

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

II. PROPERTY INFORMATION AND PURPOSE OF LOAN

Subject Property Address (street, city, state & ZIP)		No. of Units
Legal Description of Subject Property (attach description if necessary)		Year Built
Purpose of Loan	Property will be:	
<input type="checkbox"/> Purchase <input type="checkbox"/> Construction <input type="checkbox"/> Other (explain): <input type="checkbox"/> Refinance <input type="checkbox"/> Construction-Permanent	<input type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input type="checkbox"/> Investment	
Complete this line if construction or construction-permanent loan.		
Year Lot Acquired	Original Cost	Amount Existing Liens
\$	\$	\$
		(a) Present Value of Lot
		(b) Cost of Improvements
		Total (a + b)
		\$
Complete this line if this is a refinance loan.		
Year Acquired	Original Cost	Amount Existing Liens
\$	\$	\$
Purpose of Refinance		Describe Improvements
		<input type="checkbox"/> made <input type="checkbox"/> to be made
Title will be held in what Name(s)		Manner in which Title will be held
		Estate will be held in:
Source of Down Payment, Settlement Charges, and/or Subordinate Financing (explain)		<input type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold (show expiration date)

III. BORROWER INFORMATION

Borrower	Co-Borrower
Borrower's Name (include Jr. or Sr. if applicable)	Co-Borrower's Name (include Jr. or Sr. if applicable)
Social Security Number	Social Security Number
Home Phone (incl. area code)	Home Phone (incl. area code)
DOB (mm/dd/yyyy)	DOB (mm/dd/yyyy)
Yrs. School	Yrs. School
<input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed) <input type="checkbox"/> Separated	<input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed) <input type="checkbox"/> Separated
Dependents (not listed by Co-Borrower) no. ages	Dependents (not listed by Borrower) no. ages
Present Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs.	Present Address (street, city, state, ZIP) <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.

IV. EMPLOYMENT INFORMATION

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

Initials: _____

VI. ASSETS AND LIABILITIES (cont'd)

Schedule of Real Estate Owned (If additional properties are owned, use continuation sheet.)

Property Address (enter S if sold, PS if pending sale or R if rental being held for income)	Type of Property	Present Market Value	Amount of Mortgages & Liens	Gross Rental Income	Mortgage Payments	Insurance, Maintenance, Taxes & Misc.	Net Rental Income
		\$	\$	\$	\$	\$	\$
	Totals	\$	\$	\$	\$	\$	\$

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

Alternate Name	Creditor Name	Account Number

VII. DETAILS OF TRANSACTION

VIII. DECLARATIONS

<p>a. Purchase price \$</p> <p>b. Alterations, improvements, repairs</p> <p>c. Land (if acquired separately)</p> <p>d. Refinance (incl. debts to be paid off)</p> <p>e. Estimated prepaid items</p> <p>f. Estimated closing costs</p> <p>g. PMI, MIP, Funding Fee</p> <p>h. Discount (if Borrower will pay)</p> <p>i. Total costs (add items a through h)</p> <p>j. Subordinate financing</p> <p>k. Borrower's closing costs paid by Seller</p> <p>l. Other Credits (explain)</p> <p>m. Loan amount (exclude PMI, MIP, Funding Fee financed)</p> <p>n. PMI, MIP, Funding Fee financed</p> <p>o. Loan amount (add m & n)</p> <p>p. Cash from/to Borrower (subtract j, k, l & o from i)</p>	<p>If you answer "Yes" to any questions a through i, please use continuation sheet for explanation.</p> <p>a. Are there any outstanding judgments against you?</p> <p>b. Have you been declared bankrupt within the past 7 years?</p> <p>c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?</p> <p>d. Are you a party to a lawsuit?</p> <p>e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? (This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans, any mortgage, financial obligation, bond, or loan guarantee. If "Yes," provide details, including date, name, and address of Lender, FHA or VA case number, if any, and reasons for the action.)</p> <p>f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee? If "Yes," give details as described in the preceding question.</p> <p>g. Are you obligated to pay alimony, child support, or separate maintenance?</p> <p>h. Is any part of the down payment borrowed?</p> <p>i. Are you a co-maker or endorser on a note?</p> <p>j. Are you a U.S. citizen?</p> <p>k. Are you a permanent resident alien?</p> <p>l. Do you intend to occupy the property as your primary residence? If "Yes," complete question m below.</p> <p>m. Have you had an ownership interest in a property in the last three years? (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)?</p>
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IX. ACKNOWLEDGEMENT AND AGREEMENT

