

Partners In Mortgage Inc.



1204 E. Main St.
St. Charles, IL 60174

DESCRIPTION OF REQUIRED DOCUMENTATION

Pursuant to Ill. Admin Code tit. 38, § 1050.1120.

Thank you for your loan application. In order to further process your application for a residential mortgage loan, we must receive from you certain exhibits and/or documents.

An accurate and complete description of the documentation necessary to further process your application and obtain an underwriting decision is as follows:

Fully completed application (Form 1003) signed by all parties	_____
Most recent month's paystubs	_____
Last 2 years W-2's	_____
Copy of 2 years tax returns	_____
Most recent (2) two months bank statements	_____
Signed and Dated 4506T form	_____
All applicable state and federal disclosures	_____
Copy of Drivers License (front and back)/Proof of Identity	_____
Other _____	_____

ACKNOWLEDGEMENT

I/We have read the above document and acknowledge receiving a copy by signing below.

I/We understand that pursuant to the state law of Illinois, Ill. Admin Code tit. 38, § 1050.1120, if the document was provided through the mail, it is my/our responsibility to obtain machine copies before returning this document.

Borrower Date

Borrower Date

Uniform Residential Loan Application

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

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

Borrower _____ Co-Borrower _____

I. TYPE OF MORTGAGE AND TERMS OF LOAN

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

II. PROPERTY INFORMATION AND PURPOSE OF LOAN

Subject Property Address (street, city, state, & ZIP) _____	No. of Units _____
Legal Description of Subject Property (attach description if necessary) _____	Year Built _____

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

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

Title will be held in what Name(s) _____	Manner in which Title will be held _____	Estate will be held in: <input type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold (show expiration date) _____
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Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain) _____

III. BORROWER INFORMATION

Borrower's Name (include Jr. or Sr. if applicable) _____ Co-Borrower's Name (include Jr. or Sr. if applicable) _____

Social Security Number _____	Home Phone (incl. area code) _____	DOB (mm/dd/yyyy) _____	Yrs. School _____	Social Security Number _____	Home Phone (incl. area code) _____	DOB (mm/dd/yyyy) _____	Yrs. School _____
<input type="checkbox"/> Married (includes registered domestic partners)	Dependents (not listed by Co-Borrower) No. _____			<input type="checkbox"/> Married (includes registered domestic partners)	Dependents (not listed by Borrower) No. _____		
<input type="checkbox"/> Unmarried (includes single, divorced, widowed)	Ages _____			<input type="checkbox"/> Unmarried (includes single, divorced, widowed)	Ages _____		
<input type="checkbox"/> Separated				<input type="checkbox"/> Separated			
Present Address (street, city, state, ZIP/ country) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs. _____				Present Address (street, city, state, ZIP/ country) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs. _____			

Mailing Address, if different from Present Address _____ Mailing Address, if different from Present Address _____

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

Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs. _____	Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs. _____
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Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs. _____	Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs. _____
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Borrower
IV. EMPLOYMENT INFORMATION
Co-Borrower

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

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

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

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

Position/Title/Type of Business		Business Phone (incl. area code)		Position/Title/Type of Business		Business Phone (incl. area code)	
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V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION

Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expense	Present	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 Borrower(s) may be required to provide additional documentation such as tax returns and financial statements.

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

B/C		Monthly Amount
		\$

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 (e.g., jointly owned assets and liabilities) so that the Statement can be meaningfully and fairly presented on a combined basis; otherwise, separate Statements and Schedules are required. If the Co-Borrower section was completed about a non-applicant spouse or other person, this Statement and supporting schedules must be completed by that spouse or other person 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.
Cash deposit toward purchase held by:	\$	

LIABILITIES	Monthly Payment & Interest	Unpaid Balance
1. Credit Card		
2. Student Loan		
3. Auto Loan		
4. Mortgage		
5. Other		
6. Total		

Name and address of Company	\$ Payment/Months	\$
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[illegible]

Acct. no.	\$	Acct. no.	\$ Payment/Months	\$
Stocks & Bonds (Company name/number description)	\$	Name and address of Company		
		Acct. no.		
		Name and address of Company	\$ Payment/Months	\$

Life insurance net cash value	\$		
Face amount: \$			
Subtotal Liquid Assets	\$		
Real estate owned (enter market value from schedule of real estate owned)	\$		\$
Vested interest in retirement fund	\$		
Net worth of business(es) owned (attach financial statement)	\$		
Automobiles owned (make and year)	\$		\$
Acct. no.			
Name and address of Company			
Acct. no.			
Alimony/Child Support/Separate Maintenance Payments Owed to:			
	\$		

Other Assets (itemize)	\$	Job-Related Expense (child care, union dues, etc.)	\$
		Total Monthly Payments	\$
		Net Worth (a minus b)	\$
Total Assets a.	\$	Total Liabilities b.	\$

Schedule of Real Estate Owned (if additional properties are owned, use continuation sheet)							
Property Address (enter S if sold, PS if pending sale or R if rental being held for income)	Type of Property	Present Market Value	Amount of Mortgages & Liens	Gross Rental Income	Mortgage Payments	Insurance, Maintenance, Taxes & Misc.	Net Rental Income
		\$	\$	\$	\$	\$	\$
	Totals	\$	\$	\$	\$	\$	\$

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

Alternate Name	Creditor Name	Account Number
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VII. DETAILS OF TRANSACTION

	\$
a. Purchase price	
b. Alterations, improvements, repairs	
c. Land (if acquired separately)	
d. Refinance (incl. debts to be paid off)	
e. Estimated prepaid items	
f. Estimated closing costs	
g. PMI, MIP, Funding Fee	
h. Discount (if Borrower will pay)	
i. Total costs (add items a through h)	
j. Subordinate financing	
k. Borrower's closing costs paid by Seller	
l. Other Credits (explain)	
m. Loan amount (exclude PMI, MIP, Funding Fee financed)	
n. PMI, MIP, Funding Fee financed	
o. Loan amount (add m & n)	
p. Cash from/to Borrower (subtract j, k, l & o from i)	

