

DOCUMENT SYSTEMS, INC.

Loan Document Worksheet # [REDACTED]

Company Name: [REDACTED]		Account No.: [REDACTED]
PLAN CODE: [REDACTED]	ALT. LENDER CODE:	BROKER:
LOAN TYPE: F H A	PURPOSE: PURCHASE	RATE TYPE: Fixed Rate
PAYMENT TYPE: MONTHLY	LOAN # [REDACTED]	MIN #:
CASE # [REDACTED]	FHA SECTION NO.: 203(B)	APPLICATION DATE: [REDACTED]
RATE LOCK:	DOCUMENT DATE: [REDACTED]	CLOSING DATE: [REDACTED]
SIGNING DATE:	CANCEL DATE:	DISBURSEMENT DATE: [REDACTED]
LOAN PROCEEDS TO:	REPRESENTATIVE: [REDACTED]	BRANCH:

BORROWERS/SELLERS

CORPORATE/TRUST NAME: _____

BORROWER #1 [REDACTED]	Type*	BORROWER #2:	Type*
AKA/POA:		AKA/POA:	
BORROWER #3:		BORROWER #4:	
AKA/POA:		AKA/POA:	
BORROWER #5:		BORROWER #6:	
AKA/POA:		AKA/POA:	

VESTING TO READ: [REDACTED]

MAILING ADDRESS: [REDACTED]

SELLER CORPORATE/TRUST NAME: _____

SELLER #1: _____ SELLER #2: _____

SELLER ADDRESS: _____

* TYPE: I= Individual T= Title Only O= Officer C= Co-signer A= Attorney S= Non-Title Spouse

PROPERTY

PROPERTY ADDRESS: [REDACTED] CITY: [REDACTED]

COUNTY: CHEROKEE STATE: GEORGIA ZIP: [REDACTED]

OWNER OCCUPIED: Yes PROPERTY TYPE: Single Family FLOOD ZONE: NO

CONDO/PUD NAME: _____ SECOND HOME: No

LEGAL DESCRIPTION:
SEE LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF AS EXHIBIT "A".

TERMS

RATE TYPE: Fixed Rate	GPM TYPE:	BUYDOWN TYPE:
APPRaised VALUE: \$ [REDACTED]	SALES PRICE: \$ [REDACTED]	APPROVED JR. LIENS: \$
LOAN AMOUNT: \$ [REDACTED]	INITIAL INTEREST RATE	TERM: (# MOS) 360
AMORTIZATION TERM: (# MOS) [REDACTED]	PAYMENT: \$ [REDACTED]	FIRST PAYMENT DATE: [REDACTED]
INT. CHANGE DATE:	PAYMENT CHANGE DATE:	MARGIN: _____ %
CURRENT INDEX: _____ %	CEILING (MAX) RATE: _____ %	FLOOR (MIN) RATE: _____ %
INITIAL RATE CAP: _____ %	SUBSEQUENT RATE CAP: _____ %	LIFETIME RATE CAP: _____ %
HELOC: Initial Advance \$	Draw Period: _____ months	Repayment Period: _____ months
PREPAID INTEREST: [REDACTED] days @ [REDACTED]	Annual Charge? No	PREPAID INTEREST PAID BY: Borrower
PREPAY PENALTY? NO	PREPAY # MOS: [REDACTED]	SOFT PREPAY # MOS: _____
		ASSUMABLE? Yes

CHARGES/FEEs/PREMIUMS

CHARGE	FEE TO*	AMOUNT	PD BY**	POC?	PART APR?	MISC. CHARGE DESCRIPTION	FEE TO*	AMOUNT	PD BY**	POC?
Appraisal	[REDACTED]	\$ [REDACTED]	[REDACTED]			[REDACTED]	[REDACTED]	\$ [REDACTED]	[REDACTED]	
Amount Paid		\$ _____				[REDACTED]	[REDACTED]	\$ _____		
Appraisal Review		\$ _____				[REDACTED]	[REDACTED]	\$ _____		
Credit Report		\$ _____				[REDACTED]	[REDACTED]	\$ _____		
Amount Paid		\$ _____				[REDACTED]	[REDACTED]	\$ _____		
Document		\$ _____				[REDACTED]	[REDACTED]	\$ _____		
Escrow		\$ _____				[REDACTED]	[REDACTED]	\$ _____		
Flood Certification		\$ _____				[REDACTED]	[REDACTED]	\$ _____		
Funding		\$ _____				[REDACTED]	[REDACTED]	\$ _____		
MIP Financed	[REDACTED]	\$ [REDACTED]	[REDACTED]							
Notary		\$ _____								
Processing	[REDACTED]	\$ [REDACTED]	[REDACTED]							
Rec/Filing		\$ _____								
Tax Service	[REDACTED]	\$ [REDACTED]	[REDACTED]							
Title		\$ _____								
Underwriting		\$ _____								
Warehouse		\$ _____								
Wire		\$ _____								

LOAN FEE TYPE	FEE TO*	POINTS	FIXED	PD BY**	POC?
Loan Origination Fee	[REDACTED]	_____ % +	\$ [REDACTED]	[REDACTED]	_____
Loan Origination Fee		_____ % +	\$ _____		_____
Loan Discount Fee		_____ % +	\$ _____		_____
		_____ % +	\$ _____		_____
PREMIUM TYPE					
Yield Adjustment Credit (Rebate)		_____ % +	\$ _____		_____
		_____ % +	\$ _____		_____
		_____ % +	\$ _____		_____

* FEE TO B= Broker L= Lender I= Investor A= Affiliate H= HUD V= VA S= Service Provider O= Other
** PD BY B= Borrower S= Seller R= Broker L= Lender I= Investor O= Other

MISCELLANEOUS/IMPOUNDS

	PMT/ YEAR	PAYMENT AMOUNT	MONTHLY	DUE DATE	# MOS	1ST Year PMI Premium	\$ _____
Property Taxes		\$ _____	\$ _____	_____	_____	Renewal Rate	% _____
Hazard Insurance		\$ _____	\$ _____	_____	_____	(Years 2-10) or Term	_____
Flood Insurance		\$ _____	\$ _____	_____	_____	PMI 2nd Renewal Rate	% _____
_____		\$ _____	\$ _____	_____	_____	(Years 11-Term) or Term	_____
_____		\$ _____	\$ _____	_____	_____	Aggregate Adjust.	\$ _____

CLOSING/TITLE/OTHER SERVICE PROVIDERS

CLOSING CO.:	OFFICER:	CLOSING #:
ADDRESS:		PHONE NUMBER:
TITLE CO.: HARLAN AND ASSOCIATES	OFFICER: _____	ORDER #:
ADDRESS: 6290 ABBOTTS BRIDGE RD. SU 104, DULUTH, GA. 30097		PHONE NUMBER:
REPORT DATE:	PARCEL #:	
TAX MESSAGE:	ENDORSEMENTS:	
APPROVED ITEMS:	CLOSING COUNTY:	
TYPE:	COMPANY NAME:	
ADDRESS:		
PHONE NUMBER:	CONTACT:	REF. NUMBER
TYPE:	COMPANY NAME:	RELATION CODE:
ADDRESS:		
PHONE NUMBER:	CONTACT:	REF. NUMBER
TYPE:	COMPANY NAME:	RELATION CODE:
ADDRESS:		
PHONE NUMBER:	CONTACT:	REF. NUMBER
		RELATION CODE:

CLOSING INSTRUCTIONS

BENEFICIARY/TRUSTEE

BENEFICIARY: _____
TRUSTEE: _____

PAYMENT SCHEDULE

APR	SECTION 32?	STATE HIGH COST?	LATE DAYS	LATE %
_____	N/A	NO	15	4.000%

IMPORTANT NOTICE - PLEASE READ CAREFULLY: We are proud of our reputation in the mortgage lending industry and make every effort to satisfy the mortgage lending needs of our customers. However, absent a written agreement to the contrary, we make no warranties, express or implied. Please note that it is your responsibility to verify the accuracy of this order. Your responsibilities as a customer include, but are not limited to, verifying the accuracy of all data entered on the loan worksheet, confirming the existence of all loan documents, and verifying the accuracy and completeness of all loan documents created after the loan data is processed. The specified obligations apply whether or not you actually receive the documents after processing. We are not responsible for errors or omissions discovered after the loan documents have been signed by the borrower. In any event, our liability is limited to the fee we charged you for processing this order.

Loan Number: [REDACTED]

NOTE

FHA Case No. [REDACTED]

[REDACTED]
[Date]

[REDACTED]
[City]

GEORGIA
[State]

[REDACTED]
[Property Address]

1. PARTIES

"Borrower" means each person signing at the end of this Note, and the person's successors and assigns.
"Lender" means [REDACTED] and its successors and assigns.

2. BORROWER'S PROMISE TO PAY; INTEREST

In return for a loan received from Lender, Borrower promises to pay the principal sum of [REDACTED] Dollars (U.S. \$ [REDACTED]), plus interest, to the order of Lender. Interest will be charged on unpaid principal, from the date of disbursement of the loan proceeds by Lender, at the rate of [REDACTED] percent ([REDACTED] %) per year until the full amount of principal has been paid.

3. PROMISE TO PAY SECURED

Borrower's promise to pay is secured by a mortgage, deed of trust or similar security instrument that is dated the same date as this Note and called the "Security Instrument." The Security Instrument protects the Lender from losses which might result if Borrower defaults under this Note.

4. MANNER OF PAYMENT

(A) Time

Borrower shall make a payment of principal and interest to Lender on the 1st day of each month beginning on [REDACTED]. Any principal and interest remaining on the 1st day of [REDACTED], will be due on that date, which is called the "Maturity Date."

(B) Place

Payment shall be made at [REDACTED], or at such other place as Lender may designate in writing by notice to Borrower.

(C) Amount

Each monthly payment of principal and interest will be in the amount of U.S. \$ [REDACTED]. This amount will be part of a larger monthly payment required by the Security Instrument, that shall be applied to principal, interest and other items in the order described in the Security Instrument.

(D) Allonge to this Note for Payment Adjustments

If an allonge providing for payment adjustments is executed by Borrower together with this Note, the covenants of the allonge shall be incorporated into and shall amend and supplement the covenants of this Note as if the allonge were a part of this Note.

(Check applicable box.)

- Growing Equity Allonge
- Graduated Payment Allonge
- Other [specify]:

5. BORROWER'S RIGHT TO PREPAY

Borrower has the right to pay the debt evidenced by this Note, in whole or in part, without charge or penalty, on the first day of any month. Lender shall accept prepayment on other days provided that Borrower pays interest on the amount prepaid for the remainder of the month to the extent required by Lender and permitted by regulations of the Secretary. If Borrower makes a partial prepayment, there will be no changes in the due date or in the amount of the monthly payment unless Lender agrees in writing to those changes.

6. BORROWER'S FAILURE TO PAY

(A) Late Charge for Overdue Payments

If Lender has not received the full monthly payment required by the Security Instrument, as described in Paragraph 4(C) of this Note, by the end of fifteen calendar days after the payment is due, Lender may collect a late charge in the amount of FOUR AND 000/1000 percent (4.000 %) of the overdue amount of each payment.

(B) Default

If Borrower defaults by failing to pay in full any monthly payment, then Lender may, except as limited by regulations of the Secretary in the case of payment defaults, require immediate payment in full of the principal balance remaining due and all accrued interest. Lender may choose not to exercise this option without waiving its rights in the event of any subsequent default. In many circumstances, regulations issued by the Secretary will limit Lender's rights to require immediate payment in full in the case of payment defaults. This Note does not authorize acceleration when not permitted by HUD regulations. As used in this Note, "Secretary" means the Secretary of Housing and Urban Development or his or her designee.

(C) Payment of Costs and Expenses

If Lender has required immediate payment in full, as described above, Lender may require Borrower to pay costs and expenses including reasonable and customary attorneys' fees for enforcing this Note to the extent not prohibited by applicable law. Such fees and costs shall bear interest from the date of disbursement at the same rate as the principal of this Note.

7. WAIVERS

Borrower and any other person who has obligations under this Note waive the rights of presentment and notice of dishonor. "Presentment" means the right to require Lender to demand payment of amounts due. "Notice of Dishonor" means the right to require Lender to give notice to other persons that amounts due have not been paid.

8. GIVING OF NOTICES

Unless applicable law requires a different method, any notice that must be given to Borrower under this Note will be given by delivering it or by mailing it by first class mail to Borrower at the Property Address above or at a different address if Borrower has given Lender a notice of Borrower's different address.

Any notice that must be given to Lender under this Note will be given by delivering it or by mailing it by first class mail to Lender at the address stated in Paragraph 4(B) or at a different address if Borrower is given a notice of that different address.

9. OBLIGATIONS OF PERSONS UNDER THIS NOTE

If more than one person signs this Note, each person is fully and personally obligated to keep all of the promises made in this Note, including the promise to pay the full amount owed. Any person who is a guarantor, surety or endorser of this Note is also obligated to do these things. Any person who takes over these obligations, including the obligations of a guarantor, surety or endorser of this Note, is also obligated to keep all of the promises made in

this Note. Lender may enforce its rights under this Note against each person individually or against all signatories together. Any one person signing this Note may be required to pay all of the amounts owed under this Note.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Note.

_____ (Seal)
-Borrower

_____ (Seal)
-Borrower

_____ (Seal)
-Borrower

_____ (Seal)
-Borrower

_____ (Seal)
-Borrower

_____ (Seal)
-Borrower

[Sign Original Only]

After Recording Return To:

[REDACTED]

[Space Above This Line For Recording Data]

SECURITY DEED

FHA CASE NO.

Loan Number :

[REDACTED]

[REDACTED]

THIS SECURITY DEED ("Security Instrument") is given on
The grantor is

[REDACTED]

("Borrower"). This Security Instrument is given to

[REDACTED]

which is organized and existing under the laws of GEORGIA, and whose address is

[REDACTED]

("Lender"). Borrower owes Lender the principal sum of

[REDACTED]

Dollars (U.S. \$ [REDACTED]). This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on [REDACTED].

This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications of the Note; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby grant and convey to Lender and Lender's successors and assigns, with power of sale, the following described property located in [REDACTED] County, Georgia:

SEE LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF AS EXHIBIT "A".

which currently has the address of [Redacted] [Street]
[Redacted], Georgia [Redacted] ("Property Address"):
[Redacted] [City] [Redacted] [Zip Code]

TO HAVE AND TO HOLD this property unto Lender and Lender's successors and assigns, forever, together with all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

BORROWER COVENANTS that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. Payment of Principal, Interest and Late Charge. Borrower shall pay when due the principal of, and interest on, the debt evidenced by the Note and late charges due under the Note.

2. Monthly Payment of Taxes, Insurance, and Other Charges. Borrower shall include in each monthly payment, together with the principal and interest as set forth in the Note and any late charges, a sum for (a) taxes and special assessments levied or to be levied against the Property, (b) leasehold payments or ground rents on the Property, and (c) premiums for insurance required under paragraph 4. In any year in which the Lender must pay a mortgage insurance premium to the Secretary of Housing and Urban Development ("Secretary"), or in any year in which such premium would have been required if Lender still held the Security Instrument, each monthly payment shall also include either: (i) a sum for the annual mortgage insurance premium to be paid by Lender to the Secretary, or (ii) a monthly charge instead of a mortgage insurance premium if this Security Instrument is held by the Secretary, in a reasonable amount to be determined by the Secretary. Except for the monthly charge by the Secretary, these items are called "Escrow Items" and the sums paid to Lender are called "Escrow Funds."

Lender may, at any time, collect and hold amounts for Escrow Items in an aggregate amount not to exceed the maximum amount that may be required for Borrower's escrow account under the Real Estate Settlement Procedures Act of 1974, 12 U.S.C. § 2601 et seq. and implementing regulations, 24 CFR Part 3500, as they may be amended from time to time ("RESPA"), except that the cushion or reserve permitted by RESPA for unanticipated disbursements or disbursements before the Borrower's payments are available in the account may not be based on amounts due for the mortgage insurance premium.

If the amounts held by Lender for Escrow Items exceed the amounts permitted to be held by RESPA, Lender shall account to Borrower for the excess funds as required by RESPA. If the amounts of funds held by Lender at any time are not sufficient to pay the Escrow Items when due, Lender may notify the Borrower and require Borrower to make up the shortage as permitted by RESPA.

The Escrow Funds are pledged as additional security for all sums secured by this Security Instrument. If Borrower tenders to Lender the full payment of all such sums, Borrower's account shall be credited with the balance remaining for all installment items (a), (b), and (c) and any mortgage insurance premium installment that Lender has not become obligated to pay to the Secretary, and Lender shall promptly refund any excess funds to Borrower. Immediately prior to a foreclosure sale of the Property or its acquisition by Lender, Borrower's account shall be credited with any balance remaining for all installments for items (a), (b), and (c).

3. Application of Payments. All payments under paragraphs 1 and 2 shall be applied by Lender as follows:
FIRST, to the mortgage insurance premium to be paid by Lender to the Secretary or to the monthly charge by the Secretary instead of the monthly mortgage insurance premium;
SECOND, to any taxes, special assessments, leasehold payments or ground rents, and fire, flood and other hazard insurance premiums, as required;
THIRD, to interest due under the Note;

FOURTH, to amortization of the principal of the Note; and
FIFTH, to late charges due under the Note.

4. Fire, Flood and Other Hazard Insurance. Borrower shall insure all improvements on the Property, whether now in existence or subsequently erected, against any hazards, casualties, and contingencies, including fire, for which Lender requires insurance. This insurance shall be maintained in the amounts and for the periods that Lender requires. Borrower shall also insure all improvements on the Property, whether now in existence or subsequently erected, against loss by floods to the extent required by the Secretary. All insurance shall be carried with companies approved by Lender. The insurance policies and any renewals shall be held by Lender and shall include loss payable clauses in favor of, and in a form acceptable to, Lender.

In the event of loss, Borrower shall give Lender immediate notice by mail. Lender may make proof of loss if not made promptly by Borrower. Each insurance company concerned is hereby authorized and directed to make payment for such loss directly to Lender, instead of to Borrower and to Lender jointly. All or any part of the insurance proceeds may be applied by Lender, at its option, either (a) to the reduction of the indebtedness under the Note and this Security Instrument, first to any delinquent amounts applied in the order in paragraph 3, and then to prepayment of principal, or (b) to the restoration or repair of the damaged Property. Any application of the proceeds to the principal shall not extend or postpone the due date of the monthly payments which are referred to in paragraph 2, or change the amount of such payments. Any excess insurance proceeds over an amount required to pay all outstanding indebtedness under the Note and this Security Instrument shall be paid to the entity legally entitled thereto.

In the event of foreclosure of this Security Instrument or other transfer of title to the Property that extinguishes the indebtedness, all right, title and interest of Borrower in and to insurance policies in force shall pass to the purchaser.

5. Occupancy, Preservation, Maintenance and Protection of the Property; Borrower's Loan Application; Leaseholds. Borrower shall occupy, establish, and use the Property as Borrower's principal residence within sixty days after the execution of this Security Instrument (or within sixty days of a later sale or transfer of the Property) and shall continue to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy, unless Lender determines that requirement will cause undue hardship for Borrower, or unless extenuating circumstances exist which are beyond Borrower's control. Borrower shall notify Lender of any extenuating circumstances. Borrower shall not commit waste or destroy, damage or substantially change the Property or allow the Property to deteriorate, reasonable wear and tear excepted. Lender may inspect the Property if the Property is vacant or abandoned or the loan is in default. Lender may take reasonable action to protect and preserve such vacant or abandoned Property. Borrower shall also be in default if Borrower, during the loan application process, gave materially false or inaccurate information or statements to Lender (or failed to provide Lender with any material information) in connection with the loan evidenced by the Note, including, but not limited to, representations concerning Borrower's occupancy of the Property as a principal residence. If this Security Instrument is on a leasehold, Borrower shall comply with the provisions of the lease. If Borrower acquires fee title to the Property, the leasehold and fee title shall not be merged unless Lender agrees to the merger in writing.

6. Condemnation. The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of any part of the Property, or for conveyance in place of condemnation, are hereby assigned and shall be paid to Lender to the extent of the full amount of the indebtedness that remains unpaid under the Note and this Security Instrument. Lender shall apply such proceeds to the reduction of the indebtedness under the Note and this Security Instrument, first to any delinquent amounts applied in the order provided in paragraph 3, and then to prepayment of principal. Any application of the proceeds to the principal shall not extend or postpone the due date of the monthly payments, which are referred to in paragraph 2, or change the amount of such payments. Any excess proceeds over an amount required to pay all outstanding indebtedness under the Note and this Security Instrument shall be paid to the entity legally entitled thereto.

7. Charges to Borrower and Protection of Lender's Rights in the Property. Borrower shall pay all governmental or municipal charges, fines and impositions that are not included in paragraph 2. Borrower shall pay these obligations on time directly to the entity which is owed the payment. If failure to pay would adversely affect Lender's interest in the Property, upon Lender's request Borrower shall promptly furnish to Lender receipts evidencing these payments.

If Borrower fails to make these payments or the payments required by paragraph 2, or fails to perform any other covenants and agreements contained in this Security Instrument, or there is a legal proceeding that may significantly affect Lender's rights in the Property (such as a proceeding in bankruptcy, for condemnation or to enforce laws or regulations), then Lender may do and pay whatever is necessary to protect the value of the Property and Lender's rights in the Property, including payment of taxes, hazard insurance and other items mentioned in paragraph 2.

Any amounts disbursed by Lender under this paragraph shall become an additional debt of Borrower and be secured by this Security Instrument. These amounts shall bear interest from the date of disbursement at the Note rate, and at the option of Lender shall be immediately due and payable.

Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender; (b) contests in good faith the lien by, or defends against enforcement of the lien in, legal proceedings which in the Lender's opinion operate to prevent the enforcement of the lien; or (c) secures from the holder of the lien an agreement satisfactory to Lender subordinating the lien to this Security Instrument. If Lender determines that any part of the Property is subject to a lien which may attain priority over this Security Instrument, Lender may give Borrower a notice identifying the lien. Borrower shall satisfy the lien or take one or more of the actions set forth above within 10 days of the giving of notice.

8. Fees. Lender may collect fees and charges authorized by the Secretary.

9. Grounds for Acceleration of Debt.

(a) Default. Lender may, except as limited by regulations issued by the Secretary in the case of payment defaults, require immediate payment in full of all sums secured by this Security Instrument if:

- (i) Borrower defaults by failing to pay in full any monthly payment required by this Security Instrument prior to or on the due date of the next monthly payment, or
- (ii) Borrower defaults by failing, for a period of thirty days, to perform any other obligations contained in this Security Instrument.

(b) Sale Without Credit Approval. Lender shall, if permitted by applicable law (including section 341(d) of the Garn-St. Germain Depository Institutions Act of 1982, 12 U.S.C. 1701j-3(d)) and with the prior approval of the Secretary, require immediate payment in full of all sums secured by this Security Instrument if:

- (i) All or part of the Property, or a beneficial interest in a trust owning all or part of the Property, is sold or otherwise transferred (other than by devise or descent), and
- (ii) The Property is not occupied by the purchaser or grantee as his or her principal residence, or the purchaser or grantee does so occupy the Property, but his or her credit has not been approved in accordance with the requirements of the Secretary.

