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 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 inter the income or assets of the Borrower's spouse or other person who has community property rights pursuant to state law will not be used as a basis for loan qualification, but his or her liabilities must be considered because the spouse or other person has community property rights pursuant to applicable law and Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

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

Borrower				Co-Borrower									
				I. TYPE OF M			IS OF L	OAN					
Mortgage Applied for:	□ VA □ FHA	Conver		Other (explain	n):	Age	Agency Case Number Lender Case Number			mber			
Amount		Interest Ra		o. of Months	Amortizatio	n Type:	V Fixe	d Rate	Ot	her (explair	n):		
\$			%				GPI			RM (type):			
		· · · ·		Roperty in	FORMATION	AND PUP	RPOSE	OF LOAN					
Subject Prop	perty Address	(street, city, s	state, & ZIP)										lo. of Units
Legal Description of Subject Property (attach description if necessary)										Y	'ear Built		
Purpose of L	<u> </u>		Construction Construction-I	Permanent	Other (explain):		Property wil ✔Primary		ce 🗌 Seco	ndary Re	sidence	
				on-permanent									
Year Lot Acquired	Original Cos	st	Amount Ex	isting Liens	(a) Present V	alue of Lot	(1	o) Cost of I	mprovem	nents T	otal (a+b))	
	\$		\$		\$		\$			\$	5		
Complete the Year Acquired	his line if this Original Cos			isting Liens	Purpose of R	efinance		Describe	e Improve	ements		made 🗌	to be made
	\$		\$					Cost: \$					
Title will be h	neld in what N	lame(s)					Manner	in which 1	itle will b	e held		V Fee S	ill be held in: Simple shold (show
Source of Do	own Payment	, Settlement C	Charges and	or Subordinate	Financing (exp	lain)							tion date)
		Borrower		III B	ORROWER I				60	-Borrowe	\r		
Borrower's N	Name (include			III. D				e (include	-	if applicabl			
	,		,					·					
Social Securi	itv Number Ho	me Phone (inc	cl. area code)	DOB (mm/dd/yy	(vv) Yrs. School	Social Sec	uritv Num	ber Home	Phone (inc	cl. area code) DOB (r	nm/dd/vvv	v) Yrs. School
		,	,				,					,,,,	
	includes regis	tered domesti	ic partners)	Dependents	(not listed by Co-Borrower)		l (include	s registered	domest	ic partners)	Dep	pendents	(not listed by
	d (includes regis		• /	No.	Co-Borrower)			•		d, widowed)		`	Borrower)
		ngie, uivoreee	a, widowed)	Ages				ides single	uivoicee	i, widowca,		jes	
	u Iress (street, d	city, state, ZIP	P/ country)		nt No. Yrs.	· ·		treet. citv.	state. ZIF	P/ country)			t No. Yrs.
		, , , , , , , , , , , , , , , , , , ,								, country)			
/ United S	tates					/ United	States						
	ess, if differer	nt from Preser	nt Address					different fro	m Prese	nt Address			
	,					5	,						
lf residina a	at present ad	dress for les	ss than two	vears, comple	te the followin	a:							
If residing at present address for less than two years, complete the following Former Address (street, city, state, ZIP) Own RentNo. Yrs.					Former Ac	ldress (st	reet, city, s	tate, ZIP)	Own	Rent	tNo. Yrs.	
Former Address (street, city, state, ZIP) Own Rent_No. Yrs.				Former Ac	ldress (st	reet, city, s	tate, ZIP)	Own	Rent	tNo. Yrs.		

	Borrower		IV. EMPL	OYMENT IN	FORMATIO	N	Co-Borro	wer		
Name & Address of Em	ployer Self E	Employed	Yrs. on this	s job	Name & A	ddress of Employer	Self	Employed	Yrs. on this job	
			Yrs. emplo line of work	yed in this /profession					Yrs. employed in this line of work/profession	
Position/Title/Type of Bu	usiness	Business I	Phone (incl. a	area code)	Position/Ti	itle/Type of Business		Business F	Phone (incl. area code)	
If employed in current	position for less the	an two yea	rs or if curre	ently emplo	yed in more	e than one position, co	mplete th	e following	:	
Name & Address of Em	ployer Self E	Employed	Dates (from-to)		Name & A	ddress of Employer	Self	Employed	Dates (from-to)	
			Monthly Ind \$	come					Monthly Income \$	
Position/Title/Type of Bu	usiness	Business I	Phone (incl. a	area code)	Position/Ti	itle/Type of Business Bu		Business F	Phone (incl. area code)	
Name & Address of Em	ployer Self E	Employed	Dates (fron	n-to)	Name & A	ddress of Employer	Self	Employed	Dates (from-to)	
			Monthly Ind \$	come					Monthly Income \$	
Position/Title/Type of Bu	usiness	Business I	Phone (incl. a	area code)	Position/Ti	itle/Type of Business	Business Phone (incl. ar		Phone (incl. area code)	
Name & Address of Em	ployer Self E	Employed	Dates (from	n-to)	Name & A	Name & Address of Employer Self Employed		Employed	Dates (from-to)	
			Monthly Ind \$	come					Monthly Income \$	
Position/Title/Type of Bu	usiness	Business I	Phone (incl. a	area code)	Position/Ti	itle/Type of Business		Business F	^o hone (incl. area code)	
Name & Address of Em	ployer Self E	Employed	Dates (from-to)		Name & A	ddress of Employer	Self	Employed	Dates (from-to)	
			Monthly Income \$						Monthly Income \$	
Position/Title/Type of Bu	usiness	Business I	Phone (incl. a	area code)	Position/Ti	itle/Type of Business		Business F	Phone (incl. area code)	
	V. MONT	THLY INCO	ME AND CO	MBINED HO	DUSING EXI	PENSE INFORMATION				
Gross Monthly Income	Borrower	Со-В	orrower	Тс	otal	Combined Monthly Housing Expense	Pro	esent	Proposed	
Base Empl. Income*	\$	\$		\$		Rent	\$			
Overtime						First Mortgage (P&I)			\$	
Bonuses						Other Financing (P&I)				
Commissions						Hazard Insurance				
Dividends/Interest						Real Estate Taxes				
Net Rental Income						Mortgage Insurance				
Other (before completing, see the notice in "describe other income," below)						Homeowner Assn. Dues Other:				
Total	\$	\$		\$		Total	\$		\$	
* Self Employed I	Borrower(s) may be re	equired to p	rovide additi	ional docum	entation su	ch as tax returns and fina	ancial stat	ements.		
Describe Other Income						ome need not be reveale have it considered for re		is Ioan.		
B/C									Monthly Amount	
									*	

