

Uniform Residential Loan Application

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

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

Borrower _____ Co-Borrower _____

I. TYPE OF MORTGAGE AND TERMS OF LOAN					
Mortgage Applied for:	<input type="checkbox"/> VA	<input checked="" type="checkbox"/> Conventional	<input type="checkbox"/> Other (explain):	Agency Case Number	Lender Case Number
	<input type="checkbox"/> FHA	<input type="checkbox"/> USDA/Rural Housing Service			
Amount \$	Interest Rate	No. of Months	Amortization Type:		
220,000	4.875 %	360/360	<input checked="" type="checkbox"/> Fixed Rate <input type="checkbox"/> GPM	<input type="checkbox"/> Other (explain): <input type="checkbox"/> ARM (type):	

II. PROPERTY INFORMATION AND PURPOSE OF LOAN	
Subject Property Address (street, city, state, & ZIP) 123 SOME LOCATION, Saint Louis, MO 63132 County: Saint Louis	No. of Units 1
Legal Description of Subject Property (attach description if necessary)	Year Built 1980
Purpose of Loan <input checked="" type="checkbox"/> Purchase <input type="checkbox"/> Construction <input type="checkbox"/> Other (explain): <input type="checkbox"/> Refinance <input type="checkbox"/> Construction-Permanent	Property will be: <input checked="" type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input type="checkbox"/> Investment

Complete this line if construction or construction-permanent loan.

Year Lot Acquired	Original Cost	Amount Existing Liens	(a) Present Value of Lot	(b) Cost of Improvements	Total (a+b)
	\$	\$	\$	\$	\$

Complete this line if this is a refinance loan.

Year Acquired	Original Cost	Amount Existing Liens	Purpose of Refinance	Describe Improvements	Cost: \$
	\$	\$		<input type="checkbox"/> made <input type="checkbox"/> to be made	

Title will be held in what Name(s)
SOME BORROWER
SOME J OTHERBORROWER

Manner in which Title will be held
HUSBAND AND WIFE

Estate will be held in:
 Fee Simple
 Leasehold(show expiration date)

Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain)
Checking/Savings

Borrower	Co-Borrower
III. BORROWER INFORMATION	
Borrower's Name (include Jr. or Sr. if applicable) SOME BORROWER	Co-Borrower's Name (include Jr. or Sr. if applicable) SOME J OTHERBORROWER
Social Security Number 111-11-1111	Social Security Number 111-11-1111
Home Phone (incl. area code) 314-555-1212	Home Phone (incl. area code) 314-555-1212
DOB (mm/dd/yyyy) 06/15/1971	DOB (mm/dd/yyyy) 06/15/1972
Yrs. School 16	Yrs. School 16
<input checked="" type="checkbox"/> Married (includes registered domestic partners) <input type="checkbox"/> Unmarried (includes single, divorced, widowed) <input type="checkbox"/> Separated	<input checked="" type="checkbox"/> Married (includes registered domestic partners) <input type="checkbox"/> Unmarried (includes single, divorced, widowed) <input type="checkbox"/> Separated
Dependents (not listed by Co-Borrower) No. 2 Ages 11,7	Dependents (not listed by Borrower) No. _____ Ages _____
Present Address (street, city, state, ZIP/ country) <input type="checkbox"/> Own <input checked="" type="checkbox"/> Rent 5 No. Yrs. 123 PRESENT LOCATION Saint Louis, MO 63132 / United States	Present Address (street, city, state, ZIP/ country) <input type="checkbox"/> Own <input checked="" type="checkbox"/> Rent 5 No. Yrs. 123 PRESENT LOCATION Saint Louis, MO 63132 / United States
Mailing Address, if different from Present Address	Mailing Address, if different from Present Address

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

Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent ___ No. Yrs.	Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent ___ No. Yrs.
Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent ___ No. Yrs.	Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent ___ No. Yrs.