(c) No Waiver. If circumstances occur that would permit Lender to require immediate payment in full, but Lender does not require such payments, Lender does not waive its rights with respect to subsequent events.

(d) Regulations of HUD Secretary. In many circumstances regulations issued by the Secretary will limit Lender's rights, in the case of payment defaults, to require immediate payment in full and foreclose if not paid. This Security Instrument does not authorize acceleration or foreclosure if not permitted by regulations of the Secretary.

(e) Mortgage Not Insured. Borrower agrees that if this Security Instrument and the Note are not determined to be eligible for insurance under the National Housing Act within 60 DAYS from the date hereof, Lender may, at its option require immediate payment in full of all sums secured by this Security Instrument. A written statement of any authorized agent of the Secretary 60 DAYS subsequent to from the date hereof, declining to insure this Security Instrument and the Note, shall be deemed conclusive proof of such ineligibility. Notwithstanding the foregoing, this option may not be exercised by Lender when the unavailability of insurance is solely due to Lender's failure to remit a mortgage insurance premium to the Secretary.

10. Reinstatement. Borrower has a right to be reinstated if Lender has required immediate payment in full because of Borrower's failure to pay an amount due under the Note or this Security Instrument. This right applies even after foreclosure proceedings are instituted. To reinstate the Security Instrument, Borrower shall tender in a lump sum all amounts required to bring Borrower's account current including, to the extent they are obligations of Borrower under this Security Instrument, foreclosure costs and reasonable and customary attorneys' fees and expenses

properly associated with the foreclosure proceeding. Upon reinstatement by Borrower, this Security Instrument and the obligations that it secures shall remain in effect as if Lender had not required immediate payment in full. However, Lender is not required to permit reinstatement if: (i) Lender has accepted reinstatement after the commencement of foreclosure proceedings within two years immediately preceding the commencement of a current foreclosure proceeding, (ii) reinstatement will preclude foreclosure on different grounds in the future, or (iii) reinstatement will adversely affect the priority of the lien created by this Security Instrument.

11. Borrower Not Released; Forbearance by Lender Not a Waiver. Extension of the time of payment or modification of amortization of the sums secured by this Security Instrument granted by Lender to any successor in interest of Borrower shall not operate to release the liability of the original Borrower or Borrower's successors in interest. Lender shall not be required to commence proceedings against any successor in interest or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or Borrower's successors in interest. Any forbearance by Lender in exercising any right or remedy shall not be a waiver of or preclude the exercise of any right or remedy.

12. Successors and Assigns Bound; Joint and Several Liability; Co-Signers. The covenants and agreements of this Security Instrument shall bind and benefit the successors and assigns of Lender and Borrower, subject to the provisions of paragraph 9(b). Borrower's covenants and agreements shall be joint and several. Any Borrower who co-signs this Security Instrument but does not execute the Note: (a) is co-signing this Security Instrument only to mortgage, grant and convey that Borrower's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borrower may agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without that Borrower's consent.

13. Notices. Any notice to Borrower provided for in this Security Instrument shall be given by delivering it or by mailing it by first class mail unless applicable law requires use of another method. The notice shall be directed to the Property Address or any other address Borrower designates by notice to Lender. Any notice to Lender shall be given by first class mail to Lender's address stated herein or any address Lender designates by notice to Borrower. Any notice provided for in this Security Instrument shall be deemed to have been given to Borrower or Lender when given as provided in this paragraph.

14. Governing Law; Severability. This Security Instrument shall be governed by federal law and the law of the jurisdiction in which the Property is located. In the event that any provision or clause of this Security Instrument or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be given effect without the conflicting provision. To this end the provisions of this Security Instrument and the Note are declared to be severable.

15. Borrower's Copy. Borrower shall be given one conformed copy of the Note and of this Security Instrument.

16. Hazardous Substances. Borrower shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances on or in the Property. Borrower shall not do, nor allow anyone else to do, anything affecting the Property that is in violation of any Environmental Law. The preceding two sentences shall not apply to the presence, use, or storage on the Property of small quantities of Hazardous Substances that are generally recognized to be appropriate to normal residential uses and to maintenance of the Property.

Borrower shall promptly give Lender written notice of any investigation, claim, demand, lawsuit or other action by any governmental or regulatory agency or private party involving the Property and any Hazardous Substance or Environmental Law of which Borrower has actual knowledge. If Borrower learns, or is notified by any governmental or regulatory authority, that any removal or other remediation of any Hazardous Substances affecting the Property is necessary, Borrower shall promptly take all necessary remedial actions in accordance with Environmental Law.

As used in this paragraph 16, "Hazardous Substances" are those substances defined as toxic or hazardous substances by Environmental Law and the following substances: gasoline, kerosene, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, and radioactive materials. As used in this paragraph 16, "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection.

NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows:

17. Assignment of Rents. Borrower unconditionally assigns and transfers to Lender all the rents and revenues of the Property. Borrower authorizes Lender or Lender's agents to collect the rents and revenues and hereby directs each tenant of the Property to pay the rents to Lender or Lender's agents. However, prior to Lender's notice to Borrower of Borrower's breach of any covenant or agreement in the Security Instrument, Borrower shall collect and receive all rents and revenues of the Property as trustee for the benefit of Lender and Borrower. This assignment of rents constitutes an absolute assignment and not an assignment for additional security only.

If Lender gives notice of breach to Borrower: (a) all rents received by Borrower shall be held by Borrower as trustee for benefit of Lender only, to be applied to the sums secured by the Security Instrument; (b) Lender shall be entitled to collect and receive all of the rents of the Property; and (c) each tenant of the Property shall pay all rents due and unpaid to Lender or Lender's agent on Lender's written demand to the tenant.

Borrower has not executed any prior assignment of the rents and has not and will not perform any act that would prevent Lender from exercising its rights under this paragraph 17.

Lender shall not be required to enter upon, take control of or maintain the Property before or after giving notice of breach to Borrower. However, Lender or a judicially appointed receiver may do so at any time there is a breach. Any application of rents shall not cure or waive any default or invalidate any other right or remedy of Lender. This assignment of rents of the Property shall terminate when the debt secured by the Security Instrument is paid in full.

18. Foreclosure Procedure. If Lender requires immediate payment in full under paragraph 9, Lender may invoke the power of sale granted by Borrower and any other remedies permitted by applicable law. Borrower appoints Lender the agent and attorney-in-fact for Borrower to exercise the power of sale. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this paragraph 18, including, but not limited to, reasonable attorneys' fees and costs of title evidence.

If Lender invokes the power of sale, Lender shall give a copy of a notice of sale by public advertisement for the time and in the manner prescribed by applicable law. Lender, without further demand on Borrower, shall sell the Property at public auction to the highest bidder at the time and place and under the terms designated in the notice of sale in one or more parcels and in any order Lender determines. Lender or its designee may purchase the Property at any sale.

Lender shall convey to the purchaser indefeasible title to the Property, and Borrower hereby appoints Lender Borrower's agent and attorney-in-fact to make such conveyance. The recitals in the Lender's deed shall be prima facie evidence of the truth of the statements made therein. Borrower covenants and agrees that Lender shall apply the proceeds of the sale in the following order: (a) to all expenses of the sale, including, but not limited to, reasonable attorney's fees; (b) to all sums secured by this Security Instrument; and (c) any excess to the person or persons legally entitled to it. The power and agency granted are coupled with an interest, are irrevocable by death or otherwise and are cumulative to the remedies for collection of debt as provided by applicable law.

If the Property is sold pursuant to this paragraph 18, Borrower, or any person holding possession of the Property through Borrower, shall immediately surrender possession of the Property to the purchaser at the sale. If possession is not surrendered, Borrower or such person shall be a tenant holding over and may be dispossessed in accordance with applicable law.

If the Lender's interest in this Security Instrument is held by the Secretary and the Secretary requires immediate payment in full under paragraph 9, the Secretary may invoke the nonjudicial power of sale provided in the Single Family Mortgage Foreclosure Act of 1994 ("Act") (12 U.S.C. 3751 *et seq.*) by requesting a foreclosure commissioner designated under the Act to commence foreclosure and to sell the Property as provided in the Act. Nothing in the preceding sentence shall deprive the Secretary of any rights otherwise available to a Lender under this paragraph 18 or applicable law.

19. Release. Upon payment of all sums secured by this Security Instrument, Lender shall cancel this Security Instrument. Borrower shall pay any recordation costs. Lender may charge Borrower a fee for releasing this Security Instrument, but only if the fee is paid to a third party for services rendered and the charging of the fee is permitted under applicable law.

20. Waivers of Homestead. Borrower waives all rights of homestead exemption in the Property.

21. Assumption Not a Novation. Lender's acceptance of an assumption of the obligations of this Security Instrument and the Note, and any release of Borrower in connection therewith, shall not constitute a novation.

22. Security Deed. This conveyance is to be construed under the existing laws of the State of Georgia as a deed passing title, and not as a mortgage, and is intended to secure the payment of all sums secured hereby.

23. Riders to this Security Instrument. If one or more riders are executed by Borrower and recorded together with this Security Instrument, the covenants of each such rider shall be incorporated into and shall amend and supplement the covenants and agreements of this Security Instrument as if the rider(s) were a part of this Security Instrument.

[Check applicable box(es)].

- | | | |
|---|--|--|
| <input type="checkbox"/> Condominium Rider | <input type="checkbox"/> Graduated Payment Rider | <input type="checkbox"/> Growing Equity Rider |
| <input type="checkbox"/> Planned Unit Development Rider | <input type="checkbox"/> Adjustable Rate Rider | <input type="checkbox"/> Rehabilitation Loan Rider |
| <input checked="" type="checkbox"/> Non-Owner Occupancy Rider | <input checked="" type="checkbox"/> Other [Specify] ACKNOWLEDGMENT WAIVER
RIDER | |

BORROWER ACCEPTS AND AGREES to the terms contained in pages 1 through 8 of this Security Instrument and in any rider(s) executed by Borrower and recorded with it.

IN WITNESS WHEREOF, Borrower has signed and sealed this Security Instrument.

_____ (Seal)
[REDACTED] -Borrower

_____ (Seal)
-Borrower

_____ (Seal)
-Borrower

_____ (Seal)
-Borrower

_____ (Seal)
-Borrower

_____ (Seal)
-Borrower

_____ [Space Below This Line For Acknowledgment] _____

Signed, sealed and delivered on this _____ day of _____ in the presence of:

Unofficial Witness

Notary Public, State of Georgia

Printed Name: _____

My commission expires: _____

Loan Number: [REDACTED]

Date: [REDACTED]

Property Address: [REDACTED]

EXHIBIT "A"
LEGAL DESCRIPTION

A.P.N. # :

Loan Number : [REDACTED]

ACKNOWLEDGMENT AND WAIVER OF BORROWER'S RIGHTS RIDER

THIS ACKNOWLEDGMENT AND WAIVER OF BORROWER'S RIGHTS RIDER is made this [REDACTED] day of [REDACTED], and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure Borrower's Note (the "Note") to [REDACTED]

(the "Lender") of the same date and covering the property described in the Security Instrument and located at:

[REDACTED]

[Property Address]

In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree to the following:

BY EXECUTION OF THIS PARAGRAPH, GRANTOR EXPRESSLY: (1) ACKNOWLEDGES THE RIGHT TO ACCELERATE THE DEBT AND THE POWER OF ATTORNEY GIVEN HEREIN TO LENDER TO SELL THE PREMISES BY NONJUDICIAL FORECLOSURE UPON DEFAULT BY GRANTOR WITHOUT ANY JUDICIAL HEARING AND WITHOUT ANY NOTICE OTHER THAN SUCH NOTICE AS IS REQUIRED TO BE GIVEN UNDER THE PROVISIONS OF THE SECURITY DEED; (2) WAIVES ANY AND ALL RIGHTS WHICH GRANTOR MAY HAVE UNDER THE FIFTH AND FOURTEENTH AMENDMENTS TO THE CONSTITUTION OF THE UNITED STATES, THE VARIOUS PROVISIONS OF THE CONSTITUTION FOR THE SEVERAL STATES, OR BY REASON OF ANY OTHER APPLICABLE LAW TO NOTICE AND TO JUDICIAL HEARING PRIOR TO THE EXERCISE BY LENDER OF ANY RIGHT OR REMEDY HEREIN PROVIDED TO LENDER, EXCEPT SUCH NOTICE AS IS SPECIFICALLY REQUIRED TO BE PROVIDED IN THE SECURITY DEED; (3) ACKNOWLEDGES THAT GRANTOR HAS READ THE SECURITY DEED AND THIS PARAGRAPH AND ANY AND ALL QUESTIONS REGARDING THE LEGAL EFFECT OF SAID SECURITY DEED AND ITS PROVISIONS HAVE BEEN EXPLAINED FULLY TO GRANTOR AND GRANTOR HAS BEEN AFFORDED AN OPPORTUNITY TO CONSULT WITH COUNSEL OF GRANTOR'S CHOICE PRIOR TO EXECUTING THE SECURITY DEED; (4) ACKNOWLEDGES THAT ALL WAIVERS OF THE AFORESAID RIGHTS OF GRANTOR HAVE BEEN MADE KNOWINGLY, INTENTIONALLY AND WILLINGLY BY GRANTOR AS PART OF A BARGAINED FOR LOAN TRANSACTION; AND (5) AGREES THAT THE PROVISIONS HEREOF ARE INCORPORATED INTO AND MADE A PART OF THE SECURITY DEED.

READ AND AGREED BY GRANTOR:

Signed, sealed and delivered
In the presence of:

Unofficial Witness

[REDACTED] (Seal)
-Borrower

Notary Public

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

CLOSING ATTORNEY'S AFFIDAVIT

Before the undersigned attesting officer personally appeared the undersigned closing attorney, who, having been first duly sworn according to law, states under oath as follows:

In closing the above loan, but prior to the execution of the Security Deed and "Acknowledgment and Waiver of the Borrower's Rights" by the Borrower(s), I or a representative of the firm reviewed with and explained to the Borrower(s) the terms and provisions of the Security Deed and particularly the provisions thereof authorizing the Lender to sell the secured property by a nonjudicial foreclosure under a power of sale, together with the "Acknowledgment and Waiver of Borrower's Rights" and informed the Borrower(s) of Borrower's rights under the Constitution of the State of Georgia and the Constitution of the United States to notice and a judicial hearing prior to such foreclosure in the absence of a knowing, intentional and willing contractual waiver by Borrower(s) of Borrower's rights. After said review with and explanation to Borrower(s), Borrower(s) executed the Security Deed and "Acknowledgment and Waiver of Borrower's Rights."

Based on said review with and explanation to the Borrower(s), it is my opinion that Borrower(s) knowingly, intentionally and willingly executed the waiver of Borrower's constitutional rights to notice and judicial hearing prior to any such nonjudicial foreclosure.

Sworn and subscribed before me this _____ day of _____ .

Notary Public

Closing Attorney

A. Settlement Statement

B. Type of Loan

1. <input checked="" type="checkbox"/> FHA 2. <input type="checkbox"/> FmHA 3. <input type="checkbox"/> Conv. Unins. 4. <input type="checkbox"/> VA 5. <input type="checkbox"/> Conv. Ins.	6. File Number:	7. Loan Number:	8. Mortgage Insurance Case Number:
	[REDACTED]	[REDACTED]	[REDACTED]

C. Note: This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. Items marked ~ (p.o.c.)" were paid outside the closing; they are shown here for informational purposes and are not included in the totals.

D. Name & Address of Borrower: [REDACTED]	E. Name & Address of Seller: [REDACTED]	F. Name & Address of Lender: [REDACTED]
--	--	--

G. Property Location: [REDACTED]	H. Settlement Agent: Place of Settlement:
	I. Settlement Date: [REDACTED]

J. Summary of Borrower's Transaction	K. Summary of Seller's Transaction
100. Gross Amount Due From Borrower	400. Gross Amount Due to Seller
101. Contract sales price	401. Contract sales price
102. Personal property	402. Personal property
103. Settlement charges to borrower (line 1400)	403.
104.	404.
105.	405.
Adjustments for items paid by seller in advance	Adjustments for items paid by seller in advance
106. City/town taxes to	406. City/town taxes to
107. County taxes to	407. County taxes to
108. Assessments to	408. Assessments to
109.	409.
110.	410.
111.	411.
112.	412.
120. Gross Amount Due From Borrower	420. Gross Amount Due To Seller
200. Amounts Paid By Or In Behalf Of Borrower	500. Reductions In Amount Due To Seller
201. Deposit or earnest money	501. Excess deposit (see instructions)
202. Principal amount of new loan(s)	502. Settlement charges to seller (line 1400)
203. Existing loan(s) taken subject to	503. Existing loan(s) taken subject to
204. Second mortgage loan	504. Payoff of first mortgage loan
	Principal Balance \$
	Interest Adjustment \$
	Reserves <input type="checkbox"/> Credit <input type="checkbox"/> Deficit \$
205.	505. Payoff of second mortgage loan
	Principal Balance \$
	Interest Adjustment \$
206.	506. Second mortgage loan to Borrower
207.	507.
208.	508.
209.	509.
Adjustments for items unpaid by seller	Adjustments for items unpaid by seller
210. City/town taxes to	510. City/town taxes to
211. County taxes to	511. County taxes to
212. Assessments to	512. Assessments to
213.	513.
214.	514.
215.	515.
216.	516.
217.	517.
218.	518.
219.	519.
220. Total Paid By/For Borrower	520. Total Reduction Amount Due Seller
300. Cash At Settlement From/To Borrower	600. Cash At Settlement To/From Seller
301. Gross Amount due from borrower (line 120)	601. Gross amount due to seller (line 420)
302. Less amounts paid by/for borrower (line 220)	602. Less reductions in amt. due seller (line 520)
303. Cash <input checked="" type="checkbox"/> From <input type="checkbox"/> To Borrower	603. Cash <input checked="" type="checkbox"/> To <input type="checkbox"/> From Seller

L. Settlement Charges

700. Total Sales/Broker's Commission based on price \$ @ % =				Paid From Borrower's Funds at Settlement	Paid From Seller's Funds at Settlement
Division of Commission (line 700) as follows:					
701.	\$	to			
702.	\$	to			
703.	Commission paid at Settlement				
704.					
800. Items Payable In Connection With Loan					
801.	Loan Origination Fee	[REDACTED]		[REDACTED]	
802.	Loan Discount				
803.	Appraisal Fee	[REDACTED]		[REDACTED]	
804.	Credit Report				
805.	Lender's Inspection Fee				
806.	Mortgage Insurance Application Fee				
807.	Assumption Fee				
808.	[REDACTED]				
809.	[REDACTED]				
810.	[REDACTED]			[REDACTED]	
811.	[REDACTED]			[REDACTED]	
812.	[REDACTED]			[REDACTED]	
813.	[REDACTED]			[REDACTED]	
814.	[REDACTED]				
815.	[REDACTED]				
816.	[REDACTED]				
817.	[REDACTED]				
900. Items Required By Lender To Be Paid In Advance					
901.	Interest from	[REDACTED]	to	[REDACTED]	@ \$ [REDACTED] /day
902.	Mortgage Insurance Premium for	[REDACTED]	months to	[REDACTED]	
903.	Hazard Insurance Premium for	[REDACTED]	years to	[REDACTED]	
904.		[REDACTED]	years to	[REDACTED]	
905.	[REDACTED]				
1000. Reserves Deposited With Lender					
1001.	Hazard insurance	[REDACTED]	months @ \$	[REDACTED]	per month
1002.	Mortgage insurance	[REDACTED]	months @ \$	[REDACTED]	per month
1003.	City property taxes	[REDACTED]	months @ \$	[REDACTED]	per month
1004.	County property taxes	[REDACTED]	months @ \$	[REDACTED]	per month
1005.	Annual assessments	[REDACTED]	months @ \$	[REDACTED]	per month
1006.		[REDACTED]	months @ \$	[REDACTED]	per month
1007.		[REDACTED]	months @ \$	[REDACTED]	per month
1008.		[REDACTED]	months @ \$	[REDACTED]	per month
1009.	[REDACTED]				
1100. Title Charges					
1101.	Settlement or closing fee				
1102.	Abstract or title search				
1103.	Title examination				
1104.	Title insurance binder				
1105.	Document preparation				
1106.	Notary fees				
1107.	Attorney's fees	[REDACTED]		[REDACTED]	
	(includes above items numbers: [REDACTED])				
1108.	Title insurance				
	(includes above items numbers: [REDACTED])				
1109.	Lender's coverage	\$			
1110.	Owner's coverage	\$			
1111.					
1112.					
1113.					
1200. Government Recording and Transfer Charges					
1201.	Recording fees:	Deed \$; Mortgage \$; Releases \$
1202.	City/county tax/stamps:	Deed \$; Mortgage \$	
1203.	State tax/stamps:	Deed \$; Mortgage \$	
1204.					
1205.					
1300. Additional Settlement Charges					
1301.	Survey				
1302.	Pest inspection				
1303.					
1304.					
1305.					
1400. Total Settlement Charges (enter on lines 103, Section J and 502, Section K)				[REDACTED]	

ADDENDUM TO HUD-1 SETTLEMENT STATEMENT

Loan Number: [REDACTED]

Property Address: [REDACTED]

NOTICE TO ALL PARTIES: If information is obtained which indicates that the source of the borrower's financial contribution is other than from the borrower or other than stated by the lender in its closing instructions, the settlement agent is to obtain written instructions from the lender before proceeding with settlement.

CERTIFICATION OF BUYER IN AN FHA-INSURED LOAN TRANSACTION

I certify that I have no knowledge of any loans that have been or will be made to me (us) or loans that have been or will be assumed by me (us) for purposes of financing this transaction, other than those described in the sales contract dated (including addenda). I certify that I (we) have not been paid or reimbursed for any of the cash downpayment. I certify that I (we) have not and will not receive any payment or reimbursement for any of my (our) closing costs which have not been previously disclosed in the sales contract (including addenda) and/or my application for mortgage insurance submitted to my (our) mortgage lender.

Borrower [REDACTED] Date

Borrower Date

Borrower Date

Borrower Date

Borrower Date

Borrower Date

CERTIFICATION OF SELLER IN AN FHA-INSURED LOAN TRANSACTION

I certify that I have no knowledge of any loans that have been or will be made to the borrower(s), or loans that have been or will be assumed by the borrower(s), for purposes of financing this transaction, other than those described in the sales contract dated (including addenda). I certify that I have not and will not pay or reimburse the borrower(s) for any part of the cash downpayment. I certify that I have not and will not pay or reimburse the borrower(s) for any part of the borrower's closing costs which have not been previously disclosed in the sales contract (including any addenda).

Seller Date

Seller Date

Seller Date

Seller Date

Seller Date

Seller Date

WARNING: It is a crime to knowingly make false statements to the United States on this or any other similar form. Penalties upon conviction can include a fine and imprisonment. For details, see: Title 18 U.S. Code Sections 1001 and 1010.

CERTIFICATION OF SETTLEMENT AGENT IN AN FHA-INSURED LOAN TRANSACTION

To the best of my knowledge, the HUD-1 Settlement Statement which I have prepared is a true and accurate account of the funds which were (i) received, or (ii) paid outside closing, and the funds received have been or will be disbursed by the undersigned as part of the settlement of this transaction. I further certify that I have obtained the above certifications which were executed by the borrower(s) and seller(s) as indicated.