Fannie Mae Form 1003 6/09

			VI. ASSETS A								
This Statement and any applicable suppor so that the Statement can be meaningfull was completed about a non-applicant spo	y and fairly	presented on	a combined bas	is; otherwise, s	separat	e Statements and	Schedules are	required. If or other pe	the Co	-Borrower section	
ASSETS Description Cash deposit toward purchase held by:		ish or tet Value	debts, incluc stock pledge	ling automobile s, etc. Use co	e loans, ntinuati	, revolving charge on sheet, if necess	ame, address and account number for all outstanding accounts, real estate loans, alimony, child support, sary. Indicate by (*) those liabilities which will be inancing of the subject property.				
				LIABILITIES					Monthly Payment & Unpaid Bala Months Left to Pay		
List checking and savings accounts	s below		Name and a	address of Cor	npanv		\$ Payment/		\$		
Name and address of Bank, S&L, or Credit Union			Acct. no.					¢. cjc.			
Acct. no.	\$		Name and a	address of Cor	npany		\$ Payment/	Months	\$		
Name and address of Bank, S&L, or Credit Union		Acct. no.	Acct. no.								
Acct. no.	\$		Name and a	address of Cor	npany		\$ Payment/	Months	\$		
	Acct. no. \$ Name and address of Bank, S&L, or Credit Union						_				
	^		Name and a	address of Cor	npany		\$ Payment/	Months	\$		
Acct. no. Stocks & Bonds (Company	\$ \$		_								
name/number description)	Φ		Appt no				_				
			Acct. no. Name and a	address of Cor	npanv		\$ Payment/	Months	\$		
Life insurance net cash value	\$				1.5						
Face amount: \$	¢										
Subtotal Liquid Assets	\$		Acct. no.	ddroop of Cor	noni		C Dournont/	Montha	~		
Real estate owned (enter market value from schedule of real estate owned)				address of Cor	прапу		\$ Payment/	WORLIS	\$		
Vested interest in retirement fund	\$		_								
Net worth of business(es) owned (attach financial statement)	\$		Acct. no.				-				
Automobiles owned (make and year)	\$			ild Support/Se e Payments C			\$	\$			
Other Assets (itemize)	\$		Job-Related	I Expense (ch	ld care	e, union dues, etc.	.) \$				
			Total Mont	hly Payments	;		\$		1		
Total Assets a.	\$		Net Worth	=>	\$		Total Liabi	lities b.	\$		
Schedule of Real Estate Owned (if add		portios are ou	(a minus b)	uation sheet)	•				·		
Property Address (enter S if sold, PS it sale or R if rental being held for income	f pending	Type of Property	Present Market Value	Amount Mortgages &		Gross Rental Income	Mortgage Payments	Insurai Mainten Taxes &	ance,	Net Rental Income	
			\$	\$		\$	\$	\$		\$	
List any additional names under which Alternate Name	h credit ha	Totals is previously	\$ been received a Creditor Name	│\$ Ind indicate a	opropr	\$ iate creditor nam		\$ nt number account Nu		\$	
Freddie Mac Form 65 6/09					Borr			Fann	ie Mae	Form 1003 6/09	