VIII. DECLARATIONS

	Borrower	Co-Borrower
If you answer "Yes" to any questions a through l, please use continuation sheet for explanation.		
a. Are there any outstanding judgments against you?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
b. Have you been declared bankrupt within the past 7 years?	<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 type="checkbox"/>
d. Are you a party to a lawsuit?	<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?	<input type="checkbox"/>	<input type="checkbox"/>
(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.)		
f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee?	<input type="checkbox"/>	<input type="checkbox"/>
If "Yes," give details as described in the preceding question.		
g. Are you obligated to pay alimony, child support, or separate maintenance?	<input type="checkbox"/>	<input type="checkbox"/>
h. Is any part of the down payment borrowed?	<input type="checkbox"/>	<input type="checkbox"/>
i. Are you a co-maker or endorser on a note?	<input type="checkbox"/>	<input type="checkbox"/>
j. Are you a U. S. citizen?	<input type="checkbox"/>	<input type="checkbox"/>
k. Are you a permanent resident alien?	<input type="checkbox"/>	<input type="checkbox"/>
l. Do you intend to occupy the property as your primary residence?	<input type="checkbox"/>	<input type="checkbox"/>
If "Yes," complete question m below.		
m. Have you had an ownership interest in a property in the last three years?	<input type="checkbox"/>	<input type="checkbox"/>
(1) What type of property did you own-principal residence (PR), second home (SH), or investment property (IP)?		
(2) How did you hold title to the home-solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?	<input type="checkbox"/>	<input type="checkbox"/>

IX. ACKNOWLEDGEMENT AND AGREEMENT

Each of the undersigned specifically represents to Lender and to Lender's actual or potential agents, brokers, processors, attorneys, insurers, servicers, successors and assigns and agrees and acknowledges that: (1) the information provided in this application is true and correct as of the date set forth opposite my signature and that any intentional or negligent misrepresentation of this information contained in this application may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon any misrepresentation that I have made on this application, and/or in criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Sec. 1001, et seq.; (2) the loan requested pursuant to this application (the "Loan") will be secured by a mortgage or deed of trust on the property described in this application; (3) the property will not be used for any illegal or prohibited purpose or use; (4) all statements made in this application are made for the purpose of obtaining a residential mortgage loan; (5) the property will be occupied as indicated in this application; (6) the Lender, its servicers, successors or assigns may retain the original and/or an electronic record of this application, whether or not the loan is approved; (7) the Lender and its agents, brokers, insurers, servicers, successors 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, in addition to any other rights and remedies that it may have relating to such delinquency, report my name and account information to one or more consumer credit reporting agencies; (9) ownership of the Loan and/or administration of the Loan account may be transferred with such notice as may be required by law; (10) neither Lender nor its agents, brokers, insurers, servicers, successors or assigns has made any representation or warranty, express or implied, to me regarding the property or the condition or value of the property; and (11) my transmission of this application as an "electronic record" containing my "electronic signature," as those terms are defined in applicable Federal and/or state laws (excluding audio and video recordings), or my facsimile transmission of this application containing a facsimile of my signature, shall be as effective, enforceable and valid as if a paper version of this application were delivered containing my original written signature.

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.

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 not discriminate either on the basis of this information, or on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, this lender is required to note the information on the basis of visual observation and surname if you have made this application in person. If you do not wish to furnish the information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the particular type of loan applied for.)

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

To Be Completed by Loan Originator:

This information was provided:
☐ In a face-to-face interview ☐ By the applicant and submitted by fax or mail
☐ In a telephone interview ☐ By the applicant and submitted via e-mail or the internet

Loan Originator's Signature	Date
X	
Loan Originator's Name (print or type)	Loan Originator's Phone Number (including area code)

Loan Origination Company's Name PARTNERS IN MORTGAGE INC. (P) 630-443-9131 (F) 630-443-9151	Loan Origination Company Identifier 209585	Loan Origination Company's Address 1204 E. MAIN STREET ST. CHARLES, IL 60174
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LOAN BROKERAGE DISCLOSURE STATEMENT, LOAN BROKERAGE AGREEMENT, AND BORROWER INFORMATION DOCUMENT

Terms and Definitions.

- A. License ("Broker"):
B. Address of Broker:
C. License No.:
D. Year Broker began to broker mortgage loans:
E. Form of Entity:
F. Borrowers (the "Borrower" or "Applicant"):

PHENESS IN Mortgage INC.
1304 E. MAIN ST.
ST. CHARLES IL 60174
5093
1998
CORPORATION

G. Address of Borrower:

H. Address of Property to be mortgaged
(the "Real Estate"):

I. Loan Fee:

_____ (_____ %) percent
of the principal balance of the loan obtained.

1. Term of Agreement:

K. Mortgage Terms Applied For:

1. Amount:
2. Type:
3. Interest Rate:
4. Term (in months):

Borrower:	Initials	Date
Borrower:	Initials	Date

II. Loan Brokerage Disclosure Statement. (38 Ill. Adm. Code 1050.1020)

The Borrower acknowledges by signing below that the Borrower understands that (i) the Broker does not make mortgage loans, and (ii) that the actual funds are provided by another entity, which entity may affect availability of funds.

The Broker is doing business as set forth above at I.E. licensed by the State of Illinois pursuant to the Residential Mortgage License Act of 1987, as amended (the "Act"). The Broker has been a mortgage broker of mortgage loans under the name of the Broker since the year set forth above at I.D. and (except as disclosed herein) has never operated under any other name and is not affiliated with any other company (as Affiliate is defined in the Act).

THE UNDERSIGNED APPLICANT HAS READ AND UNDERSTANDS THE ABOVE LOAN BROKERAGE DISCLOSURE STATEMENT OR HAS HAD THE CONTENTS EXPLAINED BY SOMEONE NOT CONNECTED WITH THE BROKER.

III. Loan Brokerage Agreement (38 Ill. Adm. Code 1050.1010)

UPON REQUEST A COPY OF THE FOLLOWING AGREEMENT SHALL BE MADE AVAILABLE TO THE BORROWER OR THE BORROWER'S ATTORNEY FOR REVIEW PRIOR TO SIGNING.