Settlement Agent

Date

The certifications contained herein may be obtained from the respective parties at different times or may be obtained on separate addenda.

WARNING: It is a crime to knowingly make false statements to the United States on this or any other similar form. Penalties upon conviction can include a fine and imprisonment. For details, see: Title 18 U.S. Code Sections 1001 and 1010.

FROM: [REDACTED]
 Phone: [REDACTED] Fax: [REDACTED]
 TO:
 ATTN:
 RE: Borrower(s): [REDACTED]
 Property Address: [REDACTED] GEORGIA [REDACTED]

Document Date: [REDACTED]
 Closing Date: [REDACTED]
 Disbursement: [REDACTED]
 Case No.: [REDACTED]
 Loan No.: [REDACTED]
 App. No.:
 Order No.:
 Escrow No.:

GENERAL CLOSING INSTRUCTIONS

Do not close or fund this loan unless **ALL** conditions in these closing instructions and any supplemental closing instructions have been satisfied. The total consideration in this transaction except for our loan proceeds and approved secondary financing must pass to you in the form of cash. Do not close or fund this loan if you have knowledge of a concurrent or subsequent transaction which would transfer the subject property.

You must follow these instructions exactly. These closing instructions can only be modified with our advance written approval. You shall be deemed to have accepted and to be bound by these closing instructions if you fail to notify us in writing to the contrary within 48 hours of your receipt hereof or if you disburse any funds to or for the account of the Borrower(s).

All documents with the exception of those to be recorded (Security Instrument, Riders, Corporation Assignment(s), Grant Deed, Quit Claim, Power of Attorney, etc.) must be returned to our office within 48 HOURS of the signing. Please return certified copies of those documents that are to be recorded. Failure to comply with these instructions may delay funding.

EXECUTION OF DOCUMENTS:

1. Each Borrower must sign all documents exactly as his or her name appears on the blank line provided for his or her signature. All signatures must be witnessed if required or customary. All signature acknowledgements must be executed by a person authorized to take acknowledgements in the state of closing.
2. Any correction to loan documents must be approved in writing by us in advance. **No white-out permitted.** Approved deletion should be made by marking a single line through the language being deleted. All additions and deletions must be initialed by all borrowers.
3. All Powers of Attorney must be provided to and approved by us in advance. If approved, the Power of Attorney must be recorded in the same county(ies) in which the Security Instrument is recorded, a certified copy provided to us.

RESCISSION:

1. If the transaction is subject to rescission, provide **each** Borrower and **each** person having any ownership interest in the security property with **two (2) copies** of the completed Notice of Right to Cancel. The Notice of Right to Cancel must be properly completed (including all dates) and each borrower and person given two notices must execute an acknowledgement of receipt. Your failure to properly complete and provide the Notices of Right to Cancel to each person entitled to receive them will delay this closing.
2. No Borrower or other person having an ownership interest in the Security Property may modify or waive his or her right to rescind without our prior written consent.
3. If any Borrower or other person having an ownership interest in the security property indicates that he or she wishes to cancel this transaction, contact us immediately for further instructions.

SURVEYS:

1. A valid survey dated within 90 days of closing is required in areas where surveys are customary.
2. The survey must contain all relevant and customary information and certifications and the legal description, lot size and street must agree with the appraisal and closing documents.

HAZARD INSURANCE:

1. The Borrower(s) must provide satisfactory evidence of hazard insurance coverage and flood insurance coverage if the Property is located in a special flood hazard area.
2. Dwelling coverage must be equal to the lesser of the loan amount or the full replacement value of the property improvements, and must extend for either a term of at least one (1) year after the closing date for purchase transactions or six (6) months after the closing date for refinance transactions.

3. Loss payee/mortgagee clause to read: [REDACTED]
 IT'S SUCCESSORS AND/OR ASSIGNS [REDACTED]
 Loan Number: [REDACTED]

ACKNOWLEDGED AND AGREED:

 Settlement Agent

FROM: [REDACTED]
Phone: [REDACTED]
Fax: [REDACTED]
TO:
ATTN:
RE: Borrower(s): [REDACTED]
Property Address: [REDACTED] GEORGIA [REDACTED]

Document Date: [REDACTED]
Closing Date: [REDACTED]
Disbursement: [REDACTED]
Case No.: [REDACTED]
Loan No.: [REDACTED]
App. No.:
Order No.:
Escrow No.:

SPECIFIC CLOSING INSTRUCTIONS

LOAN DOCUMENTS:

We enclose the following documents necessary to complete the above referenced loan transaction:

- | | | |
|---------------------------------|-----------------------------|--------------------------|
| (X) Note | (X) Itemization of amt fin. | (X) Initial Escrow Acct. |
| (X) Deed of Trust | (X) Hazard Ins. Req. | Disc. Stmt. |
| (X) Acknowledgment Waiver Rider | (X) 4506T | (X) Worksheets |
| (X) Settlement Statement Cert. | (X) Payment Letter | (X) Patriot Act |
| (X) Impound Auth. | (X) Borrowers Cert. | (X) Compliance Agreement |
| (X) Truth-in-Lending | (X) Transfer of Servicing | |

Deliver one (1) copy of all loan documents to the Borrower(s); deliver one (1) copy of the Federal Truth-In-Lending Disclosure Statement to **each** Borrower.

LOAN TERMS:

Loan Amount: [REDACTED]
Initial Advance: [REDACTED]
Sales Price: [REDACTED]
Term (Months): [REDACTED]
Interest Rate: [REDACTED]
Initial Payment: [REDACTED]
First Payment Date: [REDACTED]
Last Payment Date: [REDACTED]

ARM Loan: () Yes (X) No
Index:
Margin:
Periodic Rate Cap:
Lifetime Rate Cap:
Lifetime Rate Floor:
Interest Change Date:
Payment Change Date:
Loan Purpose: PURCHASE

PAYOFF REQUIREMENTS:

It is a condition to the funding of this loan that the following payoffs be made through this closing. Indicate payoffs on the HUD-1 Settlement Statement or provide other satisfactory evidence of payoff:

CONDITIONS TO BE SATISFIED PRIOR TO DISBURSEMENT OF LOAN PROCEEDS:

WE ARE TO BE AT NO EXPENSE IN THIS TRANSACTION

TITLE INSURANCE REQUIREMENTS:

You are authorized to use funds for the account of the Borrowers and to record all instruments when you comply with the following:

1. THIS LOAN MUST RECORD IN 1ST LIEN POSITION ON OR PRIOR TO THE DISBURSEMENT DATE NOTED ABOVE. PROVIDE DUPLICATE ORIGINALS OF THE ALTA TITLE POLICY.
2. Vesting to read: [REDACTED] [REDACTED]
3. Title Policy must contain the following endorsements (or their equivalents):
4. ALTA Title Policy must be free from liens, encumbrances, easements, encroachments and other title matters except (i) the lien of our loan in the amount of our loan on the property described herein showing the Instrument or Document Number and the date of recording of the Security Instrument; (ii) general, specific, state, county, city, school or other taxes and assessments not yet due or payable: ; (iii) other items as permitted by us; and (iv) the following items as shown on the preliminary title report, commitment, binder or equivalent dated .

SECONDARY FINANCING:

Secondary financing in the amount of \$ NONE has been approved.

ESTIMATE OF FEES AND COSTS:

ITEM	AMOUNT	POC	PAID BY
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]

[REDACTED]

Subtotal of Estimated Fees and Costs: \$ [REDACTED]

PER DIEM INTEREST:

From: [REDACTED] To: [REDACTED]
(Anticipated Closing Date)

[REDACTED] days at \$ [REDACTED] per day Subtotal of Per Diem Interest: \$ [REDACTED]

IMPOUNDS/ESCROWS:

Impound/escrow checks should be made payable to and sent to us together with the original final HUD-1 Settlement Statement.

<u>Mortgage Insurance</u>	[REDACTED] month(s) at \$ [REDACTED]	per month = \$ [REDACTED]
<u>HAZARD INSURANCE</u>	[REDACTED] month(s) at \$ [REDACTED]	per month = \$ [REDACTED]
<u>COUNTY PROPERTY TAX</u>	[REDACTED] month(s) at \$ [REDACTED]	per month = \$ [REDACTED]
<u>CITY PROPERTY TAX</u>	[REDACTED] month(s) at \$ [REDACTED]	per month = \$ [REDACTED]
_____	[REDACTED] month(s) at \$ [REDACTED]	per month = \$ [REDACTED]
_____	[REDACTED] month(s) at \$ [REDACTED]	per month = \$ [REDACTED]

Aggregate Escrow Adjustment: \$ [REDACTED]

Impound Subtotal: \$ [REDACTED]
 Mortgage Ins. Premium: \$ [REDACTED]
TOTAL OF FEES AND COSTS: \$ [REDACTED]

HUD-1 SETTLEMENT STATEMENT:

The **final** HUD-1 Settlement Statement must be completed at settlement and must accurately reflect all receipts and disbursements indicated in these closing instructions and any amended closing instructions subsequent hereto. If any changes to fees occur documents may need to be re-drawn and re-signed. Fax a certified copy of the final HUD-1 Settlement Statement to [REDACTED] @ [REDACTED] Attention: Quality Assurance. Send the original final HUD-1 Settlement Statement to us at the following address within 24 hours of settlement: [REDACTED] GEORGIA 30076

ADDITIONAL INFORMATION: BORROWER MUST SIGN AND DATE THESE CLOSING INSTRUCTIONS.

If for any reason this loan does not close within 48 hours of your receipt of funds, immediately return all documents to Lender [REDACTED]

If you have any questions regarding any of these instructions, please contact [REDACTED] at [REDACTED]

BORROWER ACKNOWLEDGMENT: I/We have read and acknowledged receipt of these Closing Instructions.

Borrower [REDACTED] _____ Date	Borrower _____ Date
Borrower _____ Date	Borrower _____ Date
Borrower _____ Date	Borrower _____ Date

ACKNOWLEDGED AND AGREED:

 Settlement Agent Date

FEDERAL TRUTH-IN-LENDING DISCLOSURE STATEMENT

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

Loan Number: [REDACTED] Date: [REDACTED]
 Creditor: [REDACTED] (CFLID # 13110)
 Address: [REDACTED]
 Borrower(s): [REDACTED]
 Address: [REDACTED]

Lines containing an "x" are applicable:

ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate [REDACTED] %	FINANCE CHARGE The dollar amount the credit will cost you \$ [REDACTED]	Amount Financed The amount of credit provided to you or on your behalf \$ [REDACTED]	Total of Payments The amount you will have paid after you have made all payments as scheduled \$ [REDACTED]	<input type="checkbox"/> Total Sale Price The total cost of your purchase on credit including your down-payment of \$ \$
---	--	---	--	--

PAYMENTS: Your payment schedule will be:

Number of Payments	Amount of Payment **	When Payments Are Due	Number of Payments	Amount of Payment **	When Payments Are Due	Number of Payments	Amount of Payment **	When Payments Are Due
		Monthly Beginning			Monthly Beginning			Monthly Beginning
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]

DEMAND FEATURE: This obligation has a demand feature.
 VARIABLE RATE FEATURE: Your loan contains a variable rate feature. Disclosures about the variable rate feature have been provided to you earlier.

INSURANCE: The following insurance is required to obtain credit:
 Credit life insurance and credit disability Property Insurance Flood Insurance Mortgage Insurance
 You may obtain property insurance from any insurer that is acceptable to the Lender.

SECURITY: You are giving a security interest in: [REDACTED]
 The goods or property being purchased Real property you already own.

FILING FEES: \$
LATE CHARGE: If payment is more than 15 days late, you will be charged 4.000% of the payment.
PREPAYMENT: If you pay off early, you
 may will not have to pay a penalty.
 may will not be entitled to a refund of part of the finance charge.

ASSUMPTION: Someone buying your property
 may may, subject to conditions may not assume the remainder of your loan on the original terms.
 See your contract documents for any additional information about nonpayment, default, any required repayment in full before the scheduled date and prepayment refunds and penalties.
 "e" means an estimate all dates and numerical disclosures except the late payment disclosures are estimates.

Each of the undersigned acknowledge receipt of a complete copy of this disclosure. The disclosure does not constitute a contract or a commitment to lend.

Applicant [REDACTED]	Applicant [REDACTED]
Date	Date
Applicant [REDACTED]	Applicant [REDACTED]
Date	Date
Applicant [REDACTED]	Applicant [REDACTED]
Date	Date

** NOTE: Payments shown above do not include reserve deposits for taxes, assessments, and property or flood insurance.

Lender: [REDACTED]

Re: [REDACTED] GEORGIA [REDACTED]

Date: [REDACTED]
Loan Number: [REDACTED]

Ref HUD-1 Statement	ITEMIZATION OF AMOUNT FINANCED	
	■ Amount given to you directly	\$ [REDACTED]
	■ Amount paid on your account	
1001	Insurance Reserves	[REDACTED]
1004	Tax Reserves	[REDACTED]
	Other Reserves	[REDACTED]
1009	Aggregate Adjustment	[REDACTED]
	■ Amount paid to others on your behalf:	
803	Appraisal Fee to: Service Provider	[REDACTED]
804	Credit Reporting Fee	[REDACTED]
903	Hazard Insurance Premium to: Service Provider	[REDACTED]
809	Document Preparation Fee	[REDACTED]
1106	Notary Fee	[REDACTED]
1108	Title Ins. Premium	[REDACTED]
1201	Recording Fee	[REDACTED]
	[REDACTED]	[REDACTED]
	Loan Proceeds to:	[REDACTED]
	■ AMOUNT FINANCED	\$ [REDACTED]
	■ Prepaid Finance Charge	\$ [REDACTED]
	■ Itemization of Prepaid Finance Charge:	
801	Loan Origination Fee to: [REDACTED]	\$ [REDACTED]
802	Loan Discount Fee	[REDACTED]
806	Tax Service Fee	[REDACTED]
	Prepaid Interest ([REDACTED] days)	
901	@ [REDACTED] % per annum	[REDACTED]
902	Mtge. Ins. Premium	[REDACTED]
1002	Mtge. Ins. Reserves	[REDACTED]
808	Origination Fee	[REDACTED]
	[REDACTED]	[REDACTED]
	Total Prepaid Finance Charge	\$ [REDACTED]
	■ Loan Amount	\$ [REDACTED]

This form does not cover all items you will be required to pay in cash at settlement, for example, deposits in escrow for real estate taxes and insurance may be different. You may wish to inquire as to the amounts of such other items. You may be required to pay other additional amounts to be settled.

All disclosures are estimates

The undersigned acknowledge receiving and reading a completed copy of this disclosure.

_____ (Borrower) [REDACTED] (Date)	_____ (Borrower) [REDACTED] (Date)
_____ (Borrower) [REDACTED] (Date)	_____ (Borrower) [REDACTED] (Date)
_____ (Borrower) [REDACTED] (Date)	_____ (Borrower) [REDACTED] (Date)

BORROWER'S CERTIFICATION & AUTHORIZATION

Certification

The undersigned certify the following:

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

Authorization to Release Information

To Whom It May Concern:

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

Right of Financial Privacy Act of 1978 Notice- The Department of Housing and Urban Development (HUD) and the Department of Veterans Affairs (VA) have the right to access financial information held by a financial institution in determining whether to qualify a prospective applicant under their respective loan programs. If you are applying for HUD or VA loan, your financial records will be made available to the requesting government agency without further notice to or authorization from you; such financial information will not be disclosed or released outside the requesting agency except as required or permitted by law. Prior to the time that your financial records are disclosed, you may revoke this authorization at any time; however, your refusal to provide the information may cause your application to be delayed or rejected. If you believe that your financial records have been disclosed improperly, you may have legal rights under the Right to Financial Privacy Act of 1978 (12 USC 3400 et seq.).

_____ Borrower	_____ Date	_____ Social Security Number
_____ Borrower	_____ Date	_____ Social Security Number
_____ Borrower	_____ Date	_____ Social Security Number
_____ Borrower	_____ Date	_____ Social Security Number
_____ Borrower	_____ Date	_____ Social Security Number
_____ Borrower	_____ Date	_____ Social Security Number

HAZARD INSURANCE AUTHORIZATION & REQUIREMENTS

Date: [REDACTED]

Loan Number: [REDACTED]

Escrow Number:

Escrow Company:

Lender: [REDACTED]

Borrower's Name(s): [REDACTED]

Property Address: [REDACTED]

Listed below are Lender's policies and procedures, and minimum requirements, for the Hazard Insurance which must be provided covering the subject property.

1. Coverage must be in an amount at least equal to the replacement value of improvements on the property or the loan amount, whichever is less. If your loan program allows for potential negative amortization, your lender may require that the amount of coverage be increased to protect the amount of potential negative amortization.
2. The insurance company providing coverage must have an "A" rating or better in the latest edition of "Best's Insurance Guide," must be licensed to do business in the State in which the property is located, and must be licensed to transact the lines of insurance required in this transaction.
3. Policy shall provide at least "Broad Form" coverage on properties of one to four units, and at least "Vandalism & Malicious Mischief" on properties with over four units, with no deviation. Homeowners policies must provide coverage equal to "HO2" form.
4. Policies must contain deductibles on any peril of up to five percent of the face amount of the insurance policy.
5. Policy must provide coverage for a term of at least one year. Premiums may be paid on an annual installment basis only if the policy provides that the lender will be notified in writing of cancellation 30 days prior to expiration of coverage, for any cause. Binders are not acceptable unless otherwise required by applicable law.
6. If any existing policy is provided which will expire within six months from the date of the recording of this loan, said policy must be renewed for the required term as noted in paragraph 5 above.
7. All forms and endorsements pertaining to the Lender's requirements must appear on the "Declaration Page" of policy.
8. New policies must be accompanied by a signed "Broker of Record Authorization" if borrower(s) has/have changed Insurance Agents.
9. Verification of renewal of insurance policies must be in Lender's office at least thirty days prior to the expiration date of the policy. If this requirement is not met, **LENDER AND ITS SUCCESSORS OR ASSIGNS MAY AT THEIR OPTION, BUT WITHOUT THE OBLIGATION TO DO SO, PROVIDE COVERAGE TO REPLACE ANY EXPIRING POLICIES WHICH HAVE NOT BEEN PROPERLY RENEWED.** The premium for such coverage will be remitted promptly by the undersigned, or Lender may charge borrower's account for the cost thereof.
10. Lender's loss Payable Endorsement 438 BFU to be affixed to policy in favor of:
[REDACTED]
IT'S SUCCESSORS AND/OR ASSIGNS
[REDACTED]
Loan Number: [REDACTED]
11. The property address and the insured's names must be designated on the policy exactly as on the ALTA Title Policy or CLTA Title Policy (whichever is issued).
12. The Lender's loan number must appear on the policy and on any subsequent endorsements.
13. The effective date of new policies, endorsements, and/or assignments shall be as of, or prior to, the date of recording of this loan.
14. Please notify your agent to forward future premium notices directly to you.

15. If the security property is a condominium, the Master Policy must contain a minimum of \$1,000,000.00 coverage for "Directors & Officers" liability. A copy of the Master Policy, or a certificate showing proof of coverage for both the Homeowners Association and the condominium unit owner, must be submitted to Lender prior to funding.

AN ACCEPTABLE POLICY, WITH ENDORSEMENTS AND/OR ASSIGNMENTS, MUST BE FORWARDED TO AND RECEIVED BY LENDER BEFORE THIS LOAN CAN BE FUNDED; OTHERWISE, LENDER MAY BE FORCED TO PLACE INTERIM COVERAGE ON THE PROPERTY AT AN ADDITIONAL COST TO THE BORROWER(S).

Each of the undersigned acknowledges that he or she has read and understands the foregoing provisions and insurance requirements. This authorization will remain irrevocable for the undersigned as owner(s) of the subject property, and or any assignees, for as long as this loan remains on the subject property.

Borrower _____

Borrower _____

Borrower _____

Borrower _____

Borrower _____

Borrower _____

Form **4506-T**

(Rev. January 2008)

Department of the Treasury
Internal Revenue Service

Request for Transcript of Tax Return

- ▶ **Do not sign this form unless all applicable lines have been completed. Read the instructions on page 2.**
- ▶ **Request may be rejected if the form is incomplete, illegible, or any required line was blank at the time of signature.**

OMB No. 1545-1872

Tip: Use Form 4506-T to order a transcript or other return information free of charge. See the product list below. You can also call 1-800-829-1040 to order a transcript. 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. [REDACTED]	1b First social security number on tax return or employer identification number (see instructions) [REDACTED]
2a If a joint return, enter spouse's name shown on tax return	2b Second social security number if joint tax return
3 Current name, address (including apt., room, or suite no.), city, state, and ZIP code [REDACTED]	
4 Previous address shown on the last return filed if different from line 3 [REDACTED]	
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. The IRS has no control over what the third party does with the tax information. [REDACTED] Phone Number : [REDACTED]	

Caution: DO NOT SIGN this form if a third party requires you to complete Form 4506-T, and lines 6 and 9 are blank.

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. 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. 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 2006, filed in 2007, will not be available from the IRS until 2008. 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.

_____ / _____ / _____ _____ / _____ / _____ _____ / _____ / _____ _____ / _____ / _____

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.

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

Sign Here

General Instructions

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

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

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

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

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

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

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

Chart for all other transcripts

If you lived in or your business was in:	Mail or fax to the "Internal Revenue Service" at:
Alabama, Alaska, Arizona, Arkansas, California, Colorado, Florida, Georgia, Hawaii, Idaho, Iowa, Kansas, Louisiana, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Tennessee, Texas, Utah, Washington, Wyoming, a foreign country, or A.P.O. or F.P.O. address	RAIVS Team P.O. Box 9941 Mail Stop 6734 Ogden, UT 84409 801-620-6922

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

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

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

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

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

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

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

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

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

Privacy Act and Paperwork Reduction Act Notice.

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

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

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

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

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

Request for Taxpayer Identification Number and Certification

Give form to the requester. Do not send to the IRS.

Print or type See Specific Instructions on page 2.	Name (as shown on your income tax return) [REDACTED]	
	Business name, if different from above [REDACTED]	
	Check appropriate box: <input checked="" type="checkbox"/> Individual/Sole proprietor <input type="checkbox"/> Corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Limited liability company. Enter the tax classification (D= disregarded entity, C= corporation, P= partnership) ----- <input type="checkbox"/> Exempt payee <input type="checkbox"/> Other (see instructions) ▶	
	Address (number, street, and apt. or suite no.) [REDACTED]	Requester's name and address (optional) [REDACTED]
	City, state, and ZIP code [REDACTED]	[REDACTED]
List account number(s) here (optional) [REDACTED]		

Part I Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. The TIN provided must match the name given on Line 1 to avoid backup withholding. For individuals, this is your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the Part I instructions on page 3. For other entities, it is your employer identification number (EIN). If you do not have a number, see *How to get a TIN* on page 3.

Social security number [REDACTED]

or

Note. If the account is in more than one name, see the chart on page 4 for guidelines on whose number to enter.