Co-Borrower

VII. DETAILS OF TRANSACT		VIII. DECLARATIONS						
a. Purchase price	\$	If you answer "Yes" to any questions a through i,	Borro	wer	Co-Bor	rower		
b. Alterations, improvements, repairs		please use continuation sheet for explanation.	Yes	No	Yes	No		
c. Land (if acquired separately)		a. Are there any outstanding judgments against you?		Ц		Ц		
d. Refinance (incl. debts to be paid off)		b. Have you been declared bankrupt within the past 7 years?	Ц	Ц				
e. Estimated prepaid items		c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?						
f. Estimated closing costs		d. Are you a party to a lawsuit?						
g. PMI, MIP, Funding Fee		e. Have you directly or indirectly been obligated on any loan which resulted in						
h. Discount (if Borrower will pay)		foreclosure, transfer of title in lieu of foreclosure, or judgment?						
i. Total costs (add items a through h)		(This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans, any mortgage, financial						
j. Subordinate financing		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.)						
k. Borrower's closing costs paid by Seller		f. Are you presently delinquent or in default on any Federal debt or any other						
I. Other Credits (explain)		loan, mortgage, financial obligation, bond, or loan guarantee? If "Yes," give details as described in the preceding guestion.						
		g. Are you obligated to pay alimony, child support, or separate maintenance?						
		h. Is any part of the down payment borrowed?						
		i. Are you a co-maker or endorser on a note?		\square				
		j. Are you a U. S. citizen?						
		k. Are you a permanent resident alien?						
		 Do you intend to occupy the property as your primary residence? If "Yes," complete question m below. 						
m. Loan amount (exclude PMI, MIP, Funding Fee financed)		m. Have you had an ownership interest in a property in the last three years?						
n. PMI, MIP, Funding Fee financed		(1) What type of property did you own-principal residence (PR),		_				
o. Loan amount (add m & n)		second home (SH), or investment property (IP)?						
p. Cash from/to Borrower (subtract j, k, I & 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)?						
	IX. ACKNO	WLEDGEMENT AND AGREEMENT						
		r's actual or potential agents, brokers, processors, attorneys, insurers, servicers, su						

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 and 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 or 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, express, 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 ecord" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or my fascimile transmission o

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 purpose through any source, including a source named in this application or a consumer reporting agency.

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 provided that I/we have paid for the appraisal report. To obtain a copy, I/we must send Creditor a written requestat the mailing address Creditor has provided. Creditor must hear from us no later than 90 days after Creditor notifies me/us about the action taken on this application, or I/we withdraw this application.

If you would like a copy of the appraisal report, contact: Mortg			Omaha, NE 68114		
Borrower's Signature	Date	Co-Borrower's Si	gnature		Date
X		X			
X. INFORMATION F	OR GOVERNMEN	T MONITORING	PURPOSES		
The following information is requested by the Federal Governme opportunity, fair housing and home mortgage disclosure laws. Yo not discriminate either on the basis of this information, or on wheth may check more than one designation. If you do not furnish ethni observation and surname if you have made this application in per- material to assure that the disclosures satisfy all requirements to	bu are not required to funer you choose to furni- city, race, or sex, unde son. If you do not wish	Irnish this informatic sh it. If you furnish t r Federal regulation I to furnish the inforr	n, but are encouraged to do he information, please provi s, this lender is required to r nation, please check the bo	so. The law provi de both ethnicity an note the information x below. (Lender n	des that a Lender may nd race. For race, you n on the basis of visual nust review the above
BORROWER I do not wish to furnish this information		CO-BORROWER	I do not wish to furnish	this information	
Ethnicity: Hispanic or Latino Not Hispanic o	r Latino	Ethnicity:	Hispanic or Latino	Not Hispanic	or Latino
Race: American Indian or Asian Alaska Native Native Hawaiian or Other Pacific Islander	Black or African American White	Race:	 American Indian or Alaska Native Native Hawaiian or Oth 	Asian er Pacific Islander	Black or African American White
Sex: Female Male		Sex:	Female	Male	
	nt and submitted by fax nt and submitted via e-		Dete		

Loan Originator's Signature		Date
X		
Loan Originator's Name (print or type)	Loan Originator Identifier	Loan Originator's Phone Number (including area code)
Loan Origination Company's Name Mortgage Specialists	Loan Origination Company Identifier	Loan Origination Company's Address 831 N 98th Street
(P) 402-991-5153 (F) 402-884-7386	2424	Omaha, NE 68114

TRUTH-IN-LENDING DISCLOSURE STATEMENT

(THIS IS NEITHER A CONTRACT NOR A COMMITMENT TO LEND)

	icants: erty Address:					Р	repared By:	Mortgage Spe 831 N 98th Stro Omaha , NE 6	eet		
Appl	ication No:					E	ate Prepared	:	Ph	: 402-991-51	53
RAT	NUAL PERC TE cost of your cr REQUIRED	edit as a yearl	cost y	RGE ollar amount t ou		FINA The an you or \$	on your beh	dit provided to alf ar required depo	PAYN The an after r schedu \$	naking all pa	ill have paid yments as
		YMENTS:				ake into	account you	ii iequiieu depo	ISIL		
No. of Pmts	f Amount of Payments **	Payments Due	No. of Pmts	Amount of Payments **	Payments Due	No. of Pmts	Amount of Payments **	Payments Due	No. of Pmts	Amount of Payments **	Payments Due
	·	Monthly Beginning:		•	onthly Beginning:		•	Monthly Beginning:			Monthly Beginning:
	VARIABLE		URE: TI	nis loan contai	ins a variable r			ble rate disclos		-	
								ance are not rec	juired t	o obtain crec	lit,
	ype		Premium	i anu agree to	pay the addition	Juar COS	ι.				
	Credit Life		Tiennum		I want credit	life insu	rance	Signat	ure.		
	Credit Disability							0			
		. 1.1.4			I want credit			Signat			
	Credit Life and D	-		•			disability insu	trance. Signat	ure:		
INSURANCE: The following insurance is required to obtain credit: Credit life insurance Credit disability Property insurance Flood insurance You may obtain the insurance from anyone you want that is acceptable to creditor. If you purchase property flood insurance from creditor you will pay SECURITY: You are giving a security interest in: The goods or property being purchased Real property you already own. FILING FEES: LATE CHARGE: If a payment is more than days late, you will be charged % of the payment. PREPAYMENT: If you pay off early, you may will not have to pay a penalty. may will not be entitled to a refund of part of the finance charge. ASSUMPTION: Someone buying your property may may may may may and prepayment for any additional information about nonpayment, default, any required repayment in full before the scheduled date and prepayment refunds and penalties * means an estimate all dates and numerical disclosures except the late payment disclosures are estimates. You are not required to complete this agreement merely because you have received these disclosures or signed a loan application.											
	-			-	•	•		able), but exclude		-	
				-	-	-		OF THIS DISC	-	-	nsurance.