1. The undersigned Borrower grants to the Broker the exclusive right to negotiate a mortgage loan on behalf of the Borrower with the lenders (also referred to herein as "investors" or "end lenders") which have correspondent agreements with Broker for the Term of Agreement set forth above.
2. The Borrower agrees to complete all information and to provide all information requested by the Broker or its investors in order to complete the Borrower's application for a mortgage loan.
3. The Broker agrees to process the Borrower's application and to use its best efforts to obtain a mortgage loan for the Borrower.
4. Fees.
 - a. Costs at Time of Application. The Borrower agrees to pay the Broker at the time of the application certain costs of the application which include reimbursement to third parties for costs such as credit reports and appraisals all as set forth on the Good Faith Estimate of Costs (12CFR 226) provided to the Borrower. The estimate of cost is a Good Faith Estimate and the actual cost could be affected by conditions which may include, but are not limited to, an appraised value different from that estimated by the Borrower or credit obligations which the Borrower fails to report. Borrower agrees to pay other reasonable costs of the Broker in connection with the mortgage application.
 - b. Loan Fee. Subject to paragraph III. 8. below, at the time the Broker obtains a mortgage loan commitment for the Borrower, the Borrower agrees to pay to the Broker a fee equal to the percentage set forth above at II. of the amount of the mortgage loan. This is a fee to the Broker for its service on behalf of the Borrower in obtaining the mortgage loan.
 - c. Obligation to Pay Loan Fee. THE LOAN FEE SET FORTH AT III. 4(b) ABOVE IS AN OBLIGATION OF BORROWER UPON COMMITMENT, AND SHALL BE PAID AT THE TIME OF THE LOAN CLOSING OR OUT OF THE LOAN PROCEEDS SUBJECT TO THE OBLIGATION OF THE BORROWER SET FORTH IN PARAGRAPH III.5 (b) BELOW.
5. a. If the Broker makes a false or misleading statement in this Loan Brokerage Agreement, then the Borrower may upon written notice to the Broker declare this Agreement null and void, recover any fees paid to the Broker for which no services have been performed, and recover actual costs, including reasonable attorney's fees, incurred in enforcing the Borrower's rights under this Loan Brokerage Agreement.

5. b. If the Borrower withdraws the loan application after the Broker has obtained a mortgage loan commitment consistent with the above or if the Borrower has made a material misrepresentation on the loan application or if the Borrower has failed to provide documentation necessary to the processing or closing of the loan, the Broker may keep all costs that have been paid by the Borrower, may collect any loan fees due and recover any additional actual costs that it has incurred, including but not limited to reasonable attorney's fees for enforcing its rights under this Agreement.

6. This Agreement incorporates by reference the "Loan Brokerage Disclosure Statement" and "Borrower Information Document" furnished to the Borrower by the Broker which are set forth herein.

7. The Borrower by signing this Agreement authorizes the release of any and all credit information to the Broker, the Broker's agents, and to the Investors with which the Broker has correspondent agreements.

8. Based upon information originally provided by the Borrower, the Broker will verify credit, employment, and deposit accounts. If these figures vary from the original application, this may materially affect the amount of the loan (due to details which could not be known by the Broker at the time of execution of this Agreement) including, but not limited to: appraised value of the Real Estate; credit obligations not disclosed; a change in Borrower's financial circumstances; a material change or discontinuation of a loan program by an Investor or other entities such as the Department of Housing and Urban Development ("H.U.D.") or the Veterans' Administration (the "V.A."); which may result in this Agreement being null and void. Upon completion of all verifications and the property appraisal of the Real Estate, the Broker will submit the information provided by the Borrower to one or more Investors for their consideration in regard to granting a loan.

9. This Loan Brokerage Agreement is the only agreement between the Borrower and the Broker, except for an agreement allowed by 38 Ill. Adm. Code 1050.1335.

IV. Borrower Information Document (38 Ill. Adm. Code 1050.1110).

This document is being provided to you pursuant to the Residential Mortgage License Act of 1987 and Rules promulgated thereunder (38 Ill. Adm. Code 1050). The purpose of this document is to set forth those exhibits and materials you should receive or be receiving in connection with your residential mortgage loan application with the Broker, holder of the License(s) set forth above at I.C. and regulated by the State of Illinois, Department of Financial and Professional Regulation, Division of Banking, under the aforesaid Act:

- 1.a) Settlement Cost Booklet (12 U.S.C. 2601 et seq.)
- 2.a) Good Faith Estimate of Costs (12C.F.R. 226)
- 3.a) Copy of loan application or equivalent form
- 4.a) Illinois Mortgage Escrow Account Act (17 Ill. Rev. Stat. 4901 et seq.)
(for applications for mortgages which require an escrow account)
- 5.a) Consumer Handbook on Adjustable Rate Mortgages
(for applications for adjustable rate mortgages only)

Upon your request, the following items are available to you:

- 1) Sample of the form of note and mortgage that will be executed if the loan applied for is approved
- 2) Sample copy of the commitment letter
- 3) Description of underwriting standards that will be considered in evaluating the application

Certain situations could affect the processing of your residential mortgage loan application but which may not be known by the Broker at the time the application was taken. Examples of such situations may include, but are not limited to:

- 1) An appraisal value different from that estimated by the Borrower.
- 2) Credit obligations which the Borrower fails to report.
- 3) A change in the Borrower's financial circumstances which would result in his or her ineligibility for the loan; or
- 4) A material change or discontinuation of a loan program by an Investor or other entity, such as the U.S. Department of Housing, the Veterans' Administration or a private investor.

THE UNDERSIGNED BY SIGNING BELOW ACKNOWLEDGES THAT THE UNDERSIGNED HAS RECEIVED THE ABOVE LISTED MATERIALS (1.a through 5.a above).

V. Acknowledgements and Signatures:

In witness whereof the parties have executed the foregoing Loan Brokerage Agreement on the date written below. The Borrower by signing below acknowledges receipt on the same date of the foregoing Loan Brokerage Disclosure Statement, the Borrower Information Document and the material referred to therein.