Employer identification number [REDACTED]
--

Part II Certification

Under penalties of perjury, I certify that:

1. The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me), and
2. I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding, and
3. I am a U.S. citizen or other U.S. person (defined below).

Certification instructions. You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividends, you are not required to sign the Certification, but you must provide your correct TIN. (See the instructions on page 4.)

Sign Here	Signature of U.S. person ▶	Date ▶
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General Instructions

Section references are to the Internal Revenue Code unless otherwise noted.

Purpose of Form

A person who is required to file an information return with the IRS, must obtain your correct taxpayer identification number (TIN) to report, for example, income paid to you, real estate transactions, mortgage interest you paid, acquisition or abandonment of secured property, cancellation of debt, or contributions you made to an IRA.

Use Form W-9 only if you are a U.S. person (including a resident alien), to provide your correct TIN to the person requesting it (the requester) and, when applicable, to:

1. Certify that the TIN you are giving is correct (or you are waiting for a number to be issued),
2. Certify that you are not subject to backup withholding, or
3. Claim exemption from backup withholding if you are a U.S. exempt payee. If applicable, you are also certifying that as a U.S. person, your allocable share of any partnership income from a U.S. trade or business is not subject to the withholding tax on foreign partners' share of effectively connected income.

Note. If a requester gives you a form other than Form W-9 to request your TIN, you must use the requester's form if it is substantially similar to this Form W-9.

Definition of a U.S. person. For federal tax purposes, you are considered a U.S. person if you are:

- An individual who is a U.S. citizen or U.S. resident alien,
- A partnership, corporation, company, or association created or organized in the United States or under the laws of the United States,
- An estate (other than a foreign estate) or
- A domestic trust (as defined in Regulations section 301.7701-7).

Special rules for partnerships. Partnerships that conduct a trade or business in the United States are generally required to pay a withholding tax on any foreign partners' share of income from such business. Further, in certain cases where a Form W-9 has not been received, a partnership is required to presume that a partner is a foreign person, and pay the withholding tax. Therefore, if you are a U.S. person that is a partner in a partnership conducting a trade or business in the United States, provide Form W-9 to the partnership to establish your U.S. status and avoid withholding on your share of partnership income.

The person who gives Form W-9 to the partnership for purposes of establishing its U.S. status and avoiding withholding on its allocable share of net income from the partnership conducting a trade or business in the United States is in the following cases:

- The U.S. owner of a disregarded entity and not the entity,
- The U.S. grantor or other owner of a grantor trust and not the trust, and
- The U.S. trust (other than a grantor trust) and not the beneficiaries of the trust.

Foreign person. If you are a foreign person, do not use Form W-9. Instead, use the appropriate Form W-8 (see Publication 515, Withholding of Tax on Nonresident Aliens and Foreign Entities).

Nonresident alien who becomes a resident alien. Generally, only a nonresident alien individual may use the terms of a tax treaty to reduce or eliminate U.S. tax on certain types of income. However, most tax treaties contain a provision known as a "saving clause." Exceptions specified in the saving clause may permit an exemption from tax to continue for certain types of income even after the payee has otherwise become a U.S. resident alien for tax purposes.

If you are a U.S. resident alien who is relying on an exception contained in the saving clause of a tax treaty to claim an exemption from U.S. tax on certain types of income, you must attach a statement to Form W-9 that specifies the following five items:

1. The treaty country. Generally, this must be the same treaty under which you claimed exemption from tax as a nonresident alien.
2. The treaty article addressing the income.
3. The article number (or location) in the tax treaty that contains the saving clause and its exceptions.
4. The type and amount of income that qualifies for the exemption from tax.
5. Sufficient facts to justify the exemption from tax under the terms of the treaty article.

Example. Article 20 of the U.S.-China income tax treaty allows an exemption from tax for scholarship income received by a Chinese student temporarily present in the United States. Under U.S. law, this student will become a resident alien for tax purposes if his or her stay in the United States exceeds 5 calendar years. However, paragraph 2 of the first Protocol to the U.S.-China treaty (dated April 30, 1984) allows the provisions of Article 20 to continue to apply even after the Chinese student becomes a resident alien of the United States. A Chinese student who qualifies for this exception (under paragraph 2 of the first protocol) and is relying on this exception to claim an exemption from tax on his or her scholarship or fellowship income would attach to Form W-9 a statement that includes the information described above to support that exemption.

If you are a nonresident alien or a foreign entity not subject to backup withholding, give the requester the appropriate completed Form W-8.

What is backup withholding? Persons making certain payments to you must under certain conditions withhold and pay to the IRS 28% of such payments. This is called "backup withholding." Payments that may be subject to backup withholding include interest, tax-exempt interest, dividends, broker and barter exchange transactions, rents, royalties, nonemployee pay, and certain payments from fishing boat operators. Real estate transactions are not subject to backup withholding.

You will not be subject to backup withholding on payments you receive if you give the requester your correct TIN, make the proper certifications, and report all your taxable interest and dividends on your tax return.

Payments you receive will be subject to backup withholding if:

1. You do not furnish your TIN to the requester,

2. You do not certify your TIN when required (see the Part II instructions on page 3 for details),

3. The IRS tells the requester that you furnished an incorrect TIN,

4. The IRS tells you that you are subject to backup withholding because you did not report all your interest and dividends on your tax return (for reportable interest and dividends only), or

5. You do not certify to the requester that you are not subject to backup withholding under 4 above (for reportable interest and dividend accounts opened after 1983 only).

Certain payees and payments are exempt from backup withholding. See the instructions below and the separate Instructions for the Requester of Form W-9.

Also see *Special rules for partnerships* on page 1.

Penalties

Failure to furnish TIN. If you fail to furnish your correct TIN to a requester, you are subject to a penalty of \$50 for each such failure unless your failure is due to reasonable cause and not to willful neglect.

Civil penalty for false information with respect to withholding. If you make a false statement with no reasonable basis that results in no backup withholding, you are subject to a \$500 penalty.

Criminal penalty for falsifying information. Willfully falsifying certifications or affirmations may subject you to criminal penalties including fines and/or imprisonment.

Misuse of TINs. If the requester discloses or uses TINs in violation of federal law, the requester may be subject to civil and criminal penalties.

Specific Instructions

Name

If you are an individual, you must generally enter the name shown on your income tax return. However, if you have changed your last name, for instance, due to marriage without informing the Social Security Administration of the name change, enter your first name, the last name shown on your social security card, and your new last name.

If the account is in joint names, list first, and then circle, the name of the person or entity whose number you entered in Part I of the form.

Sole proprietor. Enter your individual name as shown on your income tax return on the "Name" line. You may enter your business, trade, or "doing business as (DBA)" name on the "Business name" line.

Limited liability company (LLC). Check the "Limited liability company" box only and enter the appropriate code for the tax classification ("D" for disregarded entity, "C" for corporation, "P" for partnership) in the space provided.

For a single-member LLC (including a foreign LLC with a domestic owner) that is disregarded as an entity separate from its owner under Regulations section 301.7701-3, enter the owner's name on the "Name" line. Enter the LLC's name on the "Business name" line.

For an LLC classified as a partnership or a corporation, enter the LLC's name on the "Name" line and any business, trade, or DBA name on the "Business name" line.

Other entities. Enter your business name as shown on required federal tax documents on the "Name" line. This name should match the name shown on the charter or other legal document creating the entity. You may enter any business, trade, or DBA name on the "Business name" line.

Note. You are requested to check the appropriate box for your status (individual/sole proprietor, corporation, etc.).

Exempt Payee

If you are exempt from backup withholding, enter your name as described above and check the appropriate box for your status, then

check the "Exempt payee" box in the line following the business name, sign and date the form.

Generally, individuals (including sole proprietors) are not exempt from backup withholding. Corporations are exempt from backup withholding for certain payments, such as interest and dividends.

Note. If you are exempt from backup withholding, you should still complete this form to avoid possible erroneous backup withholding.

The following payees are exempt from backup withholding:

1. An organization exempt from tax under section 501(a), any IRA, or a custodial account under section 403(b)(7) if the account satisfies the requirements of section 401(f)(2),
2. The United States or any of its agencies or instrumentalities,
3. A state, the District of Columbia, a possession of the United States, or any of their political subdivisions or instrumentalities,
4. A foreign government or any of its political subdivisions, agencies, or instrumentalities, or
5. An international organization or any of its agencies or instrumentalities.

Other payees that may be exempt from backup withholding include:

6. A corporation,
7. A foreign central bank of issue,
8. A dealer in securities or commodities required to register in the United States, the District of Columbia, or a possession of the United States,
9. A futures commission merchant registered with the Commodity Futures Trading Commission,
10. A real estate investment trust,
11. An entity registered at all times during the tax year under the Investment Company Act of 1940,
12. A common trust fund operated by a bank under section 584(a),
13. A financial institution,
14. A middleman known in the investment community as a nominee or custodian, or
15. A trust exempt from tax under section 664 or described in section 4947.

The chart below shows types of payments that may be exempt from backup withholding. The chart applies to the exempt payees listed above, 1 through 15.

IF the payment is for . . .	THEN the payment is exempt for . . .
Interest and dividend payments	All exempt payees except for 9
Broker transactions	Exempt payees 1 through 13. Also, a person registered under the Investment Advisers Act of 1940 who regularly acts as a broker
Barter exchange transactions and patronage dividends	Exempt payees 1 through 5
Payments over \$600 required to be reported and direct sales over \$5,000 ¹	Generally, exempt payees 1 through 7 ²

¹ See Form 1099-MISC, Miscellaneous Income, and its instructions.

² However, the following payments made to a corporation (including gross proceeds paid to an attorney under section 6045(f), even if the attorney is a corporation) and reportable on Form 1099-MISC are not exempt from backup withholding: medical and health care payments, attorneys' fees, and payments for services paid by a federal executive agency.

Part I. Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. If you are a resident alien and you do not have and are not eligible to get an SSN, your TIN is your IRS individual taxpayer identification number (ITIN). Enter it in the social security number box. If you do not have an ITIN, see *How to get a TIN* below.

If you are a sole proprietor and you have an EIN, you may enter either your SSN or EIN. However, the IRS prefers that you use your SSN.

If you are a single-member LLC that is disregarded as an entity separate from its owner (see *Limited liability company (LLC)* on page 2), enter the owner's SSN (or EIN, if the owner has one). Do not enter the disregarded entity's EIN. If the LLC is classified as a corporation or partnership, enter the entity's EIN.

Note. See the chart on page 4 for further clarification of name and TIN combinations.

How to get a TIN. If you do not have a TIN, apply for one immediately. To apply for an SSN, get Form SS-5, Application for a Social Security Card, from your local Social Security Administration office or get this form online at www.ssa.gov. You may also get this form by calling 1-800-772-1213. Use Form W-7, Application for IRS Individual Taxpayer Identification Number, to apply for an ITIN, or Form SS-4, Application for Employer Identification Number, to apply for an EIN. You can apply for an EIN online by accessing the IRS website at www.irs.gov/businesses and clicking on Employer Identification Number (EIN) under Starting a Business. You can get Forms W-7 and SS-4 from the IRS by visiting www.irs.gov or by calling 1-800-TAX-FORM (1-800-829-3676).

If you are asked to complete Form W-9 but do not have a TIN, write "Applied For" in the space for the TIN, sign and date the form, and give it to the requester. For interest and dividend payments, and certain payments made with respect to readily tradable instruments, generally you will have 60 days to get a TIN and give it to the requester before you are subject to backup withholding on payments. The 60-day rule does not apply to other types of payments. You will be subject to backup withholding on all such payments until you provide your TIN to the requester.

Note. Entering "Applied For" means that you have already applied for a TIN or that you intend to apply for one soon.

Caution: A disregarded domestic entity that has a foreign owner must use the appropriate Form W-8.

Part II. Certification

To establish to the withholding agent that you are a U.S. person, or resident alien, sign Form W-9. You may be requested to sign by the withholding agent even if items 1, 4, and 5 below indicate otherwise.

For a joint account, only the person whose TIN is shown in Part I should sign (when required). Exempt payees, see *Exempt Payee* on page 2.

Signature requirements. Complete the certification as indicated in 1 through 5 below.

1. Interest, dividend, and barter exchange accounts opened before 1984 and broker accounts considered active during 1983. You must give your correct TIN, but you do not have to sign the certification.

2. Interest, dividend, broker, and barter exchange accounts opened after 1983 and broker accounts considered inactive during 1983. You must sign the certification or backup withholding will apply. If you are subject to backup withholding and you are merely providing your correct TIN to the requester, you must cross out item 2 in the certification before signing the form.

3. Real estate transactions. You must sign the certification. You may cross out item 2 of the certification.

4. Other payments. You must give your correct TIN, but you do not have to sign the certification unless you have been notified that you have previously given an incorrect TIN. "Other payments" include payments made in the course of the requester's trade or business for rents, royalties, goods (other than bills for merchandise), medical and health care services (including payments to corporations), payments to a nonemployee for services, payments to certain fishing boat crew members and fishermen, and gross proceeds paid to attorneys (including payments to corporations).

5. Mortgage interest paid by you, acquisition or abandonment of secured property, cancellation of debt, qualified tuition program payments (under section 529), IRA, Coverdell ESA, Archer MSA or HSA contributions or distributions, and pension distributions. You must give your correct TIN, but you do not have to sign the certification.

What Name and Number To Give the Requester

For this type of account:	Give name and SSN of:
1. Individual	The individual
2. Two or more individuals (joint account)	The actual owner of the account or, if combined funds, the first individual on the account ¹
3. Custodian account of a minor (Uniform Gift to Minors Act)	The minor ²
4. a. The usual revocable savings trust (grantor is also trustee)	The grantor-trustee ¹
b. So-called trust account that is not a legal or valid trust under state law	The actual owner ¹
5. Sole proprietorship or disregarded entity owned by an individual	The owner ³
For this type of account:	Give name and EIN of:
6. Disregarded entity not owned by an individual	The owner ³
7. A valid trust, estate, or pension trust	Legal entity ⁴
8. Corporate or LLC electing corporate status on Form 8832	The corporation
9. Association, club, religious, charitable, educational, or other tax-exempt organization	The organization
10. Partnership or multi-member LLC	The partnership
11. A broker or registered nominee	The broker or nominee
12. Account with the Department of Agriculture in the name of a public entity (such as a state or local government, school district, or prison) that receives agricultural program payments	The public entity

¹ List first and circle the name of the person whose number you furnish. If only one person on a joint account has an SSN, that person's number must be furnished.

² Circle the minor's name and furnish the minor's SSN.

³ You must show your individual name and you may also enter your business or "DBA" name on the second name line. You may use either your SSN or EIN (if you have one), but the IRS encourages you to use your SSN.

⁴ List first and circle the name of the trust, estate, or pension trust. (Do not furnish the TIN of the personal representative or trustee unless the legal entity itself is not designated in the account title.) Also see *Special rules for partnerships* on page 1.

Note. If no name is circled when more than one name is listed, the number will be considered to be that of the first name listed.

Secure Your Tax Records from Identity Theft

Identity theft occurs when someone uses your personal information such as your name, social security number (SSN), or other identifying information, without your permission, to commit fraud or other crimes. An identity thief may use your SSN to get a job or may file a tax return using your SSN to receive a refund.

To reduce your risk:

- Protect your SSN,
- Ensure your employer is protecting your SSN, and
- Be careful when choosing a tax preparer.

Call the IRS at 1-800-829-1040 if you think your identity has been used inappropriately for tax purposes.

Victims of identity theft who are experiencing economic harm or a system problem, or are seeking help in resolving tax problems that have not been resolved through normal channels, may be eligible for Taxpayer Advocate Service (TAS) assistance. You can reach TAS by calling the TAS toll-free case intake line at 1-877-777-4778 or TTY/TDD 1-800-829-4059.

Protect yourself from suspicious emails or phishing schemes. Phishing is the creation and use of email and websites designed to mimic legitimate business emails and websites. The most common act is sending an email to a user falsely claiming to be an established legitimate enterprise in an attempt to scam the user into surrendering private information that will be used for identity theft.

The IRS does not initiate contacts with taxpayers via emails. Also, the IRS does not request personal detailed information through email or ask taxpayers for the PIN numbers, passwords, or similar secret access information for their credit card, bank, or other financial accounts.

If you receive an unsolicited email claiming to be from the IRS, forward this message to phishing@irs.gov. You may also report misuse of the IRS name, logo, or other IRS personal property to the Treasury Inspector General for Tax Administration at 1-800-366-4484. You can forward suspicious emails to the Federal Trade Commission at: spam@uce.gov or contact them at www.consumer.goc/idtheft or 1-877-IDTHEFT (438-4338).

Visit the IRS website at www.irs.gov to learn more about identity theft and how to reduce your risk.

Privacy Act Notice

Section 6109 of the Internal Revenue Code requires you to provide your correct TIN to persons who must file information returns with the IRS to report interest, dividends, and certain other income paid to you, mortgage interest you paid, the acquisition or abandonment of secured property, cancellation of debt, or contributions you made to an IRA, or Archer MSA or HSA. The IRS uses the numbers for identification purposes and to help verify the accuracy of your tax return. The IRS may also provide this information to the Department of Justice for civil and criminal litigation, and to cities, states, the District of Columbia, and U.S. possessions to carry out their tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

You must provide your TIN whether or not you are required to file a tax return. Payers must generally withhold 28% of taxable interest, dividend, and certain other payments to a payee who does not give a TIN to a payer. Certain penalties may also apply.

[Space Above This Line For Recording Data]

WHEN RECORDED MAIL TO:

[Redacted]

ATTN:

Loan Number: [Redacted]

Servicing Number:

ASSIGNMENT OF SECURITY DEED

FOR VALUED RECEIVED, [Redacted]

[Redacted] ("Assignor"),
has this day transferred, sold and assigned, conveyed and set over, and by these presents does transfer, sell, assign and convey unto:

[Redacted] ("Assignee"),
its successors, transferees and assigns, all its right, title and interest in that certain Security Deed and the real estate therein described
and the debt secured thereby, executed by: [Redacted]

[Redacted] in the amount of
[Redacted] (\$ [Redacted])
DOLLARS on [Redacted], to [Redacted]

The said Assignor specifically transfers, sells, conveys and assigns to the above Assignee, its successors, transferees and assigns,
all the right, power, option and privileges conferred on it under and by virtue of the terms of the said Security Deed, and the Note
secured thereby.

The said Security Deed has been recorded in Deed Book [Redacted], Page [Redacted] of the records in the Office
of the Clerk of the Superior Court of [Redacted] County, Georgia.
SEE LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF AS EXHIBIT
"A".

TOGETHER with the note or notes therein described or referred to, the money due and to become due thereon with interest and all rights accrued or to accrue said Security Deed.

Witness _____**

Witness _____**

[Redacted]

By: _____

Title:

STATE OF GEORGIA, COUNTY OF [Redacted] :

On _____, before me, a Notary Public of the State of GEORGIA, personally appeared _____,

_____ personally known to me, or proved to me on the basis of satisfactory evidence, to be the person whose name is subscribed to the within instrument and acknowledged to me that he/she executed the same in his/her authorized capacity, and that said instrument was signed on behalf of said corporation.

WITNESS my hand and official seal.

Notary Public

Loan Number: [REDACTED]

Date: [REDACTED]

Property Address: [REDACTED]

EXHIBIT "A"
LEGAL DESCRIPTION

A.P.N. # :

NOTICE OF ASSIGNMENT, SALE OR TRANSFER OF SERVICING RIGHTS

You are hereby notified that the servicing of your mortgage loan, that is, the right to collect payments from you, is being assigned, sold or transferred from [REDACTED] to [REDACTED], effective [REDACTED].

The assignment, sale or transfer of the servicing of the mortgage loan does not affect any term or condition of the mortgage instruments, other than terms directly related to the servicing of your loan.

Except in limited circumstances, the law requires that your present servicer send you this notice at least 15 days before the effective date of transfer, or at closing. Your new servicer must also send you this notice no later than 15 days after this effective date or at closing. In this case, all necessary information is combined in this one notice.

Your present servicer is [REDACTED]. If you have any questions relating to the transfer of servicing from your present servicer call [REDACTED] between 8:30 a.m. and 5:00 p.m. on the following days: MONDAY - FRIDAY. This is a toll-free or collect call number.

Your new servicer will be [REDACTED].

The business address for your new servicer is: 1417 [REDACTED] [REDACTED].

The toll-free or collect call telephone number of your new servicer is [REDACTED]. If you have any questions relating to the transfer of servicing to your new servicer call at [REDACTED] between 8:00 a.m. and 7:00 p.m. on the following days: MONDAY - FRIDAY.

The date that your present servicer will stop accepting payments from you is [REDACTED]. The date that your new servicer will start accepting payments from you is [REDACTED]. Send all payments due on or after that date to your new servicer.

You should also be aware of the following information, which is set out in more detail in Section 6 of the Real Estate Settlement Procedures Act (RESPA) (12 U.S.C. 2605):

During the 60-day period following the effective date of the transfer of the loan servicing, a loan payment received by your old servicer before its due date may not be treated by the new loan servicer as late, and a late fee may not be imposed on you.

Section 6 of RESPA (12 U.S.C. 2605) gives you certain consumer rights. If you send a "qualified written request" to your loan servicer concerning the servicing of your loan, your servicer must provide you with a written acknowledgment within 20 Business Days of receipt of your request. A "qualified written request" is a written correspondence, other than notice on a payment coupon or other payment medium supplied by the servicer, which includes your name and account number, and your reasons for the request. If you want to send a "qualified written request" regarding the servicing of your loan, it must be sent to this address:

Not later than 60 Business Days after receiving your request, your servicer must make any appropriate corrections to your account, and must provide you with a written clarification regarding any dispute. During this 60-Business Day period, your servicer may not provide information to a consumer reporting agency concerning any overdue payment related to such period or qualified written request. However, this does not prevent the servicer from initiating foreclosure if proper grounds exist under the mortgage documents.

A Business Day is a day on which the offices of the business entity are open to the public for carrying on substantially all of its business functions.

Section 6 of RESPA also provides for damages and costs for individuals or classes of individuals in circumstances where servicers are shown to have violated the requirements of that Section. You should seek legal advice if you believe your rights have been violated.

BORROWER ACKNOWLEDGMENT

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

Borrower [REDACTED] Date _____ Borrower _____ Date _____

Borrower _____ Date _____ Borrower _____ Date _____

Borrower _____ Date _____ Borrower _____ Date _____

REQUEST FOR CHANGE TO INSURANCE POLICY

Date: [REDACTED]

Loan Number: [REDACTED]

Phone Number: [REDACTED]

Policy Number:

PLEASE MAKE THE CHANGES REQUESTED BELOW:

Correct Mortgage Clause to read:

[REDACTED]

Change Property Address to:

Change Insured's Name(s) to:

Please increase the amount of coverage to \$

Other:

Please send the endorsement(s) directly to

[REDACTED]

Sincerely,

[REDACTED]

INSURED: [REDACTED]

PROPERTY: [REDACTED] GEORGIA [REDACTED]

[REDACTED]

[REDACTED]

Loan Number: [REDACTED]

[REDACTED] GEORGIA [REDACTED]

RE: Transfer / Sale of Loan

Dear Borrower:

We thank you for the recent opportunity of assisting you in securing your real estate loan and look forward to serving your needs again in the future.