Borrower		IV. EMPLOYMENT INFORMATION		Co-Borrower	
Name & Address of Employer <input type="checkbox"/> Self Employed WORK, INC 10403 SOME WORK ADDRESS Saint Louis, MO 63132		Yrs. on this job 3 yr(s) 1 mth(s)	Name & Address of Employer <input type="checkbox"/> Self Employed COWORK, INC 10 SOME OTHER WORK ADDRESS Saint Louis, MO 63132		Yrs. on this job 2 yr(s) 6 mth(s)
		Yrs. employed in this line of work/profession 5			Yrs. employed in this line of work/profession 4
Position/Title/Type of Business ACCOUNT EXECUTIVE		Business Phone (incl. area code) 314-555-1212	Position/Title/Type of Business ADMINISTRATIVE ASSISTANT		Business Phone (incl. area code) 314-555-1212

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

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

V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION

Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expense	Present	Proposed
Base Empl. Income*	\$ 5,000.00	\$ 3,000.00	\$ 8,000.00	Rent	\$	
Overtime				First Mortgage (P&I)		\$ 1,164.26
Bonuses				Other Financing (P&I)		
Commissions				Hazard Insurance		65.00
Dividends/Interest				Real Estate Taxes		125.00
Net Rental Income				Mortgage Insurance		
Other (before completing, see the notice in "describe other income," below)				Homeowner Assn. Dues		
				Other:		
Total	\$ 5,000.00	\$ 3,000.00	\$ 8,000.00	Total	\$	\$ 1,354.26

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

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

B/C	Monthly Amount
	\$

VII. DETAILS OF TRANSACTION		VIII. DECLARATIONS					
a. Purchase price	\$ 275,000.00	If you answer "Yes" to any questions a through i, please use continuation sheet for explanation. a. Are there any outstanding judgments against you? b. Have you been declared bankrupt within the past 7 years? c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years? d. Are you a party to a lawsuit? e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? <small>(This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans, any mortgage, financial obligation, bond, or loan guarantee. If "Yes," provide details, including date, name and address of Lender, FHA or VA case number, if any, and reasons for the action.)</small> f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee? <small>If "Yes," give details as described in the preceding question.</small> g. Are you obligated to pay alimony, child support, or separate maintenance? h. Is any part of the down payment borrowed? i. Are you a co-maker or endorser on a note? ----- j. Are you a U. S. citizen? k. Are you a permanent resident alien? l. Do you intend to occupy the property as your primary residence? <small>If "Yes," complete question m below.</small> m. Have you had an ownership interest in a property in the last three years? (1) What type of property did you own-principal residence (PR), second home (SH), or investment property (IP)? (2) How did you hold title to the home-solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?		Borrower Yes No <input type="checkbox"/> <input checked="" type="checkbox"/>		Co-Borrower Yes No <input type="checkbox"/> <input checked="" type="checkbox"/>	
b. Alterations, improvements, repairs				<input type="checkbox"/> <input checked="" type="checkbox"/>		<input type="checkbox"/> <input checked="" type="checkbox"/>	
c. Land (if acquired separately)				<input type="checkbox"/> <input checked="" type="checkbox"/>		<input type="checkbox"/> <input checked="" type="checkbox"/>	
d. Refinance (incl. debts to be paid off)				<input type="checkbox"/> <input checked="" type="checkbox"/>		<input type="checkbox"/> <input checked="" type="checkbox"/>	
e. Estimated prepaid items	1,535.00			<input type="checkbox"/> <input checked="" type="checkbox"/>		<input type="checkbox"/> <input checked="" type="checkbox"/>	
f. Estimated closing costs	2,325.00			<input type="checkbox"/> <input checked="" type="checkbox"/>		<input type="checkbox"/> <input checked="" type="checkbox"/>	
g. PMI, MIP, Funding Fee				<input type="checkbox"/> <input checked="" type="checkbox"/>		<input type="checkbox"/> <input checked="" type="checkbox"/>	
h. Discount (if Borrower will pay)				<input type="checkbox"/> <input checked="" type="checkbox"/>		<input type="checkbox"/> <input checked="" type="checkbox"/>	
i. Total costs (add items a through h)	278,860.00			<input type="checkbox"/> <input checked="" type="checkbox"/>		<input type="checkbox"/> <input checked="" type="checkbox"/>	
j. Subordinate financing				<input type="checkbox"/> <input checked="" type="checkbox"/>		<input type="checkbox"/> <input checked="" type="checkbox"/>	
k. Borrower's closing costs paid by Seller	3,500.00			<input type="checkbox"/> <input checked="" type="checkbox"/>		<input type="checkbox"/> <input checked="" type="checkbox"/>	
l. Other Credits (explain)				<input type="checkbox"/> <input checked="" type="checkbox"/>		<input type="checkbox"/> <input checked="" type="checkbox"/>	
m. Loan amount (exclude PMI, MIP, Funding Fee financed)	220,000.00			<input type="checkbox"/> <input checked="" type="checkbox"/>		<input type="checkbox"/> <input checked="" type="checkbox"/>	
n. PMI, MIP, Funding Fee financed				<input type="checkbox"/> <input checked="" type="checkbox"/>		<input type="checkbox"/> <input checked="" type="checkbox"/>	
o. Loan amount (add m & n)	220,000.00			<input type="checkbox"/> <input checked="" type="checkbox"/>		<input type="checkbox"/> <input checked="" type="checkbox"/>	
p. Cash from/to Borrower (subtract j, k, l & o from i)	55,360.00			<input type="checkbox"/> <input checked="" type="checkbox"/>		<input type="checkbox"/> <input checked="" type="checkbox"/>	