 Applicant
 Date
 Applicant
 Date

 Applicant
 Date
 Applicant
 Date

Borrowers' Certification and Authorization

CERTIFICATION

The Undersigned certify the following:

- I/We have applied for a mortgage loan through <u>Mortgage Specialists</u>. 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 down payment, employment and income information, and the 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 <u>Mortgage Specialists</u> reserves the right to change the mortgage loan review processes 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:

- I/We have applied for a mortgage loan through <u>Mortgage Specialists</u>. As part of the application process, <u>Mortgage Specialists</u> and the mortgage guaranty insurer (if any), 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.
 I/We authorize you to provide to <u>Mortgage Specialists</u> and to any investor to whom <u>Mortgage Specialists</u> 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. <u>Mortgage Specialists</u> 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.

Borrower Signature

Co-Borrower Signature

SSN: Date:

SSN: Date:

NOTICE TO THE HOME LOAN APPLICANT CREDIT SCORE INFORMATION DISCLOSURE

APPLICANT(S) NAME AND ADDRESS	LENDER NAME AND ADDRESS (ORIGINATOR):
	Mortgage Specialists 831 N 98th Street Omaha, NE 68114 (P) 402-991-5153, (F) 402-884-7386

In connection with your application for a home loan, the lender must disclose to you the score that a consumer reporting agency distributed to users and the lender used in connection with your home loan, and the key factors affecting your credit scores.

The credit score is a computer-generated summary calculated at the time of the request and based on information a consumer reporting agency or lender has on file. The scores are based on data about your credit history and payment patterns. Credit scores are important because they are used to assist the lender in determining whether you will obtain a loan. They may also be used to determine what interest rate you may be offered on the mortgage. Credit scores can change over time, depending on your conduct, how your credit history and payment patterns change, and how credit-scoring technologies change.

Because the score is based on information in your credit history, it is very important that you review the credit related information that is being furnished to make sure it is accurate. Credit records may vary from one company to another.

If you have questions about your credit score or the credit information that is furnished to you, contact the consumer reporting agency at the address and telephone number provided with this notice, or contact the lender, if the lender developed or generated the credit score. The consumer reporting agency plays no part in the decision to take any action on the loan application and is unable to provide you with specific reasons for the decision on a loan application.

If you have questions concerning the terms of the loan, contact the lender.

The consumer reporting agencies listed below provided a credit score that was used in connection with your home loan application.

Consumer Reporting Agency	Borrower:		Co-Brw:	
Experian	Score:	Created:	Score:	Created:
P.O. Box 2002	Factors		Factors	
Allen, TX 75013	1 00013		1 00013	
(P)888-397-3742				
Model Used:				
Range of Possible Scores				
to				

Consumer Reporting Agency	Borrower:		Co-Brw:	
TransUnion	Score:	Created:	Score:	Created:
P.O. Box 1000 Chester, PA 19022 (P)800-888-4213	Factors		Factors	
Model Used: Range of Possible Scores to				
Equifax	Score:	Created:	Score:	Created:
P.O. Box 740241 Atlanta, GA 30374 (P)800-685-1111	Factors		Factors	
Model Used:				
Range of Possible Scores				

I/We have received a copy of this disclosure.

DISCLOSURE NOTICES

Date:

Applicant(s):

Property Address:

AFFIDAVIT OF OCCUPANCY

Applicant(s) hereby certify and acknowledge that, upon taking title to the real property described above, their occupancy status will be as follows:

Primary Residence - Occupied by Applicant(s) within 30 days of closing.

Secondary Residence - To be occupied by Applicant(s) at least 15 days yearly, as second home (vacation, etc.), while maintaining principal residence elsewhere. [Please check this box if you plan to establish it as your primary residence at a future date (e.g., retirement)].

Investment Property - Not owner occupied. Purchased as an investment to be held or rented.

The Applicant(s) acknowledge it is a federal crime punishable by fine or imprisonment, or both, to knowingly make any false statement concerning this loan application as applicable under the provisions of Title 18, United States Code, Section 1014.

APPLICANT SIGNATURE

CO-APPLICANT SIGNATURE

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, subjected 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 requirement 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 hereto, 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 Company Name

Agent's Address

Agent

Agent's Telephone Number

APPLICANT SIGNATURE

CO-APPLICANT SIGNATURE

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 credit denial due to an unfavorable consumer report, you will be advised of the identity of the Consumer Reporting Agency making such report and of your 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.

APPLICANT SIGNATURE

CO-APPLICANT SIGNATURE

FHA LOANS ONLY

IF YOU PREPAY YOUR LOAN ON OTHER THAN THE REGULAR INSTALLMENT DATE, YOU MAY BE ASSESSED INTEREST CHARGES UNTIL THE END OF THAT MONTH.