As a regular practice, most loans are sold in the secondary marketplace. This, however is no reflection on you nor your property and has no effect on your mortgage payments. Usually when a loan is sold, the servicing of your loan is also transferred. Because your loan has been sold along with its servicing, all future payments beginning with your [REDACTED] payment are to be sent to:

[REDACTED]

Your monthly payment amount has not changed and consists of:

PRINCIPAL AND INTEREST
MMI/PMI MONTHLY PREMIUM
RESERVE FOR PROPERTY TAXES
HAZARD INSURANCE RESERVE
FLOOD INSURANCE RESERVE

\$ [REDACTED]

TOTAL MONTHLY PAYMENTS

\$ [REDACTED]

[REDACTED] will forward payment information and/or coupons to you soon. In the event these coupons are delayed, please send your payment with the temporary payment coupon below directly to [REDACTED]

If a payment is in transit to us, we will forward your payment on to [REDACTED] immediately.

Should you have further questions, please call [REDACTED] Loan Servicing Dept. at [REDACTED] or the undersigned for assistance. We thank you for your cooperation.

Yours Truly,

[REDACTED]

TEMPORARY PAYMENT COUPON

Loan Number [REDACTED] Due Date [REDACTED] Payment Amount \$ [REDACTED]

Name [REDACTED]

Address [REDACTED]

Remit to: [REDACTED]

TEMPORARY PAYMENT COUPON

Loan Number [REDACTED] Due Date [REDACTED] Payment Amount \$ [REDACTED]

Name [REDACTED]

Address [REDACTED]

Remit to: [REDACTED]

**ADDENDUM TO CLOSING INSTRUCTIONS
FHA-INSURED LOAN**

To:

Escrow No.:

Borrowers: [REDACTED]

Loan No.: [REDACTED]

Property Address: [REDACTED]

The borrowers in this FHA-insured transaction must, from their own funds, make the required earnest money deposit, pay closing costs and make the required downpayment required by FHA, unless otherwise explained below. In order to assist in assuring that the borrowers in this transaction have met their financial obligations, you are to have executed the certifications contained on the form enclosed herewith by both the borrower and seller. You also are to execute and date the certification as indicated. Your executed certification notes receipt of the other certifications. You should make these certifications an addendum to the HUD-1 Settlement Statement and provide copies to all parties receiving copies of such statement. If you have actual knowledge that the source of such funds is other than from the borrower (except as described below) you are not to disburse any loan proceeds and must immediately notify [REDACTED]

Closer/Processor:

Phone No.: [REDACTED]

You may only proceed with the closing upon receipt of written instructions from:

[REDACTED]

Source of funds other than from borrower:

The HUD-1 must be completed to show the amount and source of any funds being contributed on behalf of the borrower or deposited with the Lender.

Receipt Acknowledged _____ Date _____
Settlement Agent

ADDRESS CERTIFICATION

MORTGAGOR: [REDACTED]

I hereby certify that the above referenced mortgaged property is located at the address indicated below, and that the correct mailing address of the mortgagor is also indicated below:

The complete PROPERTY street address is as follows:

[REDACTED]
(Street)

[REDACTED]
(City)

GA [REDACTED]
(State) (Zip Code)

The complete MAILING address is as follows:

[REDACTED]
(Street)

[REDACTED]
(City)

[REDACTED] [REDACTED]
(State) (Zip Code)

Certified By
Closing Agent: _____

If the MAILING ADDRESS is the same as the PROPERTY ADDRESS, please indicate "SAME ADDRESS" in the space allocated for the mailing address.

Loan Number: [REDACTED]

APPLIANCE STATEMENT

CASE NUMBER [REDACTED]

PROPERTY ADDRESS [REDACTED]

THIS IS TO CERTIFY THAT WE HAVE PHYSICALLY INSPECTED ALL APPLIANCES, THE PLUMBING SYSTEM, HEATING SYSTEM, ELECTRICAL SYSTEM, ROOF, AND IF INSTALLED, THE CENTRAL AIR CONDITIONING SYSTEM AND THAT THEY ARE IN PROPER WORKING ORDER AT TIME OF CLOSING.

BUYER [REDACTED]

SELLER

BUYER

SELLER

BUYER

SELLER

BUYER

SELLER

BUYER

SELLER

BUYER

SELLER

Loan Number: [REDACTED]

APPRAISAL DISCLOSURE

Lender: [REDACTED] Date: [REDACTED]

Borrower Name(s): [REDACTED]

Property Address: [REDACTED] GEORGIA [REDACTED]

You have the right to a copy of the appraisal report used in connection with your application for credit. If you wish a copy, please write to us at the mailing address we have provided. We must hear from you no later than 90 days after we notify you about the action taken on your credit application or you withdraw your application.

Contact: [REDACTED]

Lender/Broker: [REDACTED]

Address: [REDACTED]

Telephone: [REDACTED]

In your letter, give us the following information:

LOAN OR APPLICATION NUMBER, IF KNOWN, DATE OF APPLICATION, NAME(S) OF LOAN APPLICANT(S), PROPERTY ADDRESS, AND YOUR CURRENT MAILING ADDRESS.

Borrower [REDACTED] Date

Borrower Date

Borrower Date

Borrower Date

Borrower Date

Borrower Date

NOTICE TO HOMEOWNER
Assumption of HUD/FHA Insured Mortgages
Release of Personal Liability

FHA Case Number: [REDACTED]

Loan Number: [REDACTED]

You are legally obligated to make the monthly payments required by your mortgage (deed of trust) and promissory note.

The Department of Housing and Urban Development (HUD) has acted to keep investors and non-creditworthy purchasers from acquiring one-to-four family residential properties covered by certain FHA-insured mortgages. There are minor exceptions to the restriction on investors: loans to public agencies and some non-profit organizations, Indian tribes or servicepersons; and loans under special mortgage insurance programs for property sold by HUD, rehabilitation loans or refinancing of insured mortgages. Your lender can advise you if you are included in one of these exceptions.

HUD will therefore direct the lender to accelerate this FHA-insured mortgage loan if all or part of the property is sold or transferred to a purchaser or recipient (1) who will not occupy the property as his or her principal residence, or (2) who does occupy the property but whose credit has not been approved in accordance with HUD requirements. This policy will apply except for certain sales or transfers where acceleration is prohibited by law.

When a loan is accelerated, the entire balance is declared "immediately due and payable." Since HUD will not approve the sale of the property covered by this mortgage to an investor or to a person whose credit has not been approved, you, the original homeowner, would remain liable for the mortgage debt even though the title to the property might have been transferred to the new buyer.

Even if you sell your home by letting an approved purchaser (that is, a creditworthy owner-occupant) assume your mortgage, you are still liable for the mortgage debt unless you obtain a release from liability from your mortgage lender. FHA-approved lenders have been instructed by HUD to prepare such a release when an original homeowner sells his or her property to a creditworthy purchaser who executes an agreement to assume and pay the mortgage debt and thereby agrees to become the substitute mortgagor. The release is contained in Form HUD-92210-1, ("Approval of Purchaser and Release of Seller"). You should ask for it if the mortgage lender does not provide it to you automatically when you sell your home to a creditworthy owner-occupant purchaser who executes an agreement to assume personal liability for the debt. When this form is executed, you are no longer liable for the mortgage debt.

You must sign and date this Notice as indicated, return one copy to your lender as proof of notification and keep one copy for your records.

Date
[REDACTED]

Date

Date

Date

Date

Date

Instruction to Lender: A Copy of this Notice must be given to the mortgagor(s) on or before the date of settlement. You should retain a signed copy in the origination file.

Loan Number: [REDACTED]

BROKER/AGENT CERTIFICATION IN AN FHA-INSURED LOAN TRANSACTION

I certify that the terms of the sales contract dated _____, are true to my best knowledge and belief and that there are no other agreements entered into between me and the (buyer) and (seller) and (seller's agent/broker), except those attached to the sale contract.

Buyer [REDACTED]

Buyer

Buyer

Buyer

Buyer

Buyer

Buyer

Buyer

Seller

Seller

Listing Agent

Selling Agent

CERTIFICATE OF LOANS TO ONE BORROWER

Loan Number: [REDACTED]

Borrower(s): [REDACTED]

Property Address: [REDACTED]

The undersigned Borrower hereby certifies and represents to [REDACTED] ("Lender") that the total of all loans made by said Lender to the undersigned Borrower, including the loan hereby applied for, and to all other persons and entities which are required to be included in computing said total is as follows:

- (1) This loan \$ [REDACTED]
- (2) Other loans applied for or made (if none, state "no exceptions"; if any, complete the information for each loan and/or loan application):

NAME OF BORROWER	LOAN NUMBER	LOAN AMOUNT
_____	_____	\$ _____
_____	_____	\$ _____
_____	_____	\$ _____
_____	_____	\$ _____

I/We understand that the persons and entities which are required to be included are as follows:

- (1) Any person or entity that is, or that upon making of a loan will become, obligor on a loan on the security of real estate;
- (2) Nominees of such obligor;
- (3) All persons, trusts, partnerships, syndicates and corporations of which such obligor is a nominee or a beneficiary, partner, member, or record or beneficial stockholder owning ten percent or more of the capital stock, or a nominee of any of these persons;
- (4) If such obligor is a trust, partnership, syndicate or corporation, all trusts, partnerships, syndicates and corporations of which any beneficiary, partner, member of record or beneficial stockholder owning ten percent or more of the capital stock, is also a beneficiary, partner, member of record or beneficial stockholder owning ten percent or more of the capital stock of such obligor and;
- (5) Members of the immediate family of any borrower.

Each of the undersigned, including, where the borrower is a corporation or partnership, each of the persons executing this certificate on behalf of such corporation or partnership, hereby certifies under penalty of perjury that the foregoing is true and correct.

Executed at

[REDACTED]

COMPLIANCE AGREEMENT

STATE OF GEORGIA)
) SS.
COUNTY OF)

Loan Number: [REDACTED]

Seller(s): N/A

Lender: [REDACTED]

Borrower(s): [REDACTED]

Property: [REDACTED]

The undersigned borrower(s) for and in consideration of the above referenced Lender this date funding the closing of this loan agrees, if requested by Lender or Closing Agent for Lender, to fully cooperate and adjust for clerical errors, any or all loan closing documentation if deemed necessary or desirable in the reasonable discretion of Lender to enable Lender to sell, convey, seek guaranty or market said loan to any entity, including but not limited to, an investor, Fannie Mae, Freddie Mac, Federal Housing Authority, the Department of Veterans Affairs or any municipal bonding authority.

The undersigned borrower(s) agree(s) to comply with all above noted requests by Lender or Closing Agent for Lender within 30 days from the date of mailing said requests. Borrower(s) agree(s) to assume all costs including, by way of illustration and not limitation, actual expenses, legal fees and marketing losses, for failing to comply with correction requests in such 30 day time period.

The undersigned borrower(s) do hereby so agree and covenant in order to assure that the loan documentation executed this date will conform and be acceptable in the market place in the instance of transfer, sale or conveyance by Lender or its interest in and to said loan documentation.

Dated effective _____ .

[REDACTED]

Sworn to and subscribed before me this _____ day of _____ .

Notary Public

(Seal)

My Commission Expires:

CREDIT REPORT FEES LETTER

Loan Number: [REDACTED]

Lender: [REDACTED]

Address: [REDACTED] [REDACTED] [REDACTED]

Borrower's Name(s): [REDACTED]

Property Address: [REDACTED]

RE: FHA Case No./VA LHG No.: [REDACTED]

In connection with our application for a loan using the above referenced property as security, the undersigned hereby acknowledge and approve of Credit Report Fees in the amount of \$ [REDACTED] of which \$ [REDACTED] has already been paid.

Borrower [REDACTED] Date

Borrower Date

Borrower Date

Borrower Date

Borrower Date

Borrower Date

Lender: [REDACTED]

CUSTOMER IDENTIFICATION VERIFICATION

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

INSTRUCTIONS TO INDIVIDUAL COMPLETING THIS VERIFICATION

The named individual must present at least two (2) forms of identifying documents for review; at least one (1) of the identifying documents must be a government-issued document bearing a photograph of the named individual. Other identifying documents not specifically listed below must, at a minimum, bear the individual's name. Examples of other acceptable identifying documents include: Current government-issued visa; Medicare card; student identification card; voter registration card; recent property tax or utility bill; most recent W-2 or signed federal or state tax returns; bank statements; and proof of car/house/renter's insurance coverage. Please contact the above-named Lender if you have any questions regarding the acceptability of any identifying document.

Borrower's Name: [REDACTED] Date of Birth: _____
 Residential or Business Address: * [REDACTED] GEORGIA [REDACTED]
 Taxpayer Identification Number (SSN):** [REDACTED]

Identifying Documents	Place of Issuance	ID Number	Date of Birth	Issue/Expiration Date(s)	Photo?
<input type="checkbox"/> State/Foreign Driver's License					<input type="checkbox"/> Yes <input type="checkbox"/> No
<input type="checkbox"/> State/Foreign ID Card					<input type="checkbox"/> Yes <input type="checkbox"/> No
<input type="checkbox"/> U.S./Foreign Passport					<input type="checkbox"/> Yes <input type="checkbox"/> No
<input type="checkbox"/> Military ID					<input type="checkbox"/> Yes <input type="checkbox"/> No
<input type="checkbox"/> Resident Alien Card					<input type="checkbox"/> Yes <input type="checkbox"/> No
<input type="checkbox"/> Social Security Card					
<input type="checkbox"/> Birth Certificate					
<input type="checkbox"/> Other:					<input type="checkbox"/> Yes <input type="checkbox"/> No
<input type="checkbox"/> Other:					<input type="checkbox"/> Yes <input type="checkbox"/> No

ADDITIONAL COMMENTS

(e.g., please note any discrepancies in the borrower's identifying documents): _____

CERTIFICATION

I, the undersigned, hereby certify that: (i) I have personally examined the identifying documents indicated above presented to me by the named individual, (ii) I have accurately recorded the information appearing in the identifying documents I examined, and (iii) except as may be indicated above, each of the indicated identifying documents appears to be genuine, the information contained in the identifying documents is consistent in all respects with the information provided by the named individual, and, where applicable, the photograph appears to be that of the named individual.

 Signature Date

 Name and Title

*For an individual without a residential or business address, provide an APO or FPO box number, or the residential or business address of next of kin or another contact person.
 **For non-U.S. persons without a tax identification number, provide a passport number and country of issuance; an alien identification card number, or the number and country of issuance of any other government-issued document evidencing nationality or residence and bearing a photograph or similar safeguard.

Loan Number: [REDACTED]

FEDERAL EQUAL CREDIT OPPORTUNITY ACT NOTICE

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act.

The Federal Agency that administers compliance with this law concerning this creditor is:

Federal Trade Commission
CRC-240
Washington, DC 20580

I/We acknowledge that I/we have received a copy of this notice.

[REDACTED] _____ Date

_____ Date

_____ Date

_____ Date

_____ Date

_____ Date

FHA AMENDATORY CLAUSE/VA ESCAPE CLAUSE

Loan Number: [REDACTED]

Borrower: [REDACTED]

Property Address: [REDACTED]

The undersigned certifies that the FHA Conditional Commitment/DE Statement of Appraised Value or VA Certificate of Reasonable Value was not received by me prior to my signing the sales contract to purchase the property. The sales contract is hereby amended to contain the following provisions.

"It is expressly agreed that notwithstanding any other provisions of this contract, the purchaser shall not be obligated to complete the purchase of the property described herein or to incur any penalty by forfeiture of earnest money deposits or otherwise unless the purchaser has been given in accordance with HUD/FHA or VA requirements a written statement by the Federal Housing Commissioner, Department of Veterans Affairs, or a Direct Endorsement lender setting forth the appraised value of the property of not less than \$ [REDACTED]. The purchaser shall have the privilege and option of proceeding with consummation of the contract without regard to the amount of the appraised valuation. The appraised valuation is arrived at to determine the maximum mortgage the Department of Housing and Urban Development will insure. HUD does not warrant the value nor the condition of the property. The purchaser should satisfy himself/herself that the price and condition of the property are acceptable."

Borrower [REDACTED] Date

Borrower Date

Borrower Date

Borrower Date

Borrower Date

Borrower Date

Seller Date

Seller Date

Seller Date

Seller Date

Seller Date

Seller Date

Listing Agent Date

Selling Agent Date

WARNING: Section 1010 of title 18, U.S.C. provides: "Whoever for purpose of... influencing such Administration... makes, passes, utters, or publishes any statement, knowing the same to be false... shall be fined not more than \$5,000.00 or imprisoned not more than two years or both."

Loan Number: [REDACTED]

FLOOD NOTICE TO BORROWER OF SPECIAL FLOOD HAZARD AND FEDERAL DISASTER ASSISTANCE

Borrowers Name(s):
[REDACTED]

Date: [REDACTED]

Flood Certification #:

Property Address:
[REDACTED] GEORGIA [REDACTED]

Mailing Address:
[REDACTED] GEORGIA [REDACTED]

NOTICE TO BORROWER OF SPECIAL FLOOD HAZARD

- You are hereby notified that the subject property described above is NOT located in an area designated by the Director of Federal Emergency Management Agency as a special flood hazard area. In the event a redetermination of the subject property's location relative to special flood hazard area changes, flood insurance may be required. At such time you will be given written notification.
- You are hereby notified that the subject property is located in an area designated by the Director of Federal Emergency Management Agency as a special flood hazard area. This area has a 1% chance of being flooded within any given year. The risk of exceeding the 1% chance increases with time periods longer than one year. For example, during the life of a 30-year mortgage, a structure located in a special flood hazard area has a 25% chance of being flooded.

NOTICE TO BORROWER ABOUT FEDERAL FLOOD DISASTER ASSISTANCE

- Notice in Participating Communities**
The subject property securing your loan is located in a community which is now participating in the National Flood Insurance Program. In the event your property is damaged by flooding in a Federally declared disaster, Federal disaster relief may be available. However, such relief will be unavailable if your community is not participating in the National Flood Insurance Program at the time such assistance would be approved (assuming your community has been identified as flood-prone for at least one year). This assistance, usually in the form of a loan with a favorable interest rate, may be available for damages incurred in excess of your flood insurance.
- Notice in Non-Participating Communities**
The subject property securing your loan is located in a community which is not participating in the National Flood Insurance Program. This means that you are not eligible for Federal flood insurance. In the event your property is damaged by flooding in Federally declared disaster, Federal disaster relief will be unavailable (assuming your community has been identified as flood-prone for at least one year). Federal flood disaster relief will be available only if your community is participating in the National Flood Insurance Program at the time such assistance would be approved.

CERTIFICATION BY LENDER

Date

ACKNOWLEDGEMENT BY BORROWER

Borrower [REDACTED] Date

Borrower Date

Borrower Date

Borrower Date

Borrower Date

Borrower Date

For Your Protection: Get a Home Inspection

Why a Buyer Needs a Home Inspection

A home inspection gives the buyer more detailed information about the overall condition of the home prior to purchase. In a home inspection, a qualified inspector takes an in-depth, unbiased look at your potential new home to:

- Evaluate the physical condition: structure, construction, and mechanical systems;
- Identify items that need to be repaired or replaced; and
- Estimate the remaining useful life of the major systems, equipment, structure, and finishes.

Appraisals are Different from Home Inspections

An appraisal is different from a home inspection. Appraisals are for lenders; home inspections are for buyers. An appraisal is required to:

- Estimate the market value of a house;
- Make sure that the house meets FHA minimum property standards/requirements; and
- Make sure that the property is marketable.

FHA Does Not Guarantee the Value or Condition of your Potential New Home

If you find problems with your new home after closing, FHA cannot give or lend you money for repairs, and FHA cannot buy the home back from you. That is why it is so important for you, the buyer, to get an independent home inspection. Ask a qualified home inspector to inspect your potential new home and give you the information you need to make a wise decision.

Radon Gas Testing

The United States Environmental Protection Agency and the Surgeon General of the United States have recommended that all houses should be tested for radon. For more information on radon testing, call the toll-free National Radon Information Line at 1-800-SOS-Radon or 1-800-767-7236. As with a home inspection, if you decide to test for radon, you may do so before signing your contract, or you may do so after signing the contract as long as your contract states the sale of the home depends on your satisfaction with the results of the radon test.

Be an Informed Buyer

It is your responsibility to be an informed buyer. Be sure that what you buy is satisfactory in every respect. You have the right to carefully examine your potential new home with a qualified home inspector. You may arrange to do so before signing your contract, or may do so after signing the contract as long as your contract states that the sale of the home depends on the inspection.

APPLICATION DISCLOSURE

Date: [REDACTED]

Lender/Broker: [REDACTED]

Applicant Name(s): [REDACTED]

Property Address: [REDACTED]

Pursuant to O.C.G.A. §7-1-1014(1), prior to accepting an application fee, property appraisal fee, credit report fee, or any other third-party fee from an applicant for a residential mortgage loan, the above-named mortgage lender or mortgage broker is required to make the following disclosures in writing to the applicant ("you"):

Set forth below are some of the fees you will be charged in connection with your application for a mortgage loan. You may be obligated to pay other costs in connection with your loan that are not disclosed here. Such other costs are shown on the Good Faith Estimate of settlement charges and are generally refundable prior to settlement only if the services to which the costs relate have not been ordered. The above-named mortgage lender or mortgage broker cannot guarantee approval of the loan application or acceptance into a particular loan program.

Fee	Description	Amount	Terms and Conditions of Refundability
Application Fee	Covers the cost of (1) determining whether you qualify for the loan, and/or (2) processing the loan.	\$	<input type="checkbox"/> Nonrefundable <input type="checkbox"/> Refundable if: Amount refundable: \$
Appraisal Fee	Paid to an appraiser retained to determine the value of the property securing repayment of the loan.	\$ [REDACTED] *	<input type="checkbox"/> Nonrefundable <input type="checkbox"/> If the appraisal has not been ordered, the full amount will be refunded <input type="checkbox"/> Refundable if: Amount refundable: \$
Credit Report Fee	Paid to a credit reporting agency for a report that discloses, among other things, your past credit payment history.	\$ *	<input type="checkbox"/> Nonrefundable <input type="checkbox"/> If the credit report has not been ordered, the full amount will be refunded <input type="checkbox"/> Refundable if: Amount refundable: \$
Other Third-Party Fee:		\$ *	<input type="checkbox"/> Nonrefundable <input type="checkbox"/> If the service has not been ordered, the full amount will be refunded <input type="checkbox"/> Refundable if: Amount refundable: \$
Other Third-Party Fee:		\$ *	<input type="checkbox"/> Nonrefundable <input type="checkbox"/> If the service has not been ordered, the full amount will be refunded <input type="checkbox"/> Refundable if: Amount refundable: \$
Other Third-Party Fee:		\$ *	<input type="checkbox"/> Nonrefundable <input type="checkbox"/> If the service has not been ordered, the full amount will be refunded <input type="checkbox"/> Refundable if: Amount refundable: \$
Other Third-Party Fee:		\$ *	<input type="checkbox"/> Nonrefundable <input type="checkbox"/> If the service has not been ordered, the full amount will be refunded <input type="checkbox"/> Refundable if: Amount refundable: \$

*The amount indicated is an estimate. If the actual cost exceeds the estimate, you agree to pay any shortfall at or prior to closing. Amounts collected in excess of the actual cost will be refunded to you at or prior to closing.