IX. ACKNOWLEDGEMENT AND AGREEMENT

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

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

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

If you would like a copy of the appraisal report, contact: **ACCORD FINANCIAL, INC. 7777 BONHOMME STE 2102 Clayton, MO 63105**

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

X. INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a Lender may not discriminate either on the basis of this information, or on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, this lender is required to note the information on the basis of visual observation and surname if you have made this application in person. If you do not wish to furnish the information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the particular type of loan applied for.)

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

To be Completed by Interviewer This application was taken by: <input type="checkbox"/> Face-to-face interview <input type="checkbox"/> Mail <input checked="" type="checkbox"/> Telephone <input type="checkbox"/> Internet	Interviewer's Name (print or type) PHIL LEFEVRE Interviewer's Signature Interviewer's Phone Number (incl. area code) 314-721-1009	Name and Address of Interviewer's Employer ACCORD FINANCIAL, INC. 7777 BONHOMME STE 2102 Clayton, MO 63105 (P) 314-721-1009 (F) 314-721-1030
	Date 05/10/2015	

Borrower Signature Authorization

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

Part I - General Information

1. Borrower(s) SOME BORROWER SOME J OTHERBORROWER 123 PRESENT LOCATION Saint Louis, MO 63132		2. Name and address of Lender/Broker ACCORD FINANCIAL, INC. 7777 BONHOMME STE 2102 Clayton, MO 63105 TEL: 314-721-1009 FAX: 314-721-1030	
3. Date 05/10/2015	4. Loan Number SAMPLE LOAN		

Part II - Borrower Authorization

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

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

Borrower **SOME BORROWER / SSN: 111-11-1111**

Date

Borrower **SOME J OTHERBORROWER / SSN: 111-11-1111**

Date

Borrowers' Certification and Authorization

CERTIFICATION

The Undersigned certify the following:

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

AUTHORIZATION TO RELEASE INFORMATION

To Whom It May Concern:

1. I/We have applied for a mortgage loan through ACCORD FINANCIAL, INC.. As part of the application process, ACCORD FINANCIAL, INC. 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 ACCORD FINANCIAL, INC. and to any investor to whom ACCORD FINANCIAL, INC. may sell my mortgage, any and all information and documentation that they request. Such information includes, but is not limited to, employment history and income; bank, money market and similar account balances; credit history; and copies of income tax returns.
3. ACCORD FINANCIAL, INC. or any investor that purchases the mortgage may address this authorization to any party named in the loan application.
4. A copy of this authorization may be accepted as an original.