BORROWER:

BROKER:

By: _____
Its Authorized Representative

SS #: _____
Certificate of Registration

BORROWER:

Print Name: _____

SS #: _____

Dated: _____

Dated: _____

Borrower Signature Authorization

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

Part I - General Information

1. Borrower(s)		2. Name and address of Lender/Broker PARTNERS IN MORTGAGE INC. 1204 E. MAIN STREET ST. CHARLES, IL 60174 TEL: 630-443-9131 FAX: 630-443-9151	
3. Date	4. Loan Number		

Part II - Borrower Authorization

I hereby authorize the Lender/Broker to verify my past and present employment earnings records, bank accounts, stock holdings, and any other asset balances that are needed to process my mortgage loan application. I further authorize the Lender/Broker to order a consumer credit report and verify other credit information, including past and present mortgage and landlord references. It is understood that a copy of this form will also serve as authorization.

The information the Lender/Broker obtains is only to be used in the processing of my application for a mortgage loan.

Borrower	Date
Borrower	Date

(Rev. January 2012)
Department of the Treasury
Internal Revenue Service

▶ Request may be rejected if the form is incomplete or illegible.

Tip. Use Form 4506-T to order a transcript or other return information free of charge. See the product list below. You can quickly request transcripts by using our automated self-help service tools. Please visit us at IRS.gov and click on "Order a Transcript" or call 1-800-908-9946. If you need a copy of your return, use Form 4506, Request for Copy of Tax Return. There is a fee to get a copy of your return.

1a Name shown on tax return. If a joint return, enter the name shown first.		1b First social security number on tax return, individual taxpayer identification number, or employer identification number (see instructions)
2a If a joint return, enter spouse's name shown on tax return	2b Second social security number or individual taxpayer identification number if joint tax return	
3 Current name, address (including apt., room, or suite no.), city, state, and ZIP code (See instructions)		
4 Previous address shown on the last return filed if different from line 3 (See instructions)		
5 If the transcript or tax information is to be mailed to a third party (such as a mortgage company), enter the third party's name, address, and telephone number.		

Caution: If the transcript is being mailed to a third party, ensure that you have filed in lines 6 through 9 before signing. Sign and date the form once you have filed in these lines. Completing these steps helps to protect your privacy. Once the IRS discloses your IRS transcript to the third party listed on line 5, the IRS has no control over what the third party does with the information. If you would like to limit the third party's authority to disclose your transcript information, you can specify this limitation in your written agreement with the third party. ☐

- 6 Transcript requested. Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request. ▶
- a Return Transcript, which includes most of the line items of a tax return as filed with the IRS. A tax return transcript does not reflect changes made to the account after the return is processed. Transcripts are only available for the following returns: Form 1040 series, Form 1065, Form 1120, Form 1120A, Form 1120H, Form 1120L, and Form 1120S. Return transcripts are available for the current year and returns processed during the prior 3 processing years. Most requests will be processed within 10 business days. ☐
- 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. ☐
- c Record of Account, which is a combination of line item information and later adjustments to the account. Available for current year and 3 prior tax years. Most requests will be processed within 30 calendar days. ☐
- 7 Verification of Nonfiling, which is proof from the IRS that you did not file a return for the year. Current year requests are only available after June 15th. There are no availability restrictions on prior year requests. Most requests will be processed within 10 business days. ☐
- 8 Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcript. The IRS can provide a transcript that includes data from these information returns. State or local information is not included with the Form W-2 information. The IRS may be able to provide this transcript information for up to 10 years. Information for the current year is generally not available until the year after it is filed with the IRS. For example, W-2 information for 2007, filed in 2008, will not be available from the IRS until 2009. If you need W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213. Most requests will be processed within 45 days. ☐
- Caution:** If you need a copy of Form W-2 or Form 1099, you should first contact the payer. To get a copy of the Form W-2 or Form 1099 filed with your return, you must use Form 4506 and request a copy of your return, which includes all attachments.

- 9 Year or period requested. Enter the ending date of the year or period, using the mm/dd/yyyy format. If you are requesting more than four years or periods, you must attach another Form 4506-T. For requests relating to quarterly tax returns, such as Form 941, you must enter each quarter or tax period separately. ☐
- Check this box if you have notified the IRS or the IRS has notified you that one of the years for which you are requesting more a transcript involved identity theft on your federal tax return. ☐

Caution. Do not sign this form unless all applicable lines have been completed.

Signature of taxpayer(s). I declare that I am either the taxpayer whose name is shown on line 1a or 2a, or a person authorized to obtain the tax information requested. If the request applies to a joint return, either husband or wife must sign. If signed by a corporate officer, partner, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506-T on behalf of the taxpayer. **Note.** For transcripts being sent to a third party, this form must be received within 120 days of signature date.

Signature (see instructions)	Date	Telephone number of taxpayer on line 1a or 2a
Sign Here		
Title (if line 1a above is a corporation, partnership, estate, or trust)		
Spouse's signature	Date	

SERVICING DISCLOSURE STATEMENT

PARTNERS IN MORTGAGE, INC.
1204 E. Main Street
St. Charles, Illinois 60174

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 or transfer, or assign the servicing of the loan.

Acknowledgment of Mortgage Loan Applicant(s)

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

PRIVACY POLICY NOTICE

This notice is provided to you pursuant to the Privacy of Consumer Financial Information Act and the Federal Trade Commission's implementation regulation thereunder, 16 CFR Part 313.

1. Collections Sources:

We collect nonpublic personal information about you from the following forms:

- Information we receive from you on applications or other forms
- Information about your transactions with us, our affiliates, or others
- Information we receive from a consumer-reporting agency.

2. We do not disclose any nonpublic personal information about our customers or former customers to anyone except as permitted by law.
3. We restrict access to nonpublic personal information about you to those employees who need to know that information to provide the requested loan origination services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

By signing below, you acknowledge the receipt of these notices.

Applicant	Date	Applicant	Date
Applicant	Date	Applicant	Date

2 accumulation of funds for payment of property taxes and insurance has typically been accomplished by establishing an escrow account. Accordingly, funds are accumulated in addition to your regular monthly payment of principal and interest.