GOVERNMENT LOANS ONLY

RIGHT TO FINANCIAL PRIVACY ACT OF 1978 - This is a notice to you as required by the Right to Financial Privacy Act of 1978 that the Department of Housing and Urban Development or Department of Veterans Affairs has a right of access to financial records held by a financial institution in connection with the consideration of administration of assistance to you. Financial records involving your transaction will be available to the Department of Housing and Urban Development or Department of Veterans Affairs without further notice or authorization but will not be disclosed or released to another Government agency or Department without your consent except as required or permitted by law.

APPLICANT SIGNATURE

CO-APPLICANT SIGNATURE

Calyx Form - disnot.frm (9/98)

EQUAL CREDIT OPPORTUNITY ACT

APPLICATION NO:

PROPERTY ADDRESS:

The Federal 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 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. The Federal Agency that administers compliance with this law concerning this company is the Office of the Comptroller of the Currency, Customer Assistance Group, 1301 McKinney Street, Suite 3710, Houston, Texas 77010

We are required to disclose to you that you need not disclose income from alimony, child support or separate maintenance payment if you choose not to do so.

Having made this disclosure to you, we are permitted to inquire if any of the income shown on your application is derived from such a source and to consider the likelihood of consistent payment as we do with any income on which you are relying to qualify for the loan for which you are applying.

(Applicant) (Date)

(Applicant) (Date)

(Applicant) (Date)

(Applicant) (Date)

CALYX Form Ecoa.hp 4/95

FLOOD DISASTER PROTECTION ACT OF 1973

DATE:

APPLICATION NO:

PROPERTY ADDRESS:

I/We hereby acknowledge that we have been advised of the Flood Disaster Protection Act of 1973 and the requirements that I/We provide such insurance coverage on any property located within an area designated as a Flood Hazard Area. Should the subject property fall within a flood hazard area as defined in the Act, then I/We authorize

its successors and/or assigns to purchase such insurance and I/We further agree to pay promptly the cost thereof.

(Applicant) (Date)

(Applicant) (Date)

(Applicant) (Date)

(Applicant) (Date)

MORTGAGE LOAN ORIGINATION AGREEMENT

(Warning to Broker: The content of this form may vary depending upon the state in which it is used.)

You agree to enter into this Mortgage Loan Origination Agreement with Mortgage Specialists as an independent contractor to apply for a residential mortgage loan from a participating lender with which we from time to time contract upon such terms and conditions as you may request or a lender may require. You inquired into mortgage financing with Mortgage Specialists on We are licensed as a "Mortgage Broker" under

SECTION 1. NATURE OF RELATIONSHIP. In connection with this mortgage loan:

- * We are acting as an independent contractor and not as your agent.
- * We will enter into separate independent contractor agreements with various lenders.
- * While we seek to assist you in meeting your financial needs, we do not distribute the products of all lenders or investors in the market and cannot guarantee the lowest price or best terms available in the market.

SECTION 2. OUR COMPENSATION. The lenders whose loan products we distribute generally provide their loan products to us at a wholesale rate.

- * The retail price we offer you your interest rate, total points and fees will include our compensation.
- * In some cases, we may be paid all of our compensation by either you or the lender.
- * Alternatively, we may be paid a portion of our compensation by both you and the lender. For example, in some cases, if you would rather pay a lower interest rate, you may pay higher up-front points and fees.
- * Also, in some cases, if you would rather pay less up front, you may be able to pay some or all of our compensation indirectly through a higher interest rate in which case we will be paid directly by the lender.

We also may be paid by the lender based on (i) the value of the Mortgage Loan or related servicing rights in the market place or (ii) other services, goods or facilities performed or provided by us to the lender.

A DDI IC A NT(S)

By signing below, the mortgage loan originator and mortgage loan applicant(s) acknowledge receipt of a copy of this signed Agreement.

MODTCACE LOAN ODICINATOD

MONIGAGE LOAN ORIGINAT	UK	ATTLICANT(5)	AITLICANI(S)				
Mortgage Specialists							
Company Name		Applicant Name(s)					
831 N 98th Street							
Address		Address					
Omaha, NE 68114							
City, State, Zip		City, State, Zip					
402-991-5153 / 402-884-7386							
Phone/Fax		Borrower Signature	Date				
Broker or Authorized Agent Signature	Date	Co-Borrower Signature	Date				

PATRIOT ACT INFORMATION DISCLOSURE

Applicant Name	
Co-Applicant Name	
Present Address	
Mailing Address	

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

I/we acknowledge that I/we received a copy of this disclosure.

Applicant

Date

Applicant

Date

PRIVACY POLICY DISCLOSURE

(Protection of the Privacy of Personal Non-Public Information)

Respecting and protecting customer privacy is vital to our business. By explaining our Privacy Policy to you, we trust that you will better understand how we keep our customer information private and secure while using it to serve you better. Keeping customer information secure is a top priority, and we are disclosing our policies to help you understand how we handle the personal information about you that we collect and disclose. This notice explains how you can limit our disclosing of personal information about you. The provisions of this notice will apply to former customers as well as current customers unless we state otherwise.

The Privacy Policy explains the Following:

- Protecting the confidentiality of our customer information.
- Who is covered by the Privacy Policy.
- How we gather information.
- The types of information we share, why, and with whom.
- · Opting Out how to instruct us not to share certain information about you or not to contact you.