Borrower Signature _____
SOME BORROWER

SSN: 111-11-1111 Date: _____

Co-Borrower Signature _____
SOME J OTHERBORROWER

SSN: 111-11-1111 Date: _____

STANDARDS AND DISCLOSURES

COMMITMENT: Brokerage Business hereby agrees to act on behalf of Borrower to secure a mortgage loan commitment. Brokerage Business cannot guarantee acceptance into any particular loan program or promise that any specific loan terms or conditions will be obtained. Receipt of a mortgage loan commitment by Brokerage Business satisfies Brokerage Business's obligation under the Mortgage Brokerage Business Contract and Good Faith Estimate of Borrower's Costs and the terms of this contract are deemed fulfilled upon receipt of the mortgage loan commitment. Brokerage Business cannot make a mortgage loan or a Mortgage Loan Commitment. A Commitment may, however, be passed through to the Borrower if received from a lender. The term "Commitment" shall mean a written or oral Commitment received by the Brokerage Business, unless otherwise agreed in writing between Brokerage Business and Borrower. Upon demand by the Borrower, the Brokerage Business shall produce for the Borrower's inspection evidence of the mortgage loan commitment.

AGENCY; NON-LIABILITY FOR LENDER'S ACTS: Borrower acknowledges that Brokerage Business is acting as an 'agent' on behalf of the Borrower in securing a mortgage commitment pursuant to this Agreement. Borrower acknowledges that Brokerage Business shall not be responsible for any errors of the Lender or Investor nor for any term or condition of the loan documentation that may be contrary to any or federal law. Brokerage Business shall not be responsible for any nonperformance of a commitment or mortgage by any Lender or Investor.

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

ADDITIONAL CLAUSES: If not precluded by the provisions of this Agreement, any loan commitment and loan obtained by Brokerage Business may contain such additional clauses or provisions as the Lender may request including but not limited to, nonassumable clauses, late fee clauses and prepayment penalties.

TIME FOR PAYMENT: Unless otherwise agreed between Brokerage Business and Borrower, the mortgage brokerage fee shall be due and payable in full upon delivery to the Borrower of mortgage loan commitment from the Lender or Investor, or may be paid at closing, if agreed to by Brokerage Business.

DECISION: In applying for this loan, Borrower acknowledges that Borrower has reviewed his personal and financial situation and that it is in Borrower's best interest to proceed with the loan. Borrower further acknowledges that Borrower has not relied on the advice of the Mortgage Brokerage Business or its colleagues as to wisdom of doing so.

GOOD FAITH ESTIMATE OF COSTS: The estimated costs stated may be expressed as a range of possible costs and can be charged only when such costs have actually been incurred in connection with securing the loan or loan commitment. Actual costs incurred for items which include, but are not limited to, express mail fees, long distance calls and photographs will be paid by Borrower unless otherwise stated herein.

TITLE: Borrower represents and warrants that he is the fee simple title holder to the property described in this Agreement and there are no liens, judgements, unpaid taxes or mortgages which will effect title to the property except

Borrower agrees to pay all costs necessary to clear any defect if status of the title differs from the representation made herein .

DEFAULT: If commitment is secured and title is not found to be good, marketable and insurable by the attorney or title company acting for the lender, or the Borrower refuses to execute and deliver the documents required by the lender, or in any other way fails to comply with this Agreement, or if for any reason the loan referred to herein cannot be closed through no fault of the Brokerage Business, Borrower acknowledges that the full brokerage fee has been earned by Brokerage Business and agrees to immediately pay same plus any and all costs incurred on Borrower's behalf.

DISCLOSURE: Borrower acknowledges that Brokerage Business has advised him any existing business relationship Brokerage Business has with any vendor. Borrower also acknowledges that Lender may require certain preapproved vendors be used exclusively for services required by this agreement. Brokerage Business has no business relationship with any vendor except as may be listed on attached Provider Relationship form.

