contain certain information. They must contain the effective date of the transfer of the servicing of your loan to the new servicer, the name, address, and toll-free or collect call telephone number of the new servicer, and toll-free or collect call telephone numbers of a person or department for both your present servicer and your new servicer to answer your questions. During the 60-day period following the effective date of the transfer of the loan servicing, a loan payment received by your old servicer before its due date may not be treated by the new loan servicer as late, and a late fee may not be imposed on you.

### Complaint Resolution

Section 6 of RESPA (12 U.S.C. 2605) gives you certain consumer rights, whether or not your loan servicing is transferred. If you send a "qualified written request" to your loan servicer, your servicer must provide you with a written acknowledgment within 20 Business Days of receipt of your request. A "qualified written request" is a written correspondence, other than notice on a payment coupon or other payment medium supplied by the servicer, which includes your name and account number, and the information regarding your request. Not later than 60 Business Days after receiving your request, your servicer must make any appropriate corrections to your account, or must provide you with a written clarification regarding any dispute. During this 60 Business Day period, your servicer may not provide information to a consumer reporting agency concerning any overdue payment related to such period or qualified written request.

A Business Day is any day, excluding public holidays (State or Federal), Saturday and Sunday.

### Damages and Costs

Section 6 of RESPA also provides for damages and costs for individuals or classes of individuals in circumstances where servicers are shown to have violated the requirements of that Section.

### Servicing Transfer Estimated

1. The following is the best estimate of what will happen to the servicing of your mortgage loan:

- A.  We may assign, sell or transfer the servicing of your loan sometime while the loan is outstanding.  
We are able to service your loan, and we  will  will not  haven't decided whether to service your loan.
- B.  We do not service mortgage loans, and  We have not serviced mortgage loans in the past three (3) years.  We presently intend to assign, sell or transfer the servicing of your mortgage loan. You will be informed about your servicer.
- C.  We assign, sell or transfer the servicing of some of our loans while the loan is outstanding depending on the type of loan and other factors. For the program you have applied for, we expect to:
  - sell all of the mortgage servicing;
  - retain all of the mortgage servicing; or
  - assign, sell or transfer 80.0 % of the mortgage servicing.

2. For all the first lien mortgage loans that we make in the 12 month period after your mortgage loan is funded, we estimate that the percentage of such loans for which we will transfer servicing is between:

- 0 to 25%     26 to 50%     51 to 75%     76 to 100%

This estimate  does  does not include assignments, sales or transfers to affiliates or subsidiaries. This is only our best estimate and it is not binding. Business conditions or other circumstances may affect our future transferring decisions.

- 3. A.  We have previously assigned, sold or transferred the services of first lien mortgage loans.
- B.  This is our record of transferring the servicing of the first lien mortgage loans we have made in the past:

YEAR	PERCENTAGE OF LOANS TRANSFERRED
	(Rounded to Nearest Quartile - 0%, 25%, 50%, 75%, or 100%)
1998	75%
1997	100%
1996	100%

This information  does  does not include assignments, sales or transfers to affiliates or subsidiaries.

LENDER (Signature not Mandatory) ANGEL AGENT

DATE

### ACKNOWLEDGMENT OF MORTGAGE LOAN APPLICANT

I/We have read this disclosure form, and understand its contents, as evidenced by my/our signature(s) below. I/We understand that this acknowledgment is a required part of the mortgage loan application.

JOHN SAMPLE

DATE

DATE

DATE

DATE

**INSTRUCTIONS TO PREPARER:** Select either Item 3(A) or Item 3(B), except if you chose the provision in 1(B) stating: "We do not service mortgage loans, and we have not serviced loans in the past three (3) years", all of Item 3 should be omitted. The information in Item 3(B) is for the previous three (3) calendar years. The information does not have to include the previous calendar year if the statement is prepared before March 31 of the next calendar year. If the percentage of servicing transferred is less than 12.50%, the word "nominal" or the actual percentage amount of servicing transfers may be used.