Protecting the Confidentiality of Customer Information:

We take our responsibility to protect the privacy and confidentiality of customer information very seriously. We maintain physical, electronic, and procedural safeguards that comply with federal standards to store and secure information about you from unauthorized access, alteration, and destruction. Our control policies, for example, authorize access to customer information only by individuals who need access to do their work.

From time to time, we enter into agreements with other companies to provide services to us or make products and services available to you. Under these agreements, the companies may receive information about you but they must safeguard this information, and they may not use it for any other purposes.

Who is Covered by the Privacy Policy:

We provide our Privacy Policy to customers when they conduct business with our company. If we change our privacy policies to permit us to share additional information we have about you, as described below, or to permit disclosures to additional types of parties, you will be notified in advance. This Privacy Policy applies to consumers who are current customers or former customers.

How We Gather Information:

As part of providing you with financial products or services, we may obtain information about you from the following sources:

- Applications, forms, and other information that you provide to us, whether in writing, in person, by telephone, electronically, or by any other means. This information may include your name, address, employment information, income, and credit references;
- Your transaction with us, our affiliates, or others. This information may include your account balances, payment history, and account usage;
- Consumer reporting agencies. This information may include account information and information about your credit worthiness;
- Public sources. This information may include real estate records, employment records, telephone numbers, etc.

Information We Share:

We may disclose information we have about you as permitted by law. We are required to or we may provide information about you to third-parties without your consent, as permitted by law, such as:

- To regulatory authorities and law enforcement officials.
- To protect against or prevent actual or potential fraud, unauthorized transactions, claims, or other liability.
- To report account activity to credit bureaus.
- To consumer reporting agencies.

- To respond to a subpoena or court order, judicial process or regulatory authorities.
- In connection with a proposed or actual sale, merger, or transfer of all or a portion of a business or an operating unit, etc.

In addition, we may provide information about you to our service providers to help us process your applications or service your accounts. Our service providers may include billing service providers, mail and telephone service companies, lenders, investors, title and escrow companies, appraisal companies, etc.

We may also provide information about you to our service providers to help us perform marketing services. This information provided to these service providers may include the categories of information described above under "How We Gather Information" limited to only that which we deem appropriate for these service providers to carry out their functions.

We do not provide non-public information about you to any company whose products and services are being marketed unless you authorize us to do so. These companies are not allowed to use this information for purposes beyond your specific authorization.

Opting Out

We also may share information about you within our corporate family of office(s). We may share all of the categories of information we gather about you, including identification information (such as your name and address), credit reports (such as your credit history), application information (such as your income or credit references), your account transactions and experiences with us (such as your payment history), and information from other third parties (such as your employment history).

By sharing this information we can better understand your financial needs. We can then send you notification of new products and special promotional offers that you may not otherwise know about. For example, if you originally obtained a mortgage loan with us, we would know that you are a homeowner and may be interested in hearing how a home equity loan may be a better option than an auto loan to finance the purchase of a new car.

You may prohibit the sharing of application and third-party credit-related information within our company or any third-party company at any time. If you would like to limit disclosures of personal information about you as described in this notice, just check the appropriate box or boxes to indicate your privacy choices.

- Please do not share personal information about me with non-affilliated third-parties.
- Please do not share personal information about me with any of your affiliates except as necessary to effect, administer, process, service or enforce a transaction requested or authorized by myself.
- Please do not contact me with offers of products or services by mail.
- Please do not contact me with offers of products or services by telephone.

Note for Joint Accounts: Your Opt Out choices will also apply to other individuals who are joint account holders. If these individuals have separate accounts, your Opt Out will not apply to those separate accounts.

		Mortgage Specialists		
Name		Company Name		
		831 N 98th Street		
Address		Address		
		Omaha NE, 68114		
City, State, Zip		City, State, Zip		
		402-991-5153		
Phone#		Phone #		
Loan #				
Borrower's Signature	Date	Co-Borrower's Signature	Date	

NOTICE TO APPLICANT OF RIGHT TO RECEIVE COPY OF APPRAISAL REPORT

APPLICATION NO:

PROPERTY ADDRESS:

You have the right to receive a copy of the appraisal report to be obtained in connection with the loan for which you are applying, provided that you have paid for the appraisal. We must receive your written request no later than <u>**90**</u> days after we notify you about the action taken on your application or you withdraw your application.

If you would like a copy of the appraisal report, contact:

Mortgage Specialists 831 N 98th Street Omaha, NE 68114

Applicant	Date	Applicant	Date
Applicant	Date	Applicant	Date

SERVICING DISCLOSURE STATEMENT

Lender: Mortgage Specialists 831 N 98th Street Omaha, NE 68114 Date:

NOTICE TO FIRST LIEN MORTGAGE LOAN APPLICANTS: THE RIGHT TO COLLECT YOUR MORTGAGE LOAN PAYMENTS MAY BE TRANSFERRED.

You are applying for a mortgage loan covered by the Real Estate Settlement Procedures Act (RESPA) (12 U.S.C. 2601 et seq.). RESPA gives you certain rights under Federal law. This statement describes whether the servicing for this loan may be transferred to a different loan servicer.