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

Applicant **SOME BORROWER**

Date

Applicant **SOME J OTHERBORROWER**

Date

DISCLOSURE NOTICES

Date: 05/10/2015

Applicant(s): SOME BORROWER SOME J OTHERBORROWER	Property Address: 123 SOME LOCATION Saint Louis, MO 63132
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AFFIDAVIT OF OCCUPANCY

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

- Primary Residence - Occupied by Applicant(s) within 30 days of closing.
- Secondary Residence - To be occupied by Applicant(s) at least 15 days yearly, as second home (vacation, etc.), while maintaining principal residence elsewhere. [Please check this box if you plan to establish it as your primary residence at a future date (e.g., retirement)].
- Investment Property - Not owner occupied. Purchased as an investment to be held or rented.

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

APPLICANT SIGNATURE

CO-APPLICANT SIGNATURE

ANTI-COERCION STATEMENT

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

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

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

Insurance Company Name

Agent

Agent's Address

Agent's Telephone Number

APPLICANT SIGNATURE

CO-APPLICANT SIGNATURE

FAIR CREDIT REPORTING ACT

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

APPLICANT SIGNATURE

CO-APPLICANT SIGNATURE

FHA LOANS ONLY

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

GOVERNMENT LOANS ONLY

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

APPLICANT SIGNATURE

CO-APPLICANT SIGNATURE

EQUAL CREDIT OPPORTUNITY ACT

APPLICATION NO: **SAMPLE LOAN**

Date: 05/10/2015

PROPERTY ADDRESS: **123 SOME LOCATION**
Saint Louis, MO 63132

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The Federal Agency that administers compliance with this law concerning this company is the Office of the Comptroller of the Currency, Customer Assistance Group, 1301 McKinney Street, Suite 3710, Houston, Texas 77010

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

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

SOME BORROWER (Applicant) (Date)

SOME J OTHERBORROWER (Applicant) (Date)

(Applicant) (Date)

(Applicant) (Date)

**FLOOD DISASTER
PROTECTION ACT OF 1973**

DATE: **05/10/2015**

APPLICATION NO: **SAMPLE LOAN**

PROPERTY ADDRESS: **123 SOME LOCATION
Saint Louis, MO 63132**

I/We hereby acknowledge that we have been advised of the Flood Disaster Protection Act of 1973 and the requirements that I/We provide such insurance coverage on any property located within an area designated as a Flood Hazard Area. Should the subject property fall within a flood hazard area as defined in the Act, then I/We authorize its successors and/or assigns to purchase such insurance and I/We further agree to pay promptly the cost thereof.

SOME BORROWER (Applicant) (Date)

SOME J OTHERBORROWER (Applicant) (Date)

(Applicant) (Date)

(Applicant) (Date)

MORTGAGE LOAN ORIGATION AGREEMENT

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

You **SOME BORROWER / SOME J OTHERBORROWER** agree to enter into this Mortgage Loan Origination Agreement with **ACCORD FINANCIAL, INC.** as an independent contractor to apply for a residential mortgage loan from a participating lender with which we from time to time contract upon such terms and conditions as you may request or a lender may require. You inquired into mortgage financing with **ACCORD FINANCIAL, INC.** on **04/14/2009**.

We are licensed as a "Mortgage Broker" under

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

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

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

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

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

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

MORTGAGE LOAN ORIGINATOR		APPLICANT(S)	
ACCORD FINANCIAL, INC.		SOME BORROWER / SOME J OTHERBORROWER	
Company Name		Applicant Name(s)	
7777 BONHOMME STE 2102		123 PRESENT LOCATION	
Address		Address	
Clayton, MO 63105		Saint Louis, MO 63132	
City, State, Zip		City, State, Zip	
314-721-1009 / 314-721-1030			
Phone/Fax		Borrower Signature	Date
_____ Broker or Authorized Agent Signature	_____ Date	_____ Co-Borrower Signature	_____ Date

Customer Identification Documentation Patriot Act

The USA Patriot Act requires all financial institutions to obtain, verify and record information that identifies every customer. Completion of this documentation is required in order to comply with the USA Patriot Act. A completed copy of this information must be retained with the loan file.