Each of the undersigned specifically represents to Lender and to Lender's actual or potential agents, brokers, processors, attorneys, insurers, servicers, successors and assigns and agrees and acknowledges that: (1) the information provided in this application is true and correct as of the date set forth opposite my signature and that any intentional or negligent misrepresentation of this information contained in this application may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon any misrepresentation that I have made on this application, and/or in criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Sec. 1001, et seq.; (2) the loan requested pursuant to this application (the "Loan") will be secured by a mortgage or deed of trust on the property described in this application; (3) the property will not be used for any illegal or prohibited purpose or use; (4) all statements made in this application are made for the purpose of obtaining a residential mortgage loan; (5) the property will be occupied as indicated in this application; (6) the Lender, its servicers, successors or assigns may retain the original and/or an electronic record of this application, whether or not the Loan is approved; (7) the Lender and its agents, brokers, insurers, servicers, successors, and assigns may continuously rely on the information contained in the application, and I am obligated to amend and/or supplement the information provided in this application if any of the material facts that I have represented herein should change prior to closing of the Loan; (8) in the event that my payments on the Loan become delinquent, the Lender, its servicers, successors or assigns may, in addition to any other rights and remedies that it may have relating to such delinquency, report my name and account information to one or more consumer reporting agencies; (9) ownership of the Loan and/or administration of the Loan account may be transferred with such notice as may be required by law; (10) neither Lender nor its agents, brokers, insurers, servicers, successors or assigns has made any representation or warranty, express or implied, to me regarding the property or the condition or value of the property; and (11) my transmission of this application as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or my facsimile transmission of this application containing a facsimile of my signature, shall be as effective, enforceable and valid as if a paper version of this application were delivered containing my original written signature.

Acknowledgement. Each of the undersigned hereby acknowledges that any owner of the Loan, its servicers, successors and assigns, may verify or reverify any information contained in this application or obtain any information or data relating to the Loan, for any legitimate business purpose through any source, including a source named in this application or a consumer reporting agency.

Borrower's Signature	Date	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"/> Asian <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"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White
Sex: <input type="checkbox"/> Female <input 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 Identifier
	Loan Originator's Phone Number (including area code)
Loan Origination Company's Name	Loan Origination Company Identifier
	Loan Origination Company's Address

Initials: _____

CONTINUATION SHEET/RESIDENTIAL LOAN APPLICATION

Use this continuation sheet if you need more space to complete the Residential Loan Application. Mark B for Borrower or C for Co-Borrower.	Borrower:	Agency Case Number:
	Co-Borrower:	Lender Case Number:

I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of Title 18, United States Code, Section 1001, et seq.

Borrower's Signature:	Date	Co-Borrower's Signature:	Date
X		X	

Initials: _____



DISCLOSURES

1. The responsibility of the attorney for the mortgagee is to protect the interest of the mortgagee.
2. The mortgagor may at his or her own expense, engage an attorney of his or her own selection to represent his or her own interest in this transaction.
3. The approximate expiration date of the note, the 1st mortgage is to be _____ years and the 2nd mortgage is to be _____ years, (if applicable), and the _____ from the date when the loan is closed.
4. As of the expiration date of said note, the mortgagee may demand payment of the said note, may rewrite the note by agreement at a greater or lesser rate of interest, or may, by agreement, allow payments to be made on said note at the same, or a lesser, or a greater rate of interest.
5. (a) Adjustable Rate Mortgage: The rate will be subject to periodic adjustments. Please refer to the ARM product description sheet for details. The initial rate of interest for this loan will be determined according to the program selection form signed by you.
6. Your payments are due on the first (1st) of every month, if received after the fifteen (15) day grace period, you will be charged a penalty of 5 % of the payment amount.
7. There is no demand clause, and you **will be / will not be** charged a penalty for prepayment.