Please acknowledge that you have received and read this disclosure by signing below, and return the signed disclosure to the mortgage lender or mortgage broker at the address indicated above. Please retain a copy of this disclosure for your records. This disclosure is neither a contract nor a commitment to lend.

Applicant _____ Date

Applicant _____ Date

Applicant _____ Date

Applicant _____ Date

Applicant _____ Date

Applicant _____ Date

Loan Number: [REDACTED]

NOTICE PURSUANT TO O.C.G.A. SECTION 7-1-1014(3)

Lender: [REDACTED]

Borrower(s): [REDACTED]

Property Address: [REDACTED]

O.C.G.A. SECTION 7-1-1014(3) REQUIRES THAT WE INFORM YOU THAT IF YOU FAIL TO MEET ANY CONDITION OR TERM OF THE DOCUMENTS THAT YOU SIGN IN CONNECTION WITH OBTAINING A MORTGAGE LOAN YOU MAY LOSE THE PROPERTY THAT SERVES AS COLLATERAL FOR THE MORTGAGE LOAN THROUGH FORECLOSURE.

THIS NOTICE DOES NOT CONSTITUTE A CONTRACT OR A COMMITMENT TO LEND.

I/We each acknowledge receipt of a copy of this Notice.

Applicant [REDACTED] Date

Applicant Date

Applicant Date

Applicant Date

Applicant Date

Applicant Date

PROPERTY OWNER'S AFFIDAVIT

STATE OF GEORGIA

COUNTY OF [REDACTED]

[REDACTED]
Personally appeared before me, the undersigned attesting Officer, duly authorized by Law to administer Oaths,
[REDACTED]

who being first duly sworn, deposes and upon oath states:

That Affiant is the owner in fee simple of the following described Real Estate, known as:

Number [REDACTED]

City of [REDACTED] County of [REDACTED] Georgia, as more particularly described in the security deed of even date herewith (the "Security Deed"), from Affiant to:
[REDACTED]

Deponent further states that the above described property is the same that was inspected by:

or agents; that the improvements on said property are within the limits of said described property, and that there has been no violation of any restrictions that may have been imposed on said land, nor has any interest in same been sold or conveyed, or any change been made in the improvements thereon since said lands were inspected as aforesaid.

Deponent further says that the undersigned is in indisputable possession of the said described lands and knows of no one claiming under any unrecorded deed, or instrument of any nature; or claiming any interest in said lands whatsoever, except as may be set forth below.

Deponent further says that there are no Suits, Judgments, Bankruptcies, Reorganizations, Other Debtor Relief Procedures, Executions, or Liens of any kind pending against the undersigned (or, if more than one, any of the undersigned) in any Court whatsoever that could in any way affect the title to said lands, or constitute a lien thereon, and that the undersigned is not surety on the Bond of any Country or County Official or any other Bond that through the default of the principal therein a lien would be created superior to the Security Deed mentioned above, nor are there any Loan Deeds, Trust Deeds, Mortgages or Liens of any nature whatsoever unsatisfied against said lands, except as set forth below.

Deponent further says that there are no unpaid bills of any nature, either for labor or material for any recent improvements that may have been placed on said lands during the one hundred days immediately preceding the date of this Affidavit either in the construction or repair of any of the improvements thereon, or the land itself, except as set out below, and that there are no fixtures installed in said building that have not been paid for in full, and that any personal property included in the sale of the above described property has been paid for in full.

Deponent further states that, he or she, is sui juris, and has never been adjudicated insane in any Court; and that he, or she, is over twenty-one years of age; and that he, or she, is not under any Order of Court ordered to pay Alimony, or support, to any spouse or former spouse, or for support of minor children; and that he, or she, is not living in a state of separation from, and is not in the process of obtaining a divorce from, his or her spouse, unless indicated by the undersigned below:

Deponent further says that no financial arrangements or agreements have been made with any mortgage loan broker or other person or company that assisted in obtaining this loan, except with

for the payment of any monies not shown on the closing documents made or given in connection with the Security Deed mentioned above.

Deponent further says that said property is free and clear of all liens of every character, except the following which are the only liens against said lands, to wit:

The undersigned makes this affidavit with knowledge that it will be relied upon by lender in making loans secured by the above-described Real Estate. In this affidavit, all references to the Affiant or the Deponent or the undersigned are in the singular. If more than one person executes this Affidavit, then all references to the Affiant or the Deponent, or the undersigned shall be construed to each of the undersigned and all of them.

Sworn to and subscribed to before me

this day of

(Notary Public)

RIGHT TO SELECT AN ATTORNEY DISCLOSURE

Date: [REDACTED]

Lender: [REDACTED]

Borrower(s): [REDACTED]

Property Address: [REDACTED]

I (We), the above-named Borrower(s), have been informed by the Lender that I (we) have the right to select the attorney to perform the closing of my (our) loan transaction provided that my choice of attorney is either (i) chosen from a Lender-approved list of at least three (3) closing attorneys, or (ii) otherwise acceptable to the Lender. Having been informed of this right, I (we) choose as follows:

I (We) have no preference regarding the attorney that performs the closing of my (our) loan transaction and request that the Lender select an acceptable closing attorney.

I (We) select

as the attorney to perform the closing of my (our) loan transaction. I understand that if the attorney I select is not included on a Lender-approved list of attorneys, then my choice of attorney must be otherwise acceptable to the Lender.

Borrower's Signature
[REDACTED]

Borrower's Signature

Borrower's Signature

Borrower's Signature

Borrower's Signature

Borrower's Signature

HARDSHIP

Loan Number: [REDACTED]

Re: Borrower(s): [REDACTED]

Property Address: [REDACTED]

I/WE, THE UNDERSIGNED BORROWER(S) UNDERSTAND AND ACKNOWLEDGE THAT MY/OUR FIRST MORTGAGE PAYMENT FOR THIS LOAN ON THE ABOVE REFERENCED PROPERTY IS DUE WITHIN THIRTY (30) DAYS OF LOAN CLOSING. THIS WILL NOT CREATE ANY FINANCIAL HARDSHIP TO ME/US.

Borrower
[REDACTED]

Borrower

Borrower

Borrower

Borrower

Borrower

U.S. Department of Housing and Urban Development
Federal Housing Administration

IMPORTANCE OF HOME INSPECTIONS

FHA DOES NOT WARRANT THE VALUE OR THE CONDITION OF A HOME!

While FHA requires the lender to have an appraiser determine the value of the property, it is an estimate only and is used to determine the amount of mortgage FHA will insure and if the condition of the property makes it eligible for FHA mortgage insurance. It is not, however, a guarantee that the property is free of defects.

As the purchaser, **YOU** should carefully examine the property or have it inspected by a qualified home inspection company to make sure that the condition is acceptable to you. You should do this before you sign the sales contract or make the contract contingent on the inspection. If repairs are needed, you may negotiate with the owner about having the faults corrected.

There is no requirement that you hire an inspector. If you choose to, the cost of the inspection up to \$200 may be included in your mortgage loan. Names of home inspection companies can be found in the yellow pages of your telephone directory under the heading "Home Inspection Services".

I/We have carefully read this notice and fully understand that FHA will not perform a home inspection nor guarantee the price or condition of the property we are purchasing.

- I/We choose to have a home inspection performed.
- I/We do not choose to have a home inspection performed.

Borrower [REDACTED] Date

Borrower Date

Borrower Date

Borrower Date

Borrower Date

Borrower Date

Important Notice to Homebuyers

**U. S. Department of Housing and
Urban Development**
Office of Housing - Federal Housing
Commissioner

OMB Approval No. 2502-0059
(Expires 11/30/2010)

You must read this entire document at the time you apply for the loan.

Return one copy to lender as proof of notification and keep one copy for your records.

Condition of Property

The property you are buying is not HUD/FHA approved and HUD/FHA does not warrant the condition or the value of the property. An appraisal will be performed to estimate the value of the property, but this appraisal does not guarantee that the house is free of defects. You should inspect the property yourself very carefully or hire a professional inspection service to inspect the property for you.

Interest Rate and Discount Points

HUD does not regulate the interest rate or the discount points that may be paid by you or the seller or other third party. You should shop around to be sure you are satisfied with the loan terms offered and with the service reputation of the lender you have chosen.

The interest rate, any discount points and the length of time the lender will honor the loan terms are all negotiated between you and the lender.

The seller can pay the discount points, or a portion thereof, if you and the seller agree to such an arrangement.

Lenders may agree to guarantee or "lock-in" the loan terms for a definite period of time (i.e., 15, 30, 60 days,

etc.) or may permit your loan to be determined by future market conditions, also known as "floating". Lenders may require a fee to lock in the interest rate or the terms of the loan, but must provide a written agreement covering a minimum of 15 days before the anticipated closing. Your agreement with the lender will determine the degree, if any, that the interest rate and discount points may rise before closing.

If the lender determines you are eligible for the mortgage, your agreement with the seller may require you to complete the transaction or lose your deposit on the property.

Don't Commit Loan Fraud

It is important for you to understand that you are required to provide complete and accurate information when applying for a mortgage loan.

Do not falsify information about your income or assets.

Disclose all loans and debts (including money that may have been borrowed to make the downpayment).

Do not provide false letters-of-credit, cash-on-hand statements, gift letters or sweat equity letters.

Do not accept funds to be used for your downpayment from any other party (seller, real estate salesperson, builder, etc.).

Do not falsely certify that a property will be used for your primary residence when you are actually going to use it as a rental property.

Do not act as a "strawbuyer" (somebody who purchases a property for another person and then transfers title of the property to that person), nor should you give that person personal or credit information for them to use in any such scheme.

Do not apply for a loan by assuming the identity of another person.

Do not sign an incomplete or blank document; that is, one missing the name and address of the recipient and/or other important identifying information.

Penalties for Loan Fraud: Federal laws provide severe penalties for fraud, misrepresentation, or conspiracy to influence wrongly the issuance of mortgage insurance by HUD. You can be subject to a possible prison term and fine of up to \$10,000 for providing false information. Additionally, you could be prohibited from obtaining a HUD-insured loan for an indefinite period.

Report Loan Fraud: If you are aware of any fraud in HUD programs or if an individual tries to persuade you to make false statements on a loan application, you should report the matter by calling your nearest HUD office or the HUD Regional Inspector General, or call the HUD Hotline on 1 (800) 347-3735.

Warning: It is a crime to knowingly make false statements to the United States Government on this or any similar form. Penalties upon conviction can include a fine and imprisonment. For details see: Title 18 U.S. Code Section 1001 and Section 1010.

Discrimination

If you believe you have been subject to discrimination because of race, color, religion, sex, handicap, familial status, or national origin, you should call HUD's Fair Housing & Equal Opportunity Complaint Hotline: 1 (800) 669-9777.

About Prepayment

This notice is to advise you of the requirements that must be followed to accomplish a prepayment of your mortgage, and to prevent accrual of any interest after the date of prepayment.

You may prepay any or all of the outstanding indebtedness due under your mortgage at any time, without penalty. However, to avoid the accrual of interest on any prepayment, the prepayment must be received on the installment due date (the first day of the month) if the lender stated this policy in its response to a request for a payoff figure.

Otherwise, you may be required to pay interest on the amount prepaid through the end of the month. The lender can refuse to accept prepayment on any date other than the installment due date.

FHA Mortgage Insurance Information

Who may be eligible for a refund?

Premium Refund: You may be eligible for a refund of a portion of the insurance premium if you paid an upfront mortgage insurance premium at settlement and are refinancing with another FHA mortgage.

Review your settlement papers or check with your mortgage company to determine if you paid an upfront premium.

Exceptions:

Assumptions: When a FHA insured loan is assumed the insurance remains in force (the seller receives no refund). The owner(s) of the property at the time the insurance is terminated is entitled to any refund.

FHA-to-FHA Refinance: When a FHA insured loan is refinanced, the refund from the old premium may be applied toward the upfront premium required for the new loan.

How are Refunds Determined?

The FHA Commissioner determines how much of the upfront premium is refunded when loans are terminated. Refunds are based on the number of months the loan is insured.

Monthly Insurance Premiums

If you paid an upfront mortgage insurance premium, you will also be charged a monthly mortgage insurance premium until the loan-to-value of your mortgage reaches 78 percent of the initial sales price or appraised value of your home, whichever was lower (provided that premiums are paid for at least five years). You will reach the 78 percent loan-to-value threshold in one of two ways: Through normal amortization as you make your monthly payments, or by paying additional principal on the mortgage. Your lender can advise you on when the mortgage will reach the 78 percent loan-to-value threshold. If you were not charged an upfront premium, you will pay the monthly premium for the life of the mortgage.

Important: The rules governing the eligibility for premium refunds are based on the financial status of the FHA insurance fund and are subject to change.

SI USTED HABLA ESPANOL Y TIENE DIFICULTAD LEYENDO O HABLANDO INGLES, POR FAVOR LLAME A ESTE NUMERO TELEFONICO 800 697-6967.

You, the borrower(s), must be certain that you understand the transaction. Seek professional advice if you are uncertain.

Acknowledgment: I acknowledge that I have read and received a copy of this notice at the time of loan application. This notice does not constitute a contract or binding agreement. It is designed to provide current HUD/FHA policy regarding refunds.

Signature & Date:

X _____

Signature & Date:

X _____

Signature & Date:

X _____

Signature & Date:

X _____

Signature & Date:

X _____

Signature & Date:

X _____

IMPOUND AUTHORIZATION

Loan Number: [REDACTED]

Date: [REDACTED]

Borrower: [REDACTED]

Property [REDACTED] (Address) [REDACTED] (City) [REDACTED] (State) [REDACTED] (Zip)

We understood that according to the provisions of the Security Instrument, [REDACTED] [REDACTED] may require us to make monthly payments in addition to our principal and interest payment so that a fund can be created and maintained to pay taxes, insurance premiums and other expenses relating to the security property. Impounds will be required in the following circumstances:

- where required by state or federal regulatory authority; or
- where a loan is made, guaranteed or insured by a state or federal governmental lending agency; or
- where the original principal amount of such a loan exceeds 80% of the sales price or appraised value whichever is lower; or
- as required by lender as a condition of the loan.

The lender will pay interest on the impound account as required by law. The obligations of the borrower and lender regarding impound accounts will be set forth in the Security Instrument. We also understand that the payment for taxes and insurance may vary from year to year.

PLEASE NOTE THAT ANY BORROWER WHO IS DELINQUENT IN THE PAYMENT OF THEIR REAL ESTATE TAXES, HAZARD AND/OR FLOOD INSURANCE PREMIUMS, MAY BE REQUIRED BY THE LENDER TO PAY IMPOUNDS.

<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	IMPOUNDS REQUIRED BY LENDER
The undersigned understand that the establishment of an impound account for payments of real property taxes, hazard and/or flood insurance and other related expenses is REQUIRED .	

<input type="checkbox"/> Yes <input type="checkbox"/> No	IMPOUNDS REQUESTED BY BORROWER
The undersigned understand that the establishment of an impound account for the payment of real property taxes, hazard and/or flood insurance and other related expenses is NOT REQUIRED ; however, requests that such an account be established.	

Client Name [REDACTED] Date

Client Name Date

Client Name Date

Client Name Date

Client Name Date

Client Name Date

IMPOUND AUTHORIZATION AND FIRST PAYMENT NOTIFICATION

Loan Number: [REDACTED]

Date: [REDACTED]

Lender: [REDACTED]

Borrower(s): [REDACTED]

Property Address: [REDACTED]

Loan Amount: [REDACTED]

We are fully aware of our obligation to the above lender as evidenced by a Note, secured by a Security Instrument on real property commonly known by the above address, and executed on the above date.

We understand that:

CHECK BOX IF APPLICABLE

- Regulations require the lender to establish an impound account for taxes, insurance premiums, assessments, or other items relating to the property.
- The lender requires, as a condition of the loan being made to us, an impound account for taxes, insurance premiums, assessments, or other items relating to the property.
- An impound account is not required by the lender as a condition of the loan being made to us. We want the lender to establish an impound account for taxes, insurance premiums, assessments, or other items relating to the property.
- An impound account is not required by the lender. We do not want the lender to establish an impound account. We agree to make timely payments to the appropriate agents when bills for taxes, insurance premiums, assessments, or other items relating to the property become due.

We authorize the lender to collect monthly impounds, if applicable, in the manner detailed below to pay for taxes, insurance premiums, assessments, or other items relating to the property on our behalf. We understand that funds so impounded are subject to all provisions of the Note and Security Instrument securing this loan. Our failure to pay these monthly impounds constitutes a default under the obligation to the lender as evidenced by said Note and Security Instrument. We understand this authorization is being executed under the provisions of the Laws within the State of **GEORGIA**, as amended.

We are fully aware that the First Monthly Payment on the Note is due and payable on [REDACTED] and must be paid within the grace period as set forth in the note to avoid a late charge.

We understand the monthly payment consists of the following:

PRINCIPAL AND INTEREST
MORTGAGE INSURANCE
HAZARD INSURANCE
COUNTY PROPERTY TAX
CITY PROPERTY TAX

[REDACTED]

TOTAL PAYMENT

[REDACTED]

The amount of each monthly impound to be collected is determined by the lender. The amounts are subject to adjustment from time to time. We agree to pay these modified impounded amounts along with each monthly payment of principal and interest.

Date

Date

Date

Date

Date

Date

INFORMED CONSUMER CHOICE DISCLOSURE NOTICE

Loan Number: [REDACTED]

Date: [REDACTED]

Borrower: [REDACTED]

Property Address: [REDACTED]

Case Number: [REDACTED]

In addition to an FHA-insured mortgage, you may also qualify for other mortgage products offered by your lender. To assure that you are aware of possible choices in financing, your lender has prepared a comparison of the typical costs of alternative conventional mortgage product(s) below, using representative loan amounts and costs (the actual loan amounts and associated costs shown below will vary from your own mortgage loan transaction). You should study the comparison carefully, ask questions, and determine which product is best for you. The information provided below was prepared as of December 6, 2007.

Neither your lender nor FHA warrants that you actually qualify for any mortgage loan offered by your lender. This notice is provided to identify the key differences between these mortgage products offered by your lender. **This disclosure is not a contract or offer to lend and does not constitute loan approval.** Actual mortgage approval can only be made following a full underwriting analysis by your mortgage lender.

	FHA Financing 203(b) Fixed Rate	Conventional Financing 97% with Mortgage Insurance (MI)
1 Sales Price	\$100,000	\$100,000
2 Mortgage Amount	\$97,750 (\$99,216 w/Upfront Mortgage Insurance Premium)	\$97,000
3 Closing Costs	\$2000	\$2000
4 Down payment Needed	\$4250	\$5000
5 Interest Rate and Term of Loan in Years	7.00%/30 Year Loan	7.00%/30 Year Loan
6 Monthly Payment (principal and interest only)	\$660	\$645
7 Loan-to-Value	97.75%	97%
8 Monthly Mortgage Insurance Premium (first year)	\$39.94 <u>1/</u>	\$76.63
9 Maximum Number of Years of Monthly Insurance Premium Payments	Approx. 14 Years	Approx. 13 Years
10 Upfront Mortgage Insurance Premium (if applicable)	\$1,466 <u>2/</u> (Included in Mortgage Amount, line 2)	N/A

1/ Monthly mortgage insurance premiums are calculated on the average annual principal balance, i.e., as the amount you owe on the loan decreases each year, so does the amount of the monthly premium.

2/ Based on an upfront mortgage insurance premium rate of 1.50%.

FHA MORTGAGE INSURANCE PREMIUM INFORMATION

If you paid an upfront mortgage insurance premium, you will also be charged a monthly mortgage insurance premium until the loan to value ratio of your mortgage reaches 78 percent of the **initial** sales price or appraised value of your home, whichever was lower (provided that premiums are paid for at least five years). You will reach the 78 percent loan-to-value threshold in one of two ways: Through normal amortization as you make your monthly payments, or by paying additional principal on the mortgage. Your lender can advise you on when the mortgage will reach the 78 percent level through normal amortization.

If you have a 15-year mortgage and make a down payment in excess of 10 percent, you will not have to make monthly mortgage insurance premiums. You will also reach the 78 percent loan-to-value threshold earlier than on longer term mortgages and may not have to pay monthly mortgage insurance premiums for the full five years.

You are required to make these payments on your FHA-insured loan unless you refinance or the mortgage is otherwise paid in full.

If you were **not** charged an upfront premium, you will pay the monthly premium for the life of the mortgage.

Please acknowledge receipt of a copy of this disclosure by signing below.

Applicant Signature [REDACTED] Date

Applicant Signature Date

Applicant Signature Date

Applicant Signature Date

Applicant Signature Date

Applicant Signature Date

INITIAL ESCROW ACCOUNT DISCLOSURE STATEMENT

Borrower Name(s) and Address:

[REDACTED]
GA [REDACTED]

Servicer's Name, Address, and Toll-Free Number:

[REDACTED]
[REDACTED]

THIS IS AN ESTIMATE OF ACTIVITY IN YOUR ESCROW ACCOUNT DURING THE COMING YEAR BASED ON PAYMENTS ANTICIPATED TO BE MADE FROM YOUR ACCOUNT.

YOUR MONTHLY BIWEEKLY MORTGAGE PAYMENT FOR THE COMING YEAR WILL BE \$ [REDACTED] OF WHICH \$ [REDACTED] WILL BE FOR PRINCIPAL AND INTEREST INTEREST ONLY, AND \$ [REDACTED] WILL GO INTO YOUR ESCROW ACCOUNT.

Period	Payments to Escrow Account	Payments from Escrow Account	Description	Escrow Account Balance
			Initial Deposit:	\$ [REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]

Cushion selected by servicer \$ [REDACTED] Total disbursements \$ [REDACTED]

PLEASE KEEP THIS STATEMENT FOR COMPARISON WITH THE ACTUAL ACTIVITY IN YOUR ACCOUNT AT THE END OF THE ESCROW ACCOUNTING COMPUTATION YEAR.

Borrower [REDACTED] Date

Borrower Date

Borrower Date

Borrower Date

Borrower Date

Borrower Date

LOAN SERVICING DISCLOSURE STATEMENT

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

Because you are applying for a mortgage loan covered by the Real Estate Settlement Procedures Act (RESPA) (12 U.S.C. § 2601 et seq.) you have certain rights under that Federal Law.

This statement tells you about those rights. It also tells you what the chances are that the servicing for this loan may be transferred to a different loan servicer. "Servicing" refers to collecting your principal, interest and escrow account payments, if any. If your loan servicer changes, there are certain procedures that must be followed. This statement generally explains those procedures.

TRANSFER PRACTICES AND REQUIREMENTS

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

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

COMPLAINT RESOLUTION

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

A Business Day is any day in which the offices of the business entity are open to the public for carrying on substantially all of its business functions.