"Servicing" refers to collecting your principal, interest, and escrow payments, if any, as well as sending any monthly or annual statements, tracking account balances, and handling other aspects of your loan. You will be given advance notice before a transfer occurs.

We may assign, sell or transfer the servicing of your loan while the loan is outstanding.

- We do not service mortgage loans of the type for which you applied. We intend to assign, sell, or transfer the servicing of your mortgage loan before the first payment is due.
- The loan for which you have applied will be serviced at this financial institution and we do not intend to sell, transfer, or assign the servicing of the loan.

Acknowledgment of Mortgage Loan Applicant(s)

I/We have read and understood the disclosure, and understand that the disclosure is a required part of the mortgage application as evidenced by my/our signature(s) below;

Applicant	Date	Applicant	Date
Applicant	Date	Applicant	Date

Depa	m 4506-T 7. January 2008) artment of the Treasury nal Revenue Service	 ■ Do not sign this form unless all applicable li Read the instructions on p ■ Request may be rejected if the form is incomp line was blank at the time of s 	nes have been completed. age 2. lete, illegible, or any required	OMB No. 1545-1872
		der a transcript or other return information free of charge. S a copy of your return, use Form 4506 , Request for Copy o		
1a	Name shown on tax n	eturn. If a joint return, enter the name shown first.	1b First social security numbe employer identification num	
2a	lf a joint return, enter	spouse's name shown on tax return	2b Second social security num	ber if joint tax return
3	Current name, addres	s (including apt., room, or suite no.), city, state, and ZIP	code	
4	Previous address sho	own on the last return filed if different from line 3		
5		r. The IRS has no control over what the third party (such as a		rty's name, address,
		this form if a third party requires you to complete Form 4		
6	form number per reque	d. Enter the tax form number here (1040, 1065, 1120, e	tc.) and check the appropriate box belov	v. Enter only one tax
a				
b	Account Transcript, which contains information on the financial status of the account, such as payments made on the account, penalty assessments, and adjustments made by you or the IRS after the return was filed. Return information is limited to items such as tax liability and estimated tax payments. Account transcripts are available for most returns. Most requests will be processed within 30 calendar days.			
-		justments made by you or the IRS after the return wa	as filed. Return information is limited to	items such as tax
c	liability and estimated Record of Account,	justments made by you or the IRS after the return wa	as filed. Return information is limited to urns. Most requests will be processed wit ater adjustments to the account. Availa	b items such as tax hin 30 calendar days.
с 7	liability and estimated Record of Account, and 3 prior tax year	justments made by you or the IRS after the return wa ax payments. Account transcripts are available for most ret which is a combination of line item information and la	as filed. Return information is limited to urns. Most requests will be processed wit ater adjustments to the account. Availa r days	b items such as tax hin 30 calendar days ble for current year
С	liability and estimated a Record of Account, and 3 prior tax year Verification of Nonfi 10 business days. Form W-2, Form 109 these information retur information for up to 1 W-2 information for 20	justments made by you or the IRS after the return was ax payments. Account transcripts are available for most ret which is a combination of line item information and la s. Most requests will be processed within 30 calenda	as filed. Return information is limited to urns. Most requests will be processed with ater adjustments to the account. Availar r days	b items such as tax hin 30 calendar days.
c 7 8 Cau	liability and estimated a Record of Account, and 3 prior tax year Verification of Nonfi 10 business days. Form W-2, Form 109 these information retur information for up to 1 W-2 information for 20 should contact the Soc ition: If you need a formation of a second ition: If you need a second	justments made by you or the IRS after the return was ax payments. Account transcripts are available for most ret which is a combination of line item information and last. Most requests will be processed within 30 calenda ling , which is proof from the IRS that you did not file 19 series, Form 1098 series, or Form 5498 series tran ns. State or local information is not included with the Form 0 years. Information for the current year is generally not av 06, filed in 2007, will not be available from the IRS until 2	as filed. Return information is limited to urns. Most requests will be processed with ater adjustments to the account. Availar r days	b items such as tax hin 30 calendar days.
с 7 8 Сац	liability and estimated a Record of Account, and 3 prior tax year Verification of Nonfi 10 business days. Form W-2, Form 109 these information retur information for up to 1 W-2 information for 20 should contact the Soce attion: If you need a for with your return, you Year or period reque	justments made by you or the IRS after the return was ax payments. Account transcripts are available for most ret which is a combination of line item information and last. Most requests will be processed within 30 calenda ling , which is proof from the IRS that you did not file 19 series, Form 1098 series, or Form 5498 series tran ns. State or local information is not included with the Form 0 years. Information for the current year is generally not av 06, filed in 2007, will not be available from the IRS until 2 al Security Administration at 1-800-772-1213. Most requests copy of Form W-2 or Form 1099, you should first contamust use Form 4506 and request a copy of your returned to the secure of the year or period, usi must attach another Form 4506-T. For requests relating	as filed. Return information is limited to urns. Most requests will be processed with ater adjustments to the account. Availar r days	b items such as tax hin 30 calendar days. ble for current year be processed within be processed within bat includes data from provide this transcript he IRS. For example, rement purposes, you m W-2 or Form 1099 equesting more than four

			Telephone number of taxpayer on line 1a or 2a
Sign	Signature (see instructions)	Date	
Here	Title (if line 1a above is a corporation, partnership, estate, or trust)		
	Spouse's signature	Date	
	Spouse's signature	Dale	- 4506 T -

Form 4506-T (1-2008)

General Instructions

Purpose of form. Use Form 4506-T to request tax return information. You can also designate a third party to receive the information. See line 5.