ACKNOWLEDGMENTS

1. If you have received this application at any other location other than 1st New England Mortgage Corp., it has been placed there as a courtesy to you. Any person who is not an employee of, or otherwise under contract to, 1st New England Mortgage Corp., is not an agent of the company and has no authority, expressed or implied, to speak for the company.
2. If the loan is approved and closed, the undersigned agrees that the buildings shall be insured with fire, flood insurance where required, and extended coverage in an amount that 1st New England Mortgage Corp. deems necessary, with such companies as 1st New England Mortgage Corp. approves with the loss payee clause the read, **1st New England Mortgage Corp., its successors and or assigns, ATIMA 157 Main Dunstable Road Nashua NH 03060.**
3. It is understood that the proposed loan will not be granted if the property which is to be used as collateral, is held subject to any condition, or if the title thereto proves to be unsatisfactory in any respect to the Counsel for the Lender.
4. If the property is newly constructed the Company will require a certificate of occupancy at settlement indicating compliance with building codes and ordinances.
5. **The undersigned understands that all pre-paid fees are non-refundable and will be credited at closing.**

Borrower: _____

Date: _____

Borrower: _____

Date: _____



Licensed by the New Hampshire Banking Department -- NMLS #1926

GENERAL AUTHORIZATION TO RELEASE INFORMATION

I hereby authorize the release of any and all information concerning our deposit accounts, employment or loan and credit verification as requested by 1st New England Mortgage Corp. in connection with my/our application for real estate financing.

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 programs. It will not be disclosed outside the agency except as required and permitted by law. You do not have to provide this information, however 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*).

A photocopy or fax of this authorization will be as valid as an original, even though the said photocopy or fax does not contain an original signature.

Borrower: _____

Date: _____

Borrower: _____

Date: _____

157 Main Dunstable Road - Nashua, NH 03060 Tel – 800.888.5395

www.fnem.com



MORTGAGE LOAN PROPOSAL

Borrower: _____ Property: _____
 Sales Price: _____ MTG: _____ Down Payment: _____ (A)

PROGRAM TYPE: _____

CLOSING COSTS:

0801	Loan Origination Charges.....	\$ _____
0802	Loan Discount Fee...(Points).....	\$ _____
0804	Appraisal Fee.....	\$ _____
0805	Credit Report Fee.....	\$ _____
0805	Final Inspection Fee.....	\$ _____
0806	Tax Service Fee.....	\$ _____
0807	Flood Zone Certification.....	\$ _____
0808	Final Inspection Fee.....	\$ _____
1102	Attorney Fees.....	\$ _____
1104	Lender's Title Insurance (\$2 p K x loan + \$50.00).....	\$ _____
1201	Recording Fees.....	\$ _____
1203	State Tax Stamps (\$7.50 per 1000).....	\$ _____
1302	Certified Plot Plan.....	\$ _____
1304	Certified Registry Copies.....	\$ _____
1305	Currier Fees.....	\$ _____

Closing Cost Total.....\$ _____ (B)

PREPAID EXPENSES:

Property Taxes _____ months @ _____ per month.....	\$ _____
1st year Home Owners Insurance.....	\$ _____
2 month Homes Owners Insurance escrow @ _____ per month.....	\$ _____
2 month PMI escrow @ _____ per month.....	\$ _____
Prepaid Interest @ _____ per day X days left in month _____.....	\$ _____

Prepaid Expenses Total.....\$ _____ (C)

(A) _____ + (B) _____ + (C) _____ = TOTAL CASH AT CLOSING.....\$ _____

Borrower: _____ Date: _____

Borrower: _____ Date: _____



RATE LOCK & PROGRAM SELECTION FORM

Borrower(s): _____

Program: _____

Rate: _____ **Points:** _____ **Term:** _____

If Loan is an Adjustable Rate:

Caps: _____ **Margin:** _____ **Index:** _____

Estimated Closing Date: _____

Initial One Option:

_____ I/We understand my rate is being locked today for _____ calendar days. If I/We do not close within this time frame, I/We will get the higher of the locked rate or the current (60) sixty day rate (10) ten business days prior to closing. I/We understand that I/We will be required to prepay (1%) one point today for this option. I/We further understand that this point will be refunded only in the event the loan is declined and will be applied to closing costs, or prepaid escrow if closing costs do not apply.

NOTE: Any changes to term (years) or loan amount increases or decreases by more than 10% or 10,000 (whichever is less) of original amount requested, will affect terms of this rate lock. The higher of the locked rate or market rate will apply!!

_____ I/We do not wish to lock, I/We understand that my rate will float, with the option to lock in on any business day between the hours of 11.15 a.m. and 3.00 p.m. up to (10) ten business days prior to closing. I/We agree to prepay (1%) one point at the time of lock in or commitment, which ever comes first. I/We also understand my option to lock is up to (10) ten business days before the closing of the subject loan, after which time the rate will be locked in by us, 1st New England Mortgage Corp., prior to closing and you will be subject to the rate at that time. I/We also understand that if rates are higher at the time I/We choose to lock, my/our loan maybe subject to re-qualification.