The Mortgage Escrow Account

-2- As used in this act, unless the context requires otherwise:

- (a) "Escrow account" means any account established by the mortgage lender in conjunction with a mortgage loan on a residence, into which the borrower is required to make regular periodic payments and out of which the lender pays the taxes on the property covered by the mortgage.
- (b) "Borrower" means the person obligated under the mortgage loan.
- (c) "Mortgage lender" means any bank, savings and loan association, building and loan association, or other institution, association, partnership, corporation, or person who extends the loan of moneys for the purpose of enabling another to purchase a residence.
- (d) "Escrow-like arrangement" means any arrangement the intent of which is to serve the same purposes as an escrow account but which does not require the formal establishment of an account.
- 3- Escrow accounts or escrow-like arrangements established after the effective date of this Act in conjunction with mortgage agreements for single-family owner-occupied residential property are hereby declared separate and distinct transactions from mortgages and, hence, subject to the rules and regulations of this State.
- 4- On or after the effective date of this act, each mortgage lender in conjunction with the granting of a mortgage on a single-family owner-occupied residential property, shall comply with the provisions of this act.
- 5- When the mortgage is reduced to 65 percent of its original amount by payments of the borrower, timely made according to the provisions of the loan agreement secured by the mortgage, and the borrower is otherwise not in default on the loan agreement, the mortgage lender must notify the borrower that he may terminate such escrow account or that he may elect to continue it until he requests a termination thereof, at which time the mortgage is paid in full, whichever occurs first.
6. In lieu of the mortgage lender establishing an escrow account or an escrow-like arrangement, a borrower may pledge an interest-bearing time deposit with the mortgage lender in an amount sufficient to secure the payment of anticipated taxes.
7. The borrower shall not have the right to terminate any such arrangement under section 5 in conjunction with mortgages insured, guaranteed, guaranteed, or assisted by the State of Illinois or the federal government that require an escrow arrangement for their continuation.
8. If after terminating an escrow arrangement under the conditions of this act, the borrower does not furnish to the lender sufficient evidence of payment of the taxes when due on the residence covered by the mortgage with respect to which the escrow arrangement was established, the lender, in taking reasonably good faith steps to verify nonpayment, may, within 30 days after such payment is due, establish or reestablish an escrow arrangement notwithstanding the provisions of this act.
9. Failure of any mortgage lender operating within this State to comply with the provisions of this act shall entitle the borrower to actual damages in a court action.
10. The provisions of this act shall not be applicable to a mortgage lender using the capitalization method of accounting for receipt of payments on taxes. The capitalization method shall mean crediting such tax payments directly to the loan principal upon receipt and increasing the loan balance when the taxes are paid.
11. Notice of the requirements of the act shall be furnished in writing to the borrower at the date of closing.
12. This act takes effect on January 1, 1976.

I, **UNDER SIGNED HAVING READ THE FOREGOING STATUTORY PROVISIONS HEREBY ELECTS TO:**

_____ **Escrow my taxes, assessments and insurance premiums, if any with the lender**

_____ **I elect to Waive Escrows.**

 Borrower

 Date

 Borrower

 Date

PRE-PAYMENT PENALTY DISCLOSURE
(MUST BE COMPLETED AT APPLICATION)

Borrower _____

Borrower _____

Property address, City, St, Zip _____

To the borrower(s) : _____

The loan in the amount of \$ _____ that you have applied for:

_____ Contains a pre-payment penalty with the following terms: (disclose the amount and term of the pre-payment penalty as will be included in the mortgage, deed of trust or any amendments or riders to such.)

_____ This loan does not contain a pre-payment penalty

Understanding and approval of the borrower:

_____ I (we) have read and understand that the loan will contain a prepayment penalty and accept the terms as stated.

_____ I (we) have read and understand that the loan does not contain a prepayment penalty.

_____ I (we) do not want a loan that has a prepayment penalty.

<u>Borrower</u>	<u>Date</u>	<u>Borrower</u>	<u>Date</u>
-----------------	-------------	-----------------	-------------

Licensee (company) PARTNERS IN MORTGAGE, INC. _____

Signature of loan officer or authorized representative of the Licensee _____

Date _____

Anti-Steering/Loan Options Disclosure

Broker Company Name: Partners In Mortgage Inc

Borrower(s): _____

Property Address: _____

Dear Borrower,

You have applied for a mortgage loan with our company. To ensure you have sufficient information to determine the appropriate loan, we are providing you with the following loan options. These loan options provide you with detailed rate and loan cost information to assist you in choosing the correct loan for your particular financial situation. Carefully review the loan options presented below to ensure you have chosen the appropriate option.

Your Loan Options. For each type of transaction in which you expressed an interest, we have obtained loan options from a significant number of the creditors with whom we regularly conduct business. We have a good faith belief that you likely qualify for the following loans:

Type of Transaction (<i>check one</i>)		Interest Rate	Total origination points or fees and discount points
<input type="checkbox"/> Fixed Rate <input type="checkbox"/> Adjustable Rate			
Option 1	Loan with the lowest Interest Rate	_____ %	\$ _____
Option 2	Loan with the lowest Interest Rate without negative amortization, a prepayment penalty, interest-only payments, a balloon payment in the first 7 years of the life of the loan, a demand feature, shared equity, or shared appreciation	_____ %	\$ _____
Option 3	Loan with the lowest total dollar amount for origination points or fees and discount points	_____ %	\$ _____
<i>You are applying for a loan with the following terms</i>			
		_____ %	\$ _____

If you expressed an interest in an adjustable rate loan and if the loan's initial rate is fixed for at least 5 years, the "Interest Rate" disclosed in this document is the initial rate that would be in effect at consummation. If the loan's initial rate is not fixed for at least 5 years, the Interest Rate is the fully-indexed rate that would be in effect at consummation without regard to any initial discount or premium.

This is not a lock-in agreement or a loan commitment. The interest rate and fees described throughout this disclosure are available on the date the document was prepared and they may be subject to change if you have not locked in your interest rate. If your lender offers rate locks you may be required to lock the rate to obtain the rate and origination cost disclosed above. Additionally, even if your loan is locked, the Interest Rate and fees may be subject to change as the loan is underwritten.