Tip. Use Form 4506, Request for Copy of Tax Return, to request copies of tax returns.

Where to file. Mail or fax Form 4506-T to the address below for the state you lived in, or the state your business was in, when that return was filed. There are two address charts: one for individual transcripts (Form 1040 series and Form W-2) and one for all other transcripts.

If you are requesting more than one transcript or other product and the chart below shows two different RAIVS teams, send your request to the team based on the address of your most recent return.

Note: You can also call 1-800-829-1040 to request a transcript or get more information.

Chart for individual transcripts (Form 1040 series and Form W-2)

lf you filed an individual return and lived in:	Mail or fax to the "Internal Revenue Service" at:
District of Columbia, Maine, Maryland, Massachusetts New Hampshire, New York,	RAIVS Team Stop 679 Andover, MA 05501
Vermont	978-247-9255
Alabama, Delaware Florida, Georgia North Carolina, Rhode Island South Carolina, Virginia	RAIVS Team P.O. Box 47-421 Stop 91 Doraville, GA 30362 770-455-2335
Kentucky, Louisiana, Mississippi, Tennessee, Texas, a foreign country, or A.P.O. or F.P.O.	RAIVS Team Stop 6716 AUSC Austin, TX 73301
address	512-460-2272
Alaska, Arizona, California, Colorado, Hawaii, Idaho, Iowa, Kensas, Minnesota, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Utah, Washington,	RAIVS Team Stop 37106 Fresno, CA 93888
Wisconsin, Wyoming	559-456-5876
Arkansas, Connecticut, Illinois, Indiana, Michigan, Missouri, New Jersey, Ohio Pennsylvania,	RAIVS Team Stop 6705-B41 Kansas City, MO 64999
West Virginia	816-292-6102

Chart for all other transcripts

Mail or fax to the

Service" at:

"Internal Revenue

If you lived in or your business was in:

Alabama, Alaska, Arizona, Arkansas, California, Colorado, Florida, Georgia, Hawaii, Idaho, Iowa, Kansas, Louisiana, **RAIVS Team** Minnesota P.O. Box 9941 Mississippi, Mail Stop 6734 Missouri, Montana, Ogden, UT 84409 Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Tennessee, Texas, Utah, Washington, Wyoming, a foreign country, or A.P.O. or F.P.O. address 801-620-6922

Connecticut, Delaware, District of Columbia, Illinois, Indiana, Kentucky, Maine, Maryland, Massachusetts. Michigan, New **RAIVS Team** Hampshire, New P.O. Box 145500 Jersey, New York, Stop 2800 F Cincinnati, OH 45250 North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Vermont, Virginia, West Virginia, Wisconsin 859-669-3592

Line 1b. Enter your employer identification number (EIN) if your request relates to a business return. Otherwise, enter the first social security number (SSN) shown on the return. For example, if you are requesting Form 1040 that includes Schedule C (Form 1040), enter your SSN.

Line 6. Enter only one tax form number per request.

Signature and date. Form 4506-T must be signed and dated by the taxpayer listed on line 1a or 2a. If you completed line 5 requesting the information be sent to a third party, the IRS must receive Form 4506-T within 60 days of the date signed by the taxpayer or it will be rejected.

Individuals. Transcripts of jointly filed tax returns may be furnished to either spouse. Only one signature is required. Sign Form 4506-T exactly as your name appeared on the original return. If you changed your name, also sign your current name.

Corporations. Generally, Form 4506-T can be signed by: (1) an officer having legal authority to bind the corporation, (2) any person designated by the board of directors or other governing body, or (3) any officer or employee on written request by any principal officer and attested to by the secretary or other officer.

Partnerships. Generally, Form 4506-T can be signed by any person who was a member of the partnership during any part of the tax period requested on line 9.

All others. See Internal Revenue Code section 6103(e) if the taxpayer has died, is insolvent, is a dissolved corporation, or if a trustee, guardian, executor, receiver, or administrator is acting for the taxpayer.

Documentation. For entities other than individuals, you must attach the authorization document. For example, this could be the letter from the principal officer authorizing an employee of the corporation or the Letters Testamentary authorizing an individual to act for an estate.

Privacy Act and Paperwork Reduction Act Notice. We ask for the information on this form to establish your right to gain access to the requested tax information under the Internal Revenue Code. We need this information to properly identify the tax information and respond to your request. Sections 6103 and 6109 require you to provide this information, including your SSN or EIN. If you do not provide this information, we may not be able to process your request. Providing false or fraudulent information may subject you to penalties.

Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation, and cities, states, and the District of Columbia for use in administering their tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by section 6103.

The time needed to complete and file Form 4506-T will vary depending on individual circumstances. The estimated average time is: Learning about the law or the form, 10 min.; Preparing the form, 12 min.; and Copying, assembling, and sending the form to the IRS, 20 min.

If you have comments concerning the accuracy of these time estimates or suggestions for making Form 4506-T simpler, we would be happy to hear from you. You can write to the Internal Revenue Service, Tax Products Coordinating Committee, SE:W:CAR:MP:T:T:SP,1111 Constitution Ave. NW, IR-6526, Washinton, DC 20224. Do not send the form to this address. Instead see *Where to file* on this page.