I/We have read the above rate lock options and understand that **the option chosen cannot be changed.** I/We further understand the word "**rate**" in this form is said to mean rate, points, caps, and margin, if applicable.

Consumer note: I/We understand it is my/our responsibility to maintain in contact with my/our Mortgage Consultant to keep appraised of the current mortgage interest rates. I/We agree the rate locking is the individual responsibility of the borrower(s) and must be initiated by me/us , the borrower(s). I/We also understand that should I/We not lock at application and I/We select an Adjustable Rate Program, the Caps and Margin may be different from the initial disclosure.

Borrower: _____

Date: _____

Borrower: _____

Date: _____

This is not considered locked unless signed by a representative of the Company.

Rep Signature & Date



PRIVACY POLICY

Protecting Your Financial Information

1st New England Mortgage Corp. is committed to excellence in customer service. We also know that when you share information with us you expect us to respect your rights wishes, and at the same time to provide you with superior products and services. This Privacy Policy details our commitment and practices with respect to the information you share with us.

You are not required to take any action. However, this policy contains important information so please read it and keep it for your records.

Who This Policy Applies To:

The descriptions in this Policy apply to our relationships with individual customers who inquire about and/or obtain products or services from 1st New England Mortgage for personal, family and household purposes. This policy does not apply to business or commercial customers, however, our business and commercial customers information is also very important to us. We also respect the privacy of our business and commercial customers, and take steps necessary to protect their information.

Why We Gather Information:

We collect information about you to:

- Accurately identify you;
- Protect and administer your transactions, records, accounts, and funds;
- Help us design or improve our services to you;
- Save you time when you wish to purchase new products and services;
- Offer you quality services; and
- Comply with certain laws and regulations.

How We Collect Information:

As part of providing you with exceptional mortgage products and service, we may obtain information about you from the following sources:

- Applications, forms and other information that you provide to us, including information obtained in
 - writing, in person, by telephone, electronically or by any other means;
- Transactions you've conducted with us or others;
- Consumer reporting agencies.

Others We Share Information With

We provide information we have obtained about you to others as may be permitted or required by law, such as:

- To respond to a subpoena, court order or order from governmental regulatory authorities;
- To consumer reporting agencies; and
- In connection with a proposed or actual sale or merger transaction involving us.

We also share information to complete transactions initiated by you, or when you request or authorize us to do so. At times it is necessary to disclose information to enforce, apply, or comply with the terms and conditions of an agreement or understandings we have with you and to protect the rights, property, or safety of us, our customers, or others. This includes sharing information with other companies and organizations to protect against fraudulent activities and credit risk.

How We Secure Information:

To Protect your information, we restrict access to nonpublic information about you to only those employees who need to know that information to provide superior products and services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

Your relationship with 1st New England Mortgage is our proven and dependable way to gain access to complete residential mortgage products and services. We offer quality products, services and unequalled personal attention. At the same time we work hard to protect your confidentiality and security.

Thank you for allowing us to provide you with the mortgage products and services you need and desire.

I (we) acknowledge that I (we) have received a copy of this Privacy Policy of the date set forth below.

Customer's Signature

Date

Print Name

Customer's Signature

Date

Print Name

1st New England Mortgage Corporation

PRIVACY POLICY

Protection Your Financial Information

I (we) acknowledge that I (we) have received a copy of this Privacy Policy of the date set forth below.

Customer's Signature

Date

Print Name

Customer's Signature

Date

Print Name

SIGN AND RETURN THIS PAGE ONLY



AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE STATEMENT

To: _____

1st New England Mortgage Corp.
157 Main Dunstable Rd.
Nashua, NH 03060

This is to give you notice that **1st ENGLAND MORTGAGEE CORP.**, has a business relationship with **APEX APPRAISAL SERVICE**. Because of this relationship, this referral may provide **1ST NEW ENGLAND MORTGAGE CORP.** a financial or other benefit.

Set forth below is the estimated charge or range of charges for the real estate appraiser that we, your lender, may require you to use, as a condition of your loan on this property, to represent our interests in the transaction.

(provider of Appraisal Services) _____

(charge or range of charges) _____

APEX APPRAISAL SERVICE

\$375 TO \$525

ACKNOWLEDGMENT:

I/we have read this disclosure form, and understand that 1st New England Mortgage Corp is referring me/us to the above-described appraisal service and may receive a financial or other benefit as the result of this referral.

Signature

Date

Signature

Date