If your lender does offer rate locks and you have not locked your loan, please be aware that interest rates move constantly. The way to set a certain Interest Rate and fees is for you to request that your loan be locked. Once you lock your loan, you are agreeing to close your loan within a certain period of time and at a certain interest rate. If you instruct us to lock your loan, we can explain to you the Interest Rate and fees you will pay.

Be sure that you understand and are satisfied with the product and terms that have been offered to you.

Signed:

Broker Loan Officer Name _____

Broker Loan Officer Signature _____

Date _____

Partners In Mortgage Inc _____

1204 E Main St Charles IL 60174 #209585

Broker Entity Name _____

Broker Entity Address & License Number _____

Borrower Name _____

Borrower Signature _____

Date _____

Borrower Name _____

Borrower Signature _____

Date _____

Borrower Name _____

Borrower Signature _____

Date _____

PARTNERS IN MTS
Agreement discloses and c

- The fees in this Agreement are for broker n-broker related services. Please refer to amount of \$ _____ Your fees

a credit which will be applied against and your estimates of other fees you will pay in the rate is locked and your loan amount and

if applicable), prior to (i) receiving your transaction, and (iii) receiving the initial

irectly
Our

Must be completed

FOR
your _____
Must be completed

credit

Must be completed

ay be
Good
Faith

Co-Borrower: _____

Signature: _____

Date: _____

Broker Signature:

FLOAT/LOCK REQUEST

Date: _____
Borrower(s): _____ Type of Loan: _____
Property Address: _____ Loan Amount: _____

_____ CHECK ONE ONLY
_____ Locked Rate

You have elected to apply for a mortgage loan secured by the above referenced property address under the locked rate program. Under this program, if your loan closes on or prior to the below referenced "Expiration Date", the rate and terms of the loan will be as follows:

Interest (Note) Rate: _____ % Lock-In Date: _____
Expiration Date: _____ Points: _____

This rate expires as of 5:00 p.m. on the above mentioned "Expiration Date". On refinances the lender, in compliance with Federal Regulations, will require a "Right to Cancel Notice" at the closing of this mortgage loan request. Funding of the proceeds will be delayed three business days (excluding weekends and holidays). Your locked rate must not expire prior to the disbursing of funds.

_____ Floating Rate

You have elected to apply for a mortgage loan secured by the above referenced property address under the floating rate program. Under this program the interest rate, points, origination fee, and all other terms shall be determined at the time the loan is "locked in", which must occur at least 5 business days prior to the date of your loan request is scheduled to close. In addition, if the loan program you have applied under is discontinued for any reason and you do not desire to apply for a different program, all fees which have been paid by you will be considered non-refundable, as described in the Residential Mortgage Loan Brokerage Agreement, Paragraph 5, incorporated herein.

PLEASE NOTE: It is solely YOUR responsibility to "lock-in" your interest rate and other terms. This can be done by contacting your loan officer and executing a new "Float/Lock Request".

THIS IS NOT A COMMITMENT NOR LOAN APPROVAL

If your application is approved and your loan closed on or before the expiration date, your loan will have the terms stated above, or if you elect to float, the terms stated in the "Float/Lock Request" executed at the time you locked-in your loan request. If your loan is approved under the floating rate program, your loan will be resubmitted to underwriting at the time you elect to lock-in the interest rate and other terms. If you change the program you desire or any of the other terms, or if your loan does not close on or before the expiration date or is denied by a lender, we may elect to re-negotiate. The lender may at its sole option alter any or all terms of your loan request.

If you have so elected, your interest rate may be subject to a buy down agreement.

NOTE: The loan terms, rate and fees disclosed herein are only binding upon acceptance. This acceptance should be mailed to you within three (3) business days from the date of this application.

Borrower _____ Date _____

Borrower _____ Date _____

FLOAT TO LOCK AGREEMENT

You have requested that we lock in your interest rate. Please return this form signed by all borrowers agreeing to the terms reflected below:

Interest(Note) Rate _____ % Lock-In Date _____

Expiration Date _____ Points _____

Borrower _____ Date _____

Borrower _____ Date _____

Partners In Mortgage, Inc.
Illinois Fairness in Lending Act Borrower-Tangible Benefit Disclosure

Borrower(s): _____

Security Property: _____

Lender (if determined): _____ Loan Number: _____

If your loan is a refinance of your primary residence you must complete this statement and return to your lender prior to closing.

I(we) plan to enter into a transaction which will refinance one or more existing mortgage loan(s) with a new mortgage loan secured by my(our) Illinois home as detailed above.

- I(we) understand the following
- there are costs associated with my new loan, and my(our) new loan will have different terms (including duration) than my(our) existing loan(s);
 - under Illinois law, the Lender wants to make sure that I(we) have determined that my(our) new loan will provide reasonable, tangible net benefit to me(us) after taking into account the terms of both the new and existing loans, the cost of the new loan, and my(our) own circumstances;
 - the Lender is making this loan to me(us) in reliance upon the representations made in this Statement of Borrower Benefits.

By refinancing my(our) existing loan(s), the one or more of the following benefits apply to me(us) (please check every benefit that applies).

- _____ I(we) will obtain a lower interest rate.
- _____ I(we) will obtain a lower monthly payment.
- _____ I(we) will obtain a shorter loan term (e.g. from a 30-year term to a 15-year term).
- _____ I(we) will receive cash-out from the new loan to pay certain of our necessary expenses.

_____ I(we) will use the proceeds of my(our) new loan toward the following (please check all that apply and/or detail the Other that apply):

_____ Medical expenses
_____ Education expenses
_____ Home Improvement

_____ Other: _____
_____ Other: _____
_____ Other Investment as to: _____

- _____ I(we) will consolidate other loans and debts that I(we) have into a single new loan.
- _____ I(we) will obtain the certainty of a fixed rate of interest.
- _____ I(we) will be able to make the balloon payment on my(our) existing loan.
- _____ I(we) will avoid foreclosure of or be able to cure a default on an existing mortgage loan.