DAMAGES AND COSTS

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

SERVICING TRANSFER ESTIMATED BY LENDER

1. The following is the best estimate of what will happen to the servicing of your mortgage loan:
 We are able to service your loan and presently intend to do so.
 We do not service mortgage loans and we presently intend to assign, sell, or transfer the servicing of your mortgage loan. You will be informed about your servicer.
2. For all the first lien mortgage loans that we make in the 12-month period after your mortgage loan is funded, we estimate that the percentage of mortgage loans for which we will transfer servicing is between: 76 - 100%
 This is only our best estimate and it is not binding. Business conditions or other circumstances may affect our future transferring decisions.
3. This is our record of transferring the servicing of the mortgage loans we have made in the past:

YEAR

PERCENTAGE OF LOANS TRANSFERRED

[REDACTED]

[REDACTED]

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

[REDACTED]

 Lender's Authorized Representative

[REDACTED]

 Date

ACKNOWLEDGMENT OF MORTGAGE APPLICANT

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

Applicant's Signature Date



Applicant's Signature Date

Applicant's Signature Date

Applicant's Signature Date

Applicant's Signature Date

Applicant's Signature Date

MAILING ADDRESS CERTIFICATION

RE: Loan Number: [REDACTED]

Property Address: [REDACTED]

Please be advised that you are hereby instructed in accordance with the terms of the Note, to address all correspondence to me (us) regarding my (our) loan with you to the following address.

(PLEASE CHECK AND COMPLETE ONE ONLY!!)

The property address shown above. If the property shown above consists of more than one unit, the specific address is:

OTHER THAN PROPERTY ADDRESS

I/We will notify the Lender in writing should the above mailing address be changed at any time in the future.

Date
[REDACTED]

Date

Date

Date

Date

Date

MORTGAGE PROGRAM DISCLOSURE

Loan No. [REDACTED]

Date of Program Disclosure [REDACTED]

Est. Settlement Date (Date of Closing) [REDACTED]

Creditor [REDACTED]

Borrower(s) [REDACTED]

Mailing Address [REDACTED]

Please Note: As used in this disclosure, the words you, your, and yours refer to the borrower; the words we, us, and our refer to the creditor. Also, optional items with boxes only apply if checked.

FIXED RATE MORTGAGE PROGRAM:
This fixed rate mortgage program disclosure describes the features of the fixed rate mortgage (FRM) program which you are considering. The interest rate, payment amount, and term of your loan are not subject to change.

CONTRACTUAL CONTINGENCIES

Due-On-Sale Clause: Your mortgage loan documents contain a "due-on-sale" clause provides specific rights for us. Except as is otherwise provided by law. Please read loan documents carefully for more details on the "due-on-sale" and "acceleration" clauses.

Late Charge: Your mortgage loan documents contain a late charge clause. If a payment is 15 days late, you will be charged 4.000 % of the payment. Your estimated minimum and maximum late charges are N/A and N/A respectively.

Prepayment Penalty: If you payoff your mortgage loan before maturity, you may have to pay a penalty.

Required Escrow Payments: Your mortgage loan documents provide for escrow payments. An escrow account spreads out, on a periodic basis, the cost of some substantial payments that occur once or twice a year. By adding these smaller payments to your mortgage payment, they are not only easier to budget, but are also paid by us when they are due. You will have to pay these amounts to us unless we tell you, in writing, that you don't have to do so, or unless the law requires otherwise. You will make these escrow payments on the same day that you make your payments of principal and interest. Generally, the amount of your escrow payments will be one-twelfth of any of the following that apply: estimated yearly taxes, assessments and ground rents on the property; estimated yearly premiums for hazard, flood, mortgage, or credit life/disability insurances. We have the right to hold one or more payments as a reserve balance for real estate taxes to help cover anticipated tax increases on your property. If the amount of the escrow funds held by us, together with the future payments of escrow funds exceeds the amount required to pay the escrow items when due, the excess shall be, at your option, either promptly repaid to you or credited to you on periodic payments of funds. Failure to make your escrow payments entitles us to deduct them from your mortgage payment or we may, in some cases, advance the funds necessary to pay the escrow bills and add that amount to your principal loan balance. In addition, advance payments for required escrow accounts may be required at settlement. Please read your mortgage loan documents carefully for more details on escrow accounts, application of payments and protection of your security.

Demand or Balloon Feature of Non or Partially Amortized Loans:

- We have the right to call your loan due and payable after a specific period of time, namely:
 - The notice of maturity will be provided to you at least _____ calendar days prior to the expected maturity of the loan, and will contain the date of maturity and the amount of the scheduled payment of that date.
 - We have unconditionally obligated ourselves to refinance your loan at the maturity date provided that you have met your loan obligations.
 - We have no obligation to refinance your loan at maturity.
 - There will be a large payment due at maturity or upon call of the loan.

Date

Date

Date

Date

Date

Date

Mortgage Record Change

**U.S. Department of Housing
and Urban Development**
Office of Housing
Federal Housing Commissioner

OMB Approval No. 2502-0422 (exp. 2/28/93)

For Insured Loans Only,
Not for Commitment Assignments

Public reporting burden for this collection of information is estimated to average 0.1 hour per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the Reports Management Officer, Office of Information Policies and Systems, U.S. Department of Housing and Urban Development, Washington, D.C. 20410-3600 and to the Office of Management and Budget, Paperwork Reduction Project (2502-0422), Washington, D.C. 20503.

Instructions: Submit the original only to HUD within 15 calendar days from the date of change for home or multifamily mortgage.

Sale of Mortgage: It is the Seller's responsibility to submit this form. Boxes 1, 2, 3, and 5 thru 14 must be completed by the Seller. Box 15 must be signed by an authorized official of the purchasing mortgagee. Signatures in boxes 14 and 15 are official notice to HUD that this insured loan has been sold in accordance with HUD regulations. Seller and purchaser agree that the purchaser succeeds to all rights and assumes all obligations of the Seller under the HUD contract of insurance. Upon receipt of this notice by HUD, the Seller will be released from its obligations under the contract of insurance. HUD will acknowledge receipt of this notice to the Seller and to the Purchaser by monthly computer listing.

Change of Servicer: Boxes 1, 2, 3, 5, 7, 8, 10, 12, and 15 must be completed.

Change of Mortgagor: Boxes 1, 2, 3, 4, 5, 7, 8, 10, 12, and 15 must be completed. If a mortgagee marks the form indicating that a new home mortgage borrower has HUD-approved credit, HUD will accept this notice as mortgagee certification that all HUD requirements have been met. On all changes involving Section 222 cases, box 13 must be completed. On home mortgage assumptions by eligible military personnel, attach the previously filled-in DD Form 802. Certificate of Eligibility, plus all copies and mark this box.

1. Type of Action: (mark all applicable boxes)		
Change of Holding Mortgagee or Servicer	Change of Mortgagor (Home Mortgages Only)	
<input type="checkbox"/> Sale of Mortgage	<input type="checkbox"/> Credit of new Mortgagor not approved by HUD	
<input type="checkbox"/> Change of Servicer	<input type="checkbox"/> Credit of new Mortgagor approved by HUD under 2210 procedure	
2. Original Amount of Mortgage:	3. FHA Case or Project No:	Section of Act Code:
▲ \$ [REDACTED]	▲ [REDACTED]	▲ 203(B)
4. Name of New Mortgagor: (change of Home Mortgagor only)		
▲		
		5. Maturity Date: (month/year)
		[REDACTED]
6. (For Projects Only)		
<input type="checkbox"/> Construction is Completed		
<input type="checkbox"/> Construction is Uncompleted		
7. Date of This Notice: (mm/dd/yy)	8. Date of Transfer: (mm/dd/yy)	
▲		
9. Selling Mortgagee: (mortgages code no., name, address & zip code)	10. Purchasing Mortgagee: (mortgage code no., name, address & zip code)	
MORTGAGEE CODE NO. [REDACTED]	[REDACTED]	
▲	▲	
11. Name of Present Mortgagor (or Previous Mortgagor if for a Mortgagor change)	12. Servicer to Which Future Premium Notices Should Be Sent: (mortgagee code no., name, address & zip code)	
[REDACTED]	[REDACTED]	
13. Property Address: (include zip code)	15. Purchasing or Holding Mortgagee: (signature of Authorized Official)	
[REDACTED]	For Multifamily Projects Only	
14. Selling Mortgagee: (signature of Authorized Official)	X	
X	X	

For **Multifamily** changes, mail the completed form to:

U.S. Department of Housing and Urban Development
Multifamily Insurance Operations Branch
P.O. Box 44124
Washington, DC 20026-4124

For **Single Family** changes, mail the completed form to:

U.S. Department of Housing and Urban Development
Insurance Operations Systems Management Branch
Room 2232
451 Seventh Street, SW
Washington, DC 20410-3415

CONSUMER CREDIT SCORE DISCLOSURE

Loan Number: [REDACTED]

Date: [REDACTED]

Lender: [REDACTED]

Borrower: [REDACTED]

Property Address: [REDACTED]

NOTICE TO THE HOME LOAN APPLICANT

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

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

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

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

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

Lender Contact Information: [REDACTED]

By signing below, the undersigned hereby acknowledges receipt of a copy of this disclosure.

Borrower Date
[REDACTED]

Loan Number: [REDACTED]

Date: [REDACTED]

Lender: [REDACTED]

Borrower: [REDACTED]

Property Address: [REDACTED]

CREDIT SCORING INFORMATION

The following consumer reporting agency(ies) provided a credit score that was used by the Lender:

Equifax Credit Information Services

P.O. Box 740241
Atlanta, GA 30374
To order report: 1-800-685-1111
To report fraud: 1-800-525-6285
Web Site: www.equifax.com

Current/Most Recent Credit Score: [REDACTED] Credit Score Date: Credit Score Range: 300-850

Key Factors Adversely Affecting Your Credit Score:

TransUnion Consumer Disclosure Center

P.O. Box 1000
Chester, PA 19022
To order report: 1-800-888-4213
To report fraud: 1-800-916-8800
Web Site: www.transunion.com

Current/Most Recent Credit Score: [REDACTED] Credit Score Date: Credit Score Range: 300-850

Key Factors Adversely Affecting Your Credit Score:

Experian National Consumer Assistance Center

P.O. Box 2002
Allen, TX 75013
To order report: 1-888-397-3742
To report fraud: 1-888-397-3742
Web Site: www.experian.com

Current/Most Recent Credit Score: [REDACTED] Credit Score Date: Credit Score Range: 340-820

Key Factors Adversely Affecting Your Credit Score:

Current/Most Recent Credit Score: Credit Score Date: Credit Score Range:

Key Factors Adversely Affecting Your Credit Score:

Loan Number: [REDACTED]

NO HUD WARRANTY

THE DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT (HUD) DOES NOT WARRANTY EXISTING PROPERTIES TO BE FREE OF DEFECTS

The Department of Housing and Urban Development (HUD) makes no warranties as to the condition of the home you are buying. It is your responsibility, as the buyer, to make certain the home is in acceptable condition to you before closing on the transaction.

You should inspect the property carefully. If you need help, a private inspection can be obtained. Private inspection companies are listed in your local telephone directory. HUD can make it easier for homebuyers to pay for the cost of a private inspection on an existing property. This cost, up to a maximum of \$200, can be included as part of the closing costs, subject to the regulatory limitations that govern the percentage of allowable closings costs that can be included in the mortgage.

The HUD/FHA appraisal, for which you will be asked to pay, is for the purpose of establishing the market value of the property and to determine if it meets minimum property standards. This relates not so much to condition, but to questions of space, layout and type of construction. While obvious defects are often noticed and listed as required repairs by the appraiser, it is still your responsibility for accepting the condition of the property and correcting any defects.

HUD provides FHA mortgage insurance to protect lenders in the event that homebuyers default on their loans. As a result of this protection, homebuyers have an opportunity to obtain decent housing which may not be available to them through the private sector. HUD is not an insurer of the quality of the workmanship or structure of the home.

Property Address: [REDACTED]

Homebuyer Date
[REDACTED]

Homebuyer Date

Homebuyer Date

Homebuyer Date

Homebuyer Date

Homebuyer Date

Loan Number: [REDACTED]

NOTICE CONCERNING THE FURNISHING OF NEGATIVE INFORMATION TO CONSUMER REPORTING AGENCY

Lender: [REDACTED]

Borrower: [REDACTED]

Property Address: [REDACTED]

WE MAY REPORT INFORMATION ABOUT YOUR ACCOUNT TO CREDIT BUREAUS.

LATE PAYMENTS, MISSED PAYMENTS, OR OTHER DEFAULTS ON YOUR ACCOUNT MAY BE REFLECTED IN YOUR CREDIT REPORT.

By signing below, the undersigned hereby acknowledge(s) receipt of a copy of this disclosure.

Borrower [REDACTED] Date

Borrower Date

Borrower Date

Borrower Date

Borrower Date

Borrower Date

OCCUPANCY AND FINANCIAL STATUS AFFIDAVIT

STATE OF GEORGIA)
) ss:
COUNTY OF)

BEFORE ME, the undersigned authority duly authorized to take acknowledgements and administer oaths, personally appeared [REDACTED] (the "Borrower"),

who upon being duly sworn on oath, certified as follows:

1. **Material Inducement:** Borrower understands and agrees that the statements contained herein are given as a material inducement to [REDACTED] (the "Lender"), and Lender is relying upon such statements, to make a mortgage loan (the "Loan") to Borrower, repayment of which is secured by a Mortgage, Deed of Trust, Security Deed or other instrument of security (the "Security Instrument") on certain real property located at [REDACTED] (the "Property").

2. **Occupancy:** [check one box only]

Principal Residence. Borrower either currently occupies and uses the Property as Borrower's principal residence, or Borrower will occupy and use the Property as Borrower's principal residence within 60 days after Borrower signs the Security Instrument. Borrower will continue to occupy and use the Property as Borrower's principal residence for at least one (1) year from the date that Borrower first occupies the Property. However, Borrower will not have to occupy and use the Property as Borrower's principal residence within the time frames set forth above if Lender agrees in writing that Borrower does not have to do so. Lender may not refuse to agree unless the refusal is reasonable. Borrower will also not have to occupy and use the Property as Borrower's principal residence within the time frames set forth above if extenuating circumstances exist which are beyond Borrower's control.

Second Home. Borrower will occupy, and will use, the Property as Borrower's second home. Borrower will keep the Property available for Borrower's exclusive use and enjoyment at all times, and will not subject the Property to any timesharing or other shared ownership arrangement or to any rental pool or agreement that requires Borrower either to rent the Property or give a management firm or any other person any control over the occupancy or use of the Property.

Investment. The Property is owned and held by Borrower as an investment property. Borrower does not now occupy or use the property, and has no present intention to occupy or use the Property in the future, either as Borrower's principal residence or second home. Borrower now occupies and uses other property or properties as Borrower's principal residence and/or second home.

3. **Financial Status:** Borrower understands that Lender is making the Loan based upon statements and representations contained in, or made in connection with, the residential mortgage loan application given by Borrower to Lender (the "Loan Application"). Borrower hereby certifies that the information provided by Borrower contained in, or made in connection with, the Loan Application related to Borrower's financial status (such as Borrower's employment, income, available cash, debts, expenses, credit obligations, and the like), has not changed significantly and that the such information accurately reflects Borrower's current financial status. Borrower certifies further that Borrower has not received a layoff notice or otherwise have knowledge of a pending layoff, and Borrower, to the best of Borrower's knowledge and belief, is unaware of any events or circumstances in the foreseeable future that would impair or have an adverse effect on Borrower's ability to fulfill Borrower's Loan obligations, including, but not limited to Borrower's obligation to make required periodic payments.

4. **False, Misleading or Inaccurate Statements:** Borrower understands that Borrower will be in default under the terms of the Security Instrument if, during the application process for the Loan, Borrower or any persons or entities acting at the direction of Borrower or with Borrower's knowledge or consent gave materially false, misleading or inaccurate information or statements to Lender (or failed to provide Lender with material information) in connection with the Loan, including, but not limited to, representations concerning Borrower's occupancy of the Property and Borrower's financial status. Borrower understands further that any intentional or negligent misrepresentation(s) of the information contained in, or made in connection with, the Loan Application may result in severe civil and/or criminal penalties, including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq. and liability for monetary damages to the Lender, its agents, successors and assigns, insurers and any other person who may suffer any loss due to reliance upon any misrepresentation(s) which Borrower has made on or in connection with the Loan Application.

Borrower [REDACTED] Date

Borrower Date

Borrower Date

Borrower Date

Borrower Date

Borrower Date

Subscribed and sworn to before me this _____ day of _____ .

(Notary Public)

(Notary Seal)

**Transmittal for Payment
Up Front Mortgage Insurance
Premium (UFMIP)**

See back of page for instructions and Public Reporting Burden statement
Mail all transmittals to: HUD c/o Nations Bank, P O Box 100569, Atlanta, GA 30384

U.S. Department of Housing
and Urban Development
Office of Housing
Federal Housing Commissioner



OMB Approval No 2502-0423 (exp 01/31/94)

Type of Loan	<input checked="" type="checkbox"/> Purchase (Complete Parts 1,2,&3 (except 3b))	<input type="checkbox"/> Refinance (Regular or Streamline) without Netting (Complete Parts 1,2, & 3 (except 3b))	<input type="checkbox"/> Refinance (Regular or Streamline) with Netting (Complete Parts 1,2,3,&4)
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<p>Part 1 Mortgagee Information</p> 1a Reason for Payment <input checked="" type="checkbox"/> Initial UFMIP on a new loan <input type="checkbox"/> Additional UFMIP on an underpayment <input type="checkbox"/> Late Charge/Interest	<p>Instructions: Part 1 Mortgagee Information</p> 1a Check the appropriate box(es) to indicate the purpose of the transmittal 1b Enter the name of the remitting mortgagee 1c Enter the remitting mortgagee's HUD assigned number The UFMIP statement of account confirming receipt of the funds will be sent to the related address in HUD's records
1b Mortgagee Name (Print) _____ 1c Mortgagee Number (10 digits) _____	
1d Name of person to be contacted regarding this payment _____	1e Phone Number (include area code) Ext _____

<p>Part 2 New Case Mortgage Data</p> 2a FHA Case Number _____ 2b Closing Date (mm/dd/yy) _____ 2c Term in Months (1) <input type="checkbox"/> 1-215 Months (2) <input type="checkbox"/> 216-264 Months (3) <input type="checkbox"/> 265-300 Months (4) <input checked="" type="checkbox"/> Over 300 Months 2d Portion of UFMIP Financed _____ % 2e Borrower's Loan No or Last Name _____	<p>Instructions: Part 2 New Case Mortgage Data</p> 2a Enter the FHA Case Number assigned by the HUD Field Office 2b Enter the closing date of the mortgage 2c Check the applicable box as indicated by the number of payments in the mortgage 2d Enter the percent of UFMIP financed in the mortgage, e g 0% or 100% 2e Enter the borrower's loan number or the borrower's last name HUD will include this information on the UFMIP statement of account to assist mortgagees in matching statements to the appropriate mortgage file
<p>Part 3 New Case UFMIP Data</p> 3a UFMIP for New Mortgage \$ _____ 3b UFMIP Refund Credit (see instructions) \$ _____ 3c Net UFMIP (3a - 3b) \$ _____ 3d Late Charge Due (4% of 3 c) \$ _____ 3e Interest Due \$ _____ 3f Total Check Amount (3c plus 3d plus 3e) \$ _____	<p>Instructions: Part 3 New Case UFMIP Data</p> 3a Enter the UFMIP due HUD as shown on form HUD-1, Settlement Statement, or if applicable, the additional UFMIP being remitted 3b If the UFMIP refund credit in Item 4h is less than item 3a, enter the amount from 4h If the refund credit in Item 4h is equal to or greater than item 3a, enter the amount equal to 3a Note: This item is not applicable for additional UFMIP remittances 3c Enter the net amount of UFMIP due HUD This amount may be \$0 00 if a refund credit equals or exceeds the amount of UFMIP due in item 3a (see Part 4) 3d A 4 percent late charge shall be paid if the UFMIP is not expected to reach HUD within 15 days of the closing date entered in item 2b Enter 4% of the Net UFMIP shown in item 3c 3e In addition to the late charge, daily interest shall be paid on the Net UFMIP (item 3c) from the closing date if the UFMIP payment is not expected to reach HUD within 30 days of the closing date Use the current value of Federal funds rate (published annually in the Federal Register) to compute the interest due 3f Enter the total of items 3c plus 3d plus 3e This amount must equal the amount of the check An individual check is required for each form HUD-27001 Do not combine remittances
<p>Part 4. Old Case UFMIP Refund Data for FHA Refund Credit</p> 4a FHA Case Number (Old Case) _____ 4b Computed Premium (Old Case) \$ _____ 4c Period of Insurance (In Months) _____ 4d Term of Mortgage (in Months) _____ 4e Original Mortgage Amount (Dollars only) \$ _____ 4f Premium Refund Factor (if less than 4 digits, leave last space blank) _____ 4g UFMIP Earned by HUD (4 b minus 4 h) \$ _____ 4h UFMIP Refund Credit (4 b x 4 f) \$ _____ 4i Excess UFMIP Refund (4 h minus 3 a) \$ _____	<p>Instructions: Part 4 Old Case Refund Data for FHA Refund Credit</p> This section must be completed when a UFMIP refund credit is applied toward the new UFMIP due HUD during the refinancing of an existing FHA insured mortgage The data required pertains to the "old" FHA mortgage and computation of the refund credit from the UFMIP on the "old mortgage" 4a Enter the FHA Case Number of the "old mortgage" being refinanced This number is on the Mortgage Insurance Certificate 4b Enter the amount of UFMIP/OTMIP computed for the original mortgage being refinanced 4c Enter the number of months the insurance was in effect for the loan being refinanced 4d Enter the number of months required to pay the original mortgage through its term 4e Enter the mortgage amount from the mortgage instrument 4f Enter the earned factor using the instructions for computing a refinance credit 4g Subtract the UFMIP refund credit (4h) from the old case computed premium (4b) 4h Multiply the old case computed premium (4b) by the premium refund factor (4f) 4i Subtract 3a from 4h This amount will be refunded to the Mortgagor
	Netting Authorization Number (5 digits) (Although not required, it is advisable to obtain this number to ensure that the Refund Credit will be available)

General Instructions:

This transmittal shall be prepared by the remitting mortgagee to accompany all UFMIP payments sent to HUD.

Incomplete and/or inaccurate data may delay endorsement of the FHA case involved.

Public reporting burden for this collection of information is estimated to average 0.5 hours per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the Reports Management Officer, Office of Information Policies and Systems, U.S. Department of Housing and Urban Development, Washington, D.C. 20410-3800 and to the Office of Management and Budget, Paperwork Reduction Project 2502-0423, Washington, D.C. 20503. Do not send this completed form to either of these addresses.

PAYMENT LETTER TO BORROWER

FROM:

[REDACTED]

RE:

Loan Number: [REDACTED]

Property Address: [REDACTED]

TO:

[REDACTED]
[REDACTED] GEORGIA [REDACTED]

Dear Borrower:

The monthly payments on the above referred to loan are to begin on [REDACTED], and will continue monthly until [REDACTED].

Your monthly payment will consist of the following:

PRINCIPAL AND INTEREST
MMI/PMI INSURANCE
RESERVE FOR TAXES
RESERVE FOR INSURANCE
RESERVE FOR FLOOD INSURANCE
CITY PROPERTY TAX

\$ [REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

TOTAL MONTHLY PAYMENTS

\$ [REDACTED]

You are to make your payments to:

[REDACTED]

Any correspondence, or calls, in reference to your loan, please refer to the above loan number.