_____ Other Benefit (please specify): _____

_____ I(we) have considered the terms of both the existing and new loans, the cost of the new loan and my(our) personal circumstances. I(we) believe the overall benefits of the new loan makes the new loan beneficial to me (us). I(we) have determined that it would be beneficial for me(us) to refinance my(our) existing loan(s) with this new loan for the reason or reasons identified above. I(we) certify that I(we) have read and that I(we) understand this Statement of Borrower's Benefit and that I(we) have had a chance to ask any questions about it that I(we) may have, and that this Statement is true correct. I(we) have also been given the opportunity prior to signing to have an attorney of my(our) choosing review this Statement.

It is (my)our intention that this Statement is a waiver of any claims that we may have against the Lender for any claim that the loan we are receiving violates the Illinois Fairness in Lending Act as it relates to the tangible benefit that I(we) are receiving in regard to this loan.

Applicant/Borrower:

Co-Applicant/Co-Borrower:

_____ (Signature)	_____ (Date)	_____ (Signature)	_____ (Date)
_____ (Print Full Name)		_____ (Print Full Name)	

PARTNERS IN MORTGAGE, INC.
1204 E. MAIN ST., ST. CHARLES, IL 60174

SERVICING DISCLOSURE STATEMENT

FOR NOTIFICATION TO MORTGAGE LOAN APPLICANTS OF THE POTENTIAL
ASSIGNMENT, SALE, OR TRANSFER OF SERVICING

You are making an application for a federally related mortgage loan. The lender is required to tell you, as a potential borrower that the servicing on mortgage loans, that is the right to collect payment from you, is often sold by the original mortgage lender to another mortgage lender or other party. Section 6 of the Real Estate Settlement Procedures Act requires the disclosure to you of certain information concerning the transfer of your mortgage loan servicing. Generally, the original mortgage lender who transfers mortgage loan servicing must send you notice in writing on the assignment, sale, or transfer of the servicing not less than 15 days before the date of the transfer. There are no certain limited exceptions in which the transferor (the present servicer) and transferee (new servicer) are given an additional 15 days to send you notice of the transfer of mortgage loan servicing. Also if notice of transfer is provided to you at closing (when title to your new property is transferred to you), subsequent notice of the transfer of mortgage loan servicing. You have certain additional rights concerning the transfer of mortgage loan servicing. These rights are set out in Section 6 of RESPA and will be disclosed to you as part of the notice disclosing the mortgage loan servicing transfer that will be provided to you at closing, or sent to you within 15 days of the date of future transfer. You are advised of the following:

1. We may assign, sell or transfer the servicing of your loan while the loan is outstanding.
2. This lender is not able to service the federally related mortgage loans that it originates. This lender intends immediately to assign, sell, or transfer the servicing of your loan to another party.
3. Set forth below is the percentage of mortgage loans the lender originated and assigned, sold, or transferred in the previous year(s). These transfers were to parties that are not affiliates or subsidiaries of the lender.

% (rounded to the nearest quarter)

2007	0	25	50	75	X 100
2008	0	25	50	75	X 100
2009	0	25	50	75	X 100
2010	0	25	50	75	X 100
2011	0	25	50	75	X 100

4. This lender estimates that the servicing on 0% to 25%, 26% to 50%, 51% to 75% or X 76% to 100% of the mortgage loans originated by this lender will be assigned, sold, or transferred during the twelve months after the origination of this loan. The estimate does not include the servicing on mortgage loans assigned, sold, or transferred by this lender to an affiliate or subsidiary of this lender.

Statement of mortgage loan applicant

I/we have read this disclosure form and understand its contents, as evidence by my/our signature(s) below.

Borrower

Date

Borrower

Date

Credit Score Disclosure

Applicant(s) _____

Loan # _____

Address _____

In evaluating your application for a home mortgage loan, one factor your lender will consider is one or more of your credit scores because they assist the lender in evaluating your credit history in a faster, more objective manner. Your credit scores are found on your credit report, a copy of which was provided to you with this disclosure. The range of possible scores is from 300 to 850. Your lender may also obtain and consider other credit scores in making its decision on your application from the credit bureaus listed below.

In addition to the credit scores, your credit report lists the key reasons why your scores were less than the maximum possible scores. Please keep in mind that these reasons are provided based on variables, where you received less than the maximum number of points possible. The listing of these reasons does not by itself indicate that you would not be approved for the loan you have requested. The lender considers many factors in addition to your credit score in making a decision on your application. If your application is not approved, you will receive a separate notice stating the specific reasons for that action which may or may not relate to your credit scores.

The originator or lender did not calculate your credit scores, nor did they develop the scoring models. If you have any questions about your credit scores or the information in the credit report from which the credit scores were computed, you can contact the credit bureaus at the addresses listed below:

Equifax
PO Box 740241
Atlanta, GA 30374-0241
Phone: (800) 685-4111
Website: www.equifax.com

TransUnion Corporation
2 Baldwin Place
Chester, PA 19022
Phone: (800) 888-4213
www.transunion.com

Experian
P.O. Box 1000
Allen, TX 75013-0036
Phone: (888) 397-3742
www.experian.com

Scores _____ / _____

Notice to Home Applicant

Pursuant to the Fair and Accurate Credit Transactions Act of 2003

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 the 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 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 phone 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 decisions on a loan application. If you have any question concerning the terms of the loan, contact the lender.

This acknowledges that this Disclosure, along with a copy of my/our credit report, has been provided to each applicant/customer pursuant to the Fair and Accurate Credit Transactions Act of 2003.

Applicant _____

Date _____

Applicant _____

Date _____

Partners In Mortgage, Inc.

NOTICES TO APPLICANT

ECOA NOTICE

The Federal Equal 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 the law concerning this Mortgage Company is the Federal Trade Commission, Pennsylvania and 6th Street N.W., Washington 20580.

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.

FAIR CREDIT LENDING NOTICE

It is illegal to discriminate in the provisions of or in the availability of financial assistance because of the consideration of:

- 1 - Trends, characteristics or conditions in the neighborhood or geographic area surrounding a housing accommodation, unless the financial institution can demonstrate in the particular case that such consideration is required to avoid an unsafe and unsound business practice;
- 2 - Race, color, religion, sex, marital status, national origin or ancestry.

It is illegal to consider the racial, ethnic, religious or national origin composition of a neighborhood or geographic area surrounding a housing accommodation or whether or not such composition is undergoing change, or is expected to undergo change, in appraising a housing accommodation or in determining whether or not, or under what terms and conditions, to provide financial assistance.

These provisions govern financial assistance for the purpose of purchase, construction, rehabilitation or refinancing of one-to-four unit family residence occupied by the owner and for the purpose of the home improvement of any one-to-four unit family residence.

If you have any questions about your rights, or if you wish to file a complaint, contact the management of the financial institution or the agency below.

R.E.S.P.A.

The applicants acknowledge that they have received a copy of "A HOMEBUYERS GUIDE TO SETTLEMENT COSTS" on the same day that they signed the application. The applicants further acknowledge receipt of a Good Faith Estimate of Settlement.

HOME VALUATION CODE OF CONDUCT (HVCC) APPRAISAL ACKNOWLEDGEMENT

The Equal Credit Opportunity Act (Regulation B) requires creditors to provide applicants with a copy of the appraisal report used in conjunction their loan application.

You are entitled to receive a copy of the appraisal report that is obtained on your behalf, concerning your subject property at least three business days prior to the closing of your loan. A copy of any and all such appraisal reports ("appraisal report") will be delivered to you or may have already been delivered to you, allowing you at least three business days to review the appraisal prior to closing of your loan.

If you wish to proceed with the loan closing, your signature will acknowledge either:

- (1) Your pending receipt of the appraisal report three or more business days prior to your loan closing, or alternatively;
- (2) That you previously waived your right to review the appraisal report three or more business days prior to the closing of your loan.

OCCUPANCY STATEMENT

Applicant(s) hereby certify and acknowledge that, upon taking title to the real property described in this loan, 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 principle 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 – Now 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.

FLOOD INSURANCE

I/We hereby acknowledge that we have 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 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.

HOMEOWNERS INSURANCE

You will be required to have proof of your homeowners (hazard) insurance at your closing. *Please bring an original policy and a paid receipt for one full year to the closing with you. Insurance binders are not acceptable.*

Minimum coverage on the dwelling must be equal to the amount of the mortgage or full replacement value, whichever is less. Please have your insurance agent call Partners In Mortgage, Inc. to verify the mortgage clause for your insurance policy.

INSURANCE COMPANY _____

AGENT'S NAME _____

PHONE NUMBER _____

Borrower _____

Date _____

Borrower _____

Date _____

CREDIT CARD AUTHORIZATION – Appraisal Fee

NAME _____

ADDRESS _____

TYPE OF CREDIT (Please Circle):

VISA MASTERCARD DISCOVER AMERICAN EXPRESS

OTHER _____

CREDIT CARD # _____

EXPIRATION DATE _____

SECURITY CODE (three digits by signature on back of card) _____

AMOUNT TO BE CHARGED \$ _____

I AUTHORIZE PAYMENT OF THE ABOVE AMOUNT FOR THE APPRAISAL FEE

AUTHORIZED SIGNATURE _____

DATE _____

PATRIOT ACT INFORMATION FORM

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 every customer. When applying for a loan, applicants will be asked for their name, address, date of birth, and other information that will allow lenders to identify them. Applicants will also be asked to show their driver's license or other identifying documents.

COMPLETION OF THIS FORM IS REQUIRED IN ORDER TO COMPLY WITH THE PATRIOT ACT. A COPY OF THIS COMPLETED FORM MUST BE PLACED IN THE LOAN FILE.

Borrower Name: _____

Borrower Date of Birth _____

SS # _____

Borrower Current Physical Address: _____

Borrower Current Mailing Address: _____

Co-Borrower Name: _____

Co-Borrower Date of Birth: _____

SS # _____

Co-Borrower Current Physical Address: _____

Co-Borrower Current Mailing Address: _____

Method Of Identification For Borrower (Only One Form Of Verification Is Required and Must Display Borrower's Name):

- (1) Driver's License: State _____ # _____ Issue Date _____ Expire Date _____
(2) Passport # _____ Country _____ Issue Date _____ Expire Date _____
(3) Military ID: Country _____ Issue Date _____ Expire Date _____
(4) State ID: # _____ Issue Date _____ Expire Date _____
(5) Green Card: Country _____ # _____ Issue Date _____ Expire Date _____
(6) Immigration Card: Country _____ # _____ Expire Date _____
(7) Gov't ID (Visa): # _____ Gov't Branch _____ Expire Date _____
(8) Visa Classification in passport? Yes _____ No _____ Visa Classification # _____
Valid Through Date _____ I-94 Admitted Until Date _____

Method Of Identification For Co-Borrower (Only One Form Of Verification Is Required and Must Display Co-Borrower's Name):

- (1) Driver's License: State _____ # _____ Issue Date _____ Expire Date _____
(2) Passport # _____ Country _____ Issue Date _____ Expire Date _____
(3) Military ID: Country _____ Issue Date _____ Expire Date _____
(4) State ID: # _____ Issue Date _____ Expire Date _____
(5) Green Card: Country _____ # _____ Issue Date _____ Expire Date _____
(6) Immigration Card: Country _____ # _____ Expire Date _____
(7) Gov't ID (Visa): # _____ Gov't Branch _____ Expire Date _____
(8) Visa Classification in passport? Yes _____ No _____ Visa Classification # _____
Valid Through Date _____ I-94 Admitted Until Date _____

Secondary Forms of Identification Only if None of the Primary Forms are Available and Must Display Borrower's or Co-Borrower's Name:

- (1) Social Security Card: Name of Issuer on Form _____ U.S. Govt _____ ID # _____
(2) Birth Certificate Name of Issuer on Form _____ ID # _____
(3) Other _____ ID # _____

Resolution Of Any Discrepancy: _____

I certify that I have personally viewed and accurately recorded the information from the documents identified above, and have reasonably confirmed the identity of the applicant _____

Signature _____

Title _____

Printed Name _____

Date _____