Copy received and acknowledged.

Date: _____

[REDACTED]

PRIVACY NOTICE

Introduction

[REDACTED] understands your expectations for privacy and security with respect to your personal financial information. The following privacy policy is designed to inform you of the types of information that we collect from our customers, along with how we use that information, and the circumstances under which we will share it with third parties.

We Respect Your Privacy

[REDACTED] respects your privacy and is committed to treating your information responsibly. We believe many consumers appreciate receiving offerings of products and services that may be useful to them. At the same time, we understand the need to safeguard sensitive information that you have provided to us, and that you expect privacy and security for your personal and financial affairs.

Information Collection

[REDACTED] will collect nonpublic personal information about you only when we reasonably believe that the information will be necessary or useful in processing or administering your loan, or providing products, services and other opportunities we think will be of interest to you. In this notice, the term nonpublic personal information refers to information about you that we receive from the sources described below and that is not otherwise lawfully available to the general public. We collect nonpublic personal information about you from the following sources:

- N Information we receive from you on applications or other forms, such as your name, social security number, assets, and income;
- N Information about your transactions with us, our affiliates or others, such as your account balance, payment history, parties to transactions; and
- N Information we receive from a consumer reporting agency, such as your credit worthiness and credit history.

Information Sharing Permitted By Law

We do not disclose any nonpublic personal information about our customers or former customers to anyone, except as permitted or required by law. For example:

- N In response to a subpoena;
- N When you authorize us in writing to disclose to a third party from whom you wish to receive a service or product; or
- N When we share information about experiences and transactions with you with one of our affiliates, including [REDACTED]

Joint Notices

If you have a joint account with us (loan with a co-borrower) you should share this notice with the person who shares your account. He or she may not get a separate notice.

Our Former Customers

After you cease to be a customer of [REDACTED] we will continue to treat your nonpublic personal information as if you were still our customer.

Maintenance of Accurate Information

We have established procedures designed to ensure that your nonpublic personal information is as accurate and complete as possible, and is handled in accordance with reasonable commercial standards. If you believe that our records contain inaccurate or incomplete information about you, please notify us by calling [REDACTED] or sending us a written inquiry at [REDACTED]. We will take reasonable steps to investigate your concerns and correct inaccurate information in a timely manner.

Confidentiality and Security

We restrict access to nonpublic personal information to employees who use this information in order to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

We appreciate your business and want you to understand our commitment to maintaining the privacy of your nonpublic personal information, as defined by this Privacy Policy. This Privacy Policy applies only to individual customers. This Privacy Policy is effective as of July 1, 2001. We reserve the right to amend this policy at any time. If you have questions about this Privacy Policy, please contact [REDACTED] at the telephone number or address listed above.

PROGRAM INTEGRITY BULLETIN AVOID LOAN FRAUD

The Department of Housing and Urban Development (HUD) insures mortgage loans made by mortgage companies and other lenders. If the homebuyer defaults on the mortgage, HUD pays the mortgage holder the amount that is still due on the loan and takes possession of the property.

Many defaults occur because homebuyers provide, either on their own or with the assistance of others, false information to HUD regarding their ability to make the monthly payment. Providing false application data can lead to loss of your home, an adverse credit rating, and even criminal prosecution by the government.

REPORTING ABUSE

If you are aware of any fraud in HUD programs or if an individual tries to persuade you to make false statements on a loan application, **Do:**

- report the matter by calling your nearest HUD office or the HUD Regional inspector General, or call the HUD Hotline on (202) 472-4200. The following are some of the situations you should avoid or report when applying for a mortgage loan.

CREDIT INFORMATION

You are required to provide complete and accurate information when applying for a mortgage loan. The information you provide is relied on by the lender and HUD in judging whether you are an acceptable credit risk. **Do Not:**

- overstate your income;
- fail to list all debts and the amounts you owe;
- make up or inflate assets.

DOWN PAYMENT

In order to qualify for a loan, you must have enough cash to pay the down payment and other expenses at the time of closing. You are not allowed to borrow funds for the down payment and closing expenses using the property as collateral. If you borrow these funds, this debt must be revealed when applying for the loan. **Do Not:**

- borrow the down payment funds without disclosing the loan;
- provide false letters-of-credit, cash-on-hand statements, gift letters or sweat equity letters;
- accept down payment funds from a real estate agent or broker, seller, mortgagee, or other party involved with the sale of the property.

OCCUPANCY

A common scheme used by some applicants to obtain investment property is to falsify their intent to occupy the property.

Do Not:

- falsely certify that a property will be used for your residence, when you actually are going to use it as an investment or rental property.

"STRAWBUYERS"

Under this scheme, you could be approached by someone who offers you money to "act" as a homebuyer and apply for a loan on a certain property. This individual or another then obtains title to the property after closing. Not only is this illegal, because it is a conspiracy to defraud the government, but it is also risky for you because if that person does not make the mortgage payments, you will be responsible for any HUD loss and your credit record will be affected. **Do Not:**

- act as a strawbuyer for another individual or company;
- give such individuals personal or credit information for them to use in any such scheme;
- apply for a loan by assuming the identity of another person.

PENALTIES

Federal statutes provide severe penalties for fraud, intentional misrepresentation, or conspiracy to influence the issuance of mortgage insurance by HUD. Providing false information on the loan application regarding your income, assets, liabilities or intent to occupy the property, or conspiring with others, can subject you to a possible prison term and/or a fine of up to \$10,000. Additionally, you could be prohibited from obtaining HUD-insured loan for an indefinite period.

ADDITIONAL INFORMATION

Buying and maintaining a home can be a complicated process. There are, however, several good publications available at your local HUD office that provide free but valuable information to the homebuyer.

A publication on equity skimming contains advice of caution which is particularly appropriate for homeowners who get into financial difficulty. This publication warns homeowners about various methods which unscrupulous investors have used to take advantage of homeowners under the pretense of offering to help them out of their financial difficulty.

Borrower Date
[REDACTED]

Borrower Date

Borrower Date

Borrower Date

Borrower Date

Borrower Date

QUALITY CONTROL RELEASE AND AUTHORIZATION TO RE-VERIFY

We, the undersigned borrowers, understand that our mortgage application may be selected by the Lender and/or its assigns or its agents for a quality control review. This review is designed to produce and maintain quality service for our borrowers and to comply with agency and investor guidelines. The quality control review will involve verification of all credit information (including employment history, income, bank accounts, and credit references) as well as the property valuation.

We agree to cooperate with the Lender and/or its assigns or its agents to the extent necessary to accomplish this review. It is understood that the information may be verified with third parties such as our employers, depository institutions or a credit reporting agency.

We therefore have signed below authorizing the release of employment and/or financial information to assist in the quality control review process.

Borrower Date
[REDACTED]

Borrower Date

Borrower Date

Borrower Date

Borrower Date

Borrower Date

Request for Insurance Endorsement Under the Direct Endorsement Program

U.S. Department of Housing and Urban Development
Office of Housing
Federal Housing Commissioner

Loan Number: [REDACTED]

OMB Approval No. 2502-0365

Public reporting burden for this collection of information is estimated to average 10 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the Reports Management Officer, Paperwork Reduction Project (2502-0365), Office of Information Technology, U.S. Department of Housing and Urban Development, Washington, D.C. 20410-3600. Do not send this form to the above address.

The information collected on this form is considered sensitive and is protected by the Privacy Act. The Privacy Act requires that these records be maintained with appropriate administrative, technical, and physical safeguards to ensure their security and confidentiality. In addition, these records should be protected against anticipated threats or hazards to their security or integrity which could result in substantial harm, embarrassment, inconvenience, or unfairness to any individual on whom the information is maintained.

1 FHA Case Number (10 digits, e.g., 123-1234567) [REDACTED]		2 Section of the Act ADP Code: 203(B)		3 Program ID:		4 Loan to Value Ratio: (4 digits; from line 14a of form HUD-92900-WS) [REDACTED]		5 Does the mortgage include amounts for solar or wind driven heating systems? <input type="checkbox"/> Yes <input type="checkbox"/> No		6 Purpose of Loan: (1 digit; from Block 20 of form HUD-92900-A)	
7 Borrower Will Be: 1 <input type="checkbox"/> Occupant 4 <input type="checkbox"/> Reserved 7 <input type="checkbox"/> Corporation or Partnership (Refinance transactions only) 2 <input type="checkbox"/> Landlord 5 <input type="checkbox"/> Escrow Commitment 8 <input type="checkbox"/> Government Agency or Non-Profit Organization 3 <input type="checkbox"/> Reserved 6 <input type="checkbox"/> Reserved						8 HUD 92300 Repair Escrow? <input type="checkbox"/> Yes <input type="checkbox"/> No (mm/yy) If "Yes," date repairs to be completed: _____ Amount of Escrow: \$			9 Gross Monthly Income: (from line 11f of form HUD-92900-WS) \$		
10 Borrower's Name (last, first, MI): [REDACTED]				12 Race/National Origin 1 <input type="checkbox"/> White; Not Hispanic 4 <input type="checkbox"/> Asian or Pacific Islander 2 <input type="checkbox"/> Black; Not Hispanic 5 <input type="checkbox"/> Hispanic 3 <input type="checkbox"/> American Indian or Alaskan Natives				13 Sex <input type="checkbox"/> Male <input type="checkbox"/> Female			
11 Social Security Number: [REDACTED]				16 Race/National Origin 1 <input type="checkbox"/> White; Not Hispanic 4 <input type="checkbox"/> Asian or Pacific Islander 2 <input type="checkbox"/> Black; Not Hispanic 5 <input type="checkbox"/> Hispanic 3 <input type="checkbox"/> American Indian or Alaskan Natives				17 Sex <input type="checkbox"/> Male <input type="checkbox"/> Female			
14 Borrower's Name (last, first, MI):								15 Social Security Number:			
18 Borrower's Name (last, first, MI):								19 Social Security Number:			
20 Exempt from SSN? <input type="checkbox"/> Yes <input type="checkbox"/> No		21 Is any borrower a first time home buyer? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No		22 Type of Counseling: <input type="checkbox"/> A None <input type="checkbox"/> B Lender <input type="checkbox"/> C Third Party		23 Does borrower have Veteran's Preference? <input type="checkbox"/> Yes <input type="checkbox"/> No		24 Energy Efficient Mortgage? <input type="checkbox"/> Yes <input type="checkbox"/> No			
25 Property Address (house number & street): [REDACTED]						City: [REDACTED]		State: GEORGIA		Zip Code: [REDACTED]	
26 Originating Mortgagee ID: (10-digit number)		27 Sponsor, if originated by Loan Correspondent: (10-digit number)		28 Authorized Agent, if precessed on behalf of Principal: (10-digit number)		29 Issue MIC in Sponsors Name? <input type="checkbox"/> Yes <input type="checkbox"/> No		30 Mail to Sponsor? <input type="checkbox"/> Yes <input type="checkbox"/> No			
31 Mortgage Amount: (from the Mortgage Note) [REDACTED]		32 Interest Rate: (5 digits; from the Note e.g., 08 250 for 8 1/4%) [REDACTED]		33 Monthly Payment (P&I): (from the Note; e.g., \$434 28) [REDACTED]		34 Maturity Date of Mrtg (4 digits: e.g., 03/89; from the Mrtg Note) [REDACTED]		35 Term of Loan in Mos (e.g., 30 yrs, enter 360 mo) [REDACTED]			
36 Warranty (10 yr) (enter the 10-digit enrollment number from insurance binder, if applicable)		37 Amortization Plan Code: (one letter for GPM or GEM)		38 Date of First Payment: (4 digits, e.g., 12/86) [REDACTED]		39 Current Payments? <input type="checkbox"/> Yes <input type="checkbox"/> No		40 Construction Code:		41 Living Units:	
42 Up Front MIP (UFMIP) Financed? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No		43 Closing Date: (settlement date from HUD-1; 6 digits, e.g., 10/18/86) [REDACTED]		44 Technical Review? (HUD use only) <input type="checkbox"/> Yes <input type="checkbox"/> No		45 Appraiser's ID No :		46 Appraiser's Name:			
47 Underwriter's CHUMS ID Number: (4 digits)		48 Underwriter's Name:									

Previous editions are obsolete

form HUD-54111 (8/96)
ref Handbooks 4000 2, 4000 4, 4155 1, 4165 1

SIGNATURE AFFIDAVIT AND AKA STATEMENT

SIGNATURE AFFIDAVIT

I, [REDACTED],
certify that this is my true and correct signature:

[REDACTED] _____
Borrower

Sample Signature

AKA STATEMENT

I, [REDACTED],
further certify that I am also known as:

Name Variation (Print)

Sample Signature (Variation)

Name Variation (Print)

Sample Signature (Variation)

Name Variation (Print)

Sample Signature (Variation)

Name Variation (Print)

Sample Signature (Variation)

Name Variation (Print)

Sample Signature (Variation)

Name Variation (Print)

Sample Signature (Variation)

Name Variation (Print)

Sample Signature (Variation)

State of GEORGIA

County of _____

Subscribed and sworn to (or affirmed) before me on this _____ day of _____, by

[REDACTED] _____

_____,

personally known to me or proved to me on the basis of satisfactory evidence to be the person(s) who appeared before me.

(seal)

Signature _____

TAX RECORD INFORMATION SHEET

**THIS FORM MUST BE COMPLETED AND SIGNED BY TITLE OFFICER,
ESCROW OFFICER AND/OR CLOSING ATTORNEY.**

THIS SHEET MUST BE COMPLETELY FILLED OUT OR IT WILL BE RETURNED FOR COMPLETION.

INSTRUCTIONS FOR COMPLETION OF TAX RECORDS:

1. Tax legal description must be exactly as shown on tax records.
2. Show taxing authority only where we are escrowing for payment even if we are not escrowing for payment.
3. Tax bills & information are obtained from this sheet. Therefore, it must be completed in full. Include any Assessments, Municipal Utility District Charges, Ground Rents, etc. that are escrowed for payment. Indicate estimated taxes if applicable. Attach copies of paid tax certificates and tax receipts.

The following information is certified by: _____

DATE LOAN CLOSED: _____

TITLE/ESCROW/CLOSING ATTORNEY

REFINANCE YES NO

LOAN # _____

BORROWER(S) NAME: _____

TAXES FOR CURRENT YEAR LISTED IN NAME OF: _____

PROPERTY ADDRESS: _____

CURRENT TAX ASSESSMENT BASED ON:

ACREAGE VACANT PARTIAL CONSTRUCTION COMPLETE CONSTRUCTION

LEGAL DESCRIPTION:

SECTION _____ BLOCK _____ LOT(S) _____ TRACT _____

MAP _____ UNIT # _____ TOWNSHIP _____ RANGE _____

SUBDIVISION _____

METES & BOUNDS YES NO

TYPE OF TAX COUNTY PROPERTY TAX

CURRENT TAXES PAID THRU DATE _____

NEXT AMOUNT DUE _____

PAYMENT FREQUENCY:

ANNUAL SEMI-ANNUAL QUARTERLY TRI-ANNUAL OTHER: _____

TAXING AUTHORITY NAME & ADDRESS: _____

LAST AMOUNT PAID _____

NEXT DUE DATE _____

THIS AMOUNT IS ESTIMATE ACTUAL

PARCEL/PROPERTY ID/TMS# _____

PARCEL/PROPERTY ID/TMS# _____

TYPE OF TAX CITY PROPERTY TAX

CURRENT TAXES PAID THRU DATE _____

NEXT AMOUNT DUE _____

PAYMENT FREQUENCY:

ANNUAL SEMI-ANNUAL QUARTERLY TRI-ANNUAL OTHER: _____

TAXING AUTHORITY NAME & ADDRESS: _____

LAST AMOUNT PAID _____

NEXT DUE DATE _____

THIS AMOUNT IS ESTIMATE ACTUAL

PARCEL/PROPERTY ID/TMS# _____

PARCEL/PROPERTY ID/TMS# _____

TYPE OF TAX _____

CURRENT TAXES PAID THRU DATE _____

NEXT AMOUNT DUE _____

PAYMENT FREQUENCY:

ANNUAL SEMI-ANNUAL QUARTERLY TRI-ANNUAL OTHER: _____

TAXING AUTHORITY NAME & ADDRESS: _____

LAST AMOUNT PAID _____

NEXT DUE DATE _____

THIS AMOUNT IS ESTIMATE ACTUAL

PARCEL/PROPERTY ID/TMS# _____

PARCEL/PROPERTY ID/TMS# _____

TYPE OF TAX _____

CURRENT TAXES PAID THRU DATE _____

NEXT AMOUNT DUE _____

PAYMENT FREQUENCY:

ANNUAL SEMI-ANNUAL QUARTERLY TRI-ANNUAL OTHER: _____

TAXING AUTHORITY NAME & ADDRESS: _____

LAST AMOUNT PAID _____

NEXT DUE DATE _____

THIS AMOUNT IS ESTIMATE ACTUAL

PARCEL/PROPERTY ID/TMS# _____

PARCEL/PROPERTY ID/TMS# _____

TYPE OF TAX _____

CURRENT TAXES PAID THRU DATE _____

NEXT AMOUNT DUE _____

PAYMENT FREQUENCY:

ANNUAL SEMI-ANNUAL QUARTERLY TRI-ANNUAL OTHER: _____

TAXING AUTHORITY NAME & ADDRESS: _____

LAST AMOUNT PAID _____

NEXT DUE DATE _____

THIS AMOUNT IS ESTIMATE ACTUAL

PARCEL/PROPERTY ID/TMS# _____

PARCEL/PROPERTY ID/TMS# _____

U.S. Department of Housing and Urban Development

NOTICE TO PURCHASERS

THE IMPORTANCE OF A HOME INSPECTION

HUD DOES NOT WARRANT THE CONDITION OF A PROPERTY. It is important for you to have a home inspection performed on the property you wish to purchase in order to identify any possible defects. Up to \$200 of the cost to perform the inspection may be financed into your mortgage. Names of home inspection companies can be found in the yellow pages of your telephone directory under the heading "Home Inspection Services."

Signature XXXXXXXXXX	Date
--	------

Signature	Date
-----------	------

Signature	Date
-----------	------

(Tear Here)

WATCH OUT FOR LEAD-BASED PAINT POISONING!

If the home you intend to purchase was built before 1978, it may contain lead-based paint. About three out of every four pre-1978 buildings have lead-based paint.

WHAT IS LEAD POISONING?

Lead poisoning means having high concentrations of lead in the body.
LEAD CAN:

- Cause major health problems, especially in children under 7 years old.
- Damage a child's brain, nervous system, kidneys, hearing, or coordination.
- Affect learning.
- Cause behavior problems, blindness, and even death.
- Cause problems in pregnancy and affect a baby's normal development.

WHO GETS LEAD POISONING?

Anyone can get it, but children under 7 are at the greatest risk, because their bodies are not fully grown and are easily damaged. The risk is worse if the child:

- Lives in an older home (built/constructed before 1978 and even more so before 1960).
- Does not eat regular meals (an empty stomach accepts lead more easily).
- Does not eat enough foods with iron or calcium.
- Has parents who work in lead-related jobs.
- Has played in the same places as brothers, sisters, and friends who have been lead poisoned. (Lead poison cannot be spread from person to person. It comes from contact with lead.)

Women of childbearing age are also at risk, because lead poisoning can cause miscarriages, premature births, and the poison can be passed onto their unborn babies.

WHERE DOES IT COME FROM?

The lead hazards that children most often touch are lead dust, leaded soil, loose chips and chewable surfaces painted with lead-based paint. A child may be harmed when it puts into its mouth toys, pacifiers, or hands that have leaded soil or leaded dust on them. Lead also comes from:

- Moving parts of windows and doors that can make lead dust and chips.
- Lead-based paint on windows, doors, wood trim, walls and cabinets in kitchens and bathrooms, on porches, stairs, railings, fire escapes and lamp posts.
- Soil next to exterior of buildings that have been painted with lead-based paint and leaded gasoline dust in soil near busy streets.
- Drinking water. (pipes and solder)
- Parents who may bring lead dust home from work on skin, clothes, and hair.
- Colored newsprint and car batteries.
- Highly glazed pottery and cookware from other countries.
- Removing old paint when refinishing furniture.

In recent years some uses of lead in products that could cause lead poisoning have been reduced or banned. This is true for lead in gasoline, lead in solder used in water pipes, and lead in paint. Still, a great deal of lead remains in and around older homes, and lead-based paint and accompanying lead dust are seen as the major sources.

HOW DO I KNOW IF MY CHILD IS AFFECTED?

Is your child:

- | | |
|--|--|
| ● cranky? | ● unable to concentrate? |
| ● vomiting? | ● hyperactive? |
| ● tired? | ● playing with children who have these symptoms? |
| ● unwilling to eat or play? | |
| ● complaining of stomach aches or headaches? | |

These can be signs of lead poisoning. However, your children might not show these signs and yet be poisoned; only your clinic or Doctor can test for sure.

WHAT CAN I DO ABOUT IT?

Your child should first be tested for lead in the blood between six months and one year old. Ask the clinic or your doctor to do it during a regular checkup. Your doctor will tell you how often you should have your child tested after that. A small amount of lead in the blood may not make your child seem very sick, but it can affect how well he or she can learn. If your child does have high amounts of lead in the blood, you should seek treatment and have your home tested for lead-based paint and lead dust.

HOW DO I KNOW IF MY HOME HAS LEAD-BASED PAINT?

The HUD inspection does not determine whether a home actually has lead-based paint. It only identifies whether there is defective paint in a home that might have lead-based paint. Therefore, the only way you can know for sure is to have the home tested by a qualified firm or laboratory. Both the interior and exterior should be tested. You should contact your local health or environmental office for help.

WHAT DO I DO IF MY HOME DOES HAVE LEAD?

Do not try to get rid of lead-based paint yourself, you could make things worse for you and your family. If your home contains lead-based paint, contact a company that specializes in lead-based paint abatement. Have professionals do the job correctly and safely. This may cost thousands of dollars, depending on the amount of lead-based paint and lead dust found in your home, but it will also protect you and your children from the effects of lead poisoning. In the meantime, there are things you can do immediately to protect your child:

- Keep your child away from paint chips and dust.
- Wet-mop floors and wipe down surfaces often, especially where the floors and walls meet. Be sure to clean the space where the window sash rests on the sill. Keeping the floor clear of paint chips, dust and dirt is easy and very important. Do not sweep or vacuum lead-based paint chips or lead dust with an ordinary vacuum cleaner. Lead dust is so fine it will pass through a vacuum cleaner bag and spread into the air you breathe.
- Make sure your children wash their hands frequently and always before eating.
- Wash toys, teething rings, and pacifiers frequently.

WILL HUD INSURE A MORTGAGE LOAN ON A HOME WITH LEAD-BASED PAINT

HUD will insure a mortgage on a house even if it has lead-based paint. If you purchase a property with lead-based paint, HUD will not remove it. You will have to pay for the cost of removal yourself.

ACKNOWLEDGEMENT

I acknowledge that I have received and read a copy of this Notice before signing the sales contract to purchase my property.

Signature [REDACTED] Date

Signature Date

Signature Date

Signature Date

Signature Date

Signature Date