Application Number SAMPLE LOAN Date _____

Name of Applicant SOME BORROWER

Social Security # 111-11-1111 Date of Birth 06/15/1971

Present Address 123 PRESENT LOCATION / Saint Louis, MO 63132

Mailing Address 123 PRESENT LOCATION / Saint Louis, MO 63132

Primary Identification Documentation

Document Type _____ Other Document Type _____

Document Number _____

Issue Date _____ Expiration Date _____

Issued by _____

Secondary Identification Documentation

Document Type _____ Other Document Type _____

Document Number _____

Issue Date _____ Expiration Date _____

Issued by _____

Discrepancies and Resolution

Completed by _____

Customer Identification Documentation Patriot Act

The USA Patriot Act requires all financial institutions to obtain, verify and record information that identifies every customer. Completion of this documentation is required in order to comply with the USA Patriot Act. A completed copy of this information must be retained with the loan file.

Application Number SAMPLE LOAN Date _____

Name of Applicant SOME J OTHERBORROWER

Social Security # 111-11-1111 Date of Birth 06/15/1972

Present Address 123 PRESENT LOCATION / Saint Louis, MO 63132

Mailing Address 123 PRESENT LOCATION / Saint Louis, MO 63132

Primary Identification Documentation

Document Type _____ Other Document Type _____

Document Number _____

Issue Date _____ Expiration Date _____

Issued by _____

Secondary Identification Documentation

Document Type _____ Other Document Type _____

Document Number _____

Issue Date _____ Expiration Date _____

Issued by _____

Discrepancies and Resolution

Completed by _____

PRIVACY POLICY DISCLOSURE

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

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

The Privacy Policy explains the Following:

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

Protecting the Confidentiality of Customer Information:

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

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

Who is Covered by the Privacy Policy:

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

How We Gather Information:

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

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

Information We Share:

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

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

NOTICE TO THE HOME LOAN APPLICANT CREDIT SCORE INFORMATION DISCLOSURE

APPLICANT(S) NAME AND ADDRESS SOME BORROWER SOME J OTHERBORROWER 123 PRESENT LOCATION Saint Louis MO, 63132	LENDER NAME AND ADDRESS (ORIGINATOR): ACCORD FINANCIAL, INC. 7777 BONHOMME STE 2102 Clayton, MO 63105 (P) 314-721-1009, (F) 314-721-1030
---	--

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

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

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

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

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

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

Consumer Reporting Agency	Borrower: SOME BORROWER	Co-Brw: SOME J OTHERBORROWER
Experian P.O. Box 2002 Allen, TX 75013 (P)888-397-3742 Model Used: <u>ExperianFairIsaac</u> Range of Possible Scores <u>300</u> to <u>850</u>	Score: +795 Created: 03/27/2009 Factors 08 TOO MANY INQUIRIES LAST 12 MONTHS 10 PROPORTION OF BALANCE TO HIGH CREDIT ON BANK REVOLVING OR ALL REVOLVING ACCOUNTS 14 LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED 05 TOO MANY ACCOUNTS WITH BALANCES	Score: +725 Created: 03/27/2009 Factors 40 DEROGATORY PUBLIC RECORD OR COLLECTION FILED 20 TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT 32 LACK OF RECENT INSTALLMENT LOAN INFORMATION 10 PROPORTION OF BALANCE TO HIGH CREDIT ON BANK REVOLVING OR ALL REVOLVING ACCOUNTS

Consumer Reporting Agency	Borrower: SOME BORROWER	Co-Brw: SOME J OTHERBORROWER
<p>TransUnion P.O. Box 1000 Chester, PA 19022 (P)800-888-4213</p> <p>Model Used: <u>FICORiskScoreClassic04</u></p> <p>Range of Possible Scores <u>336</u> to <u>843</u></p>	<p>Score: +793 Created: 03/27/2009</p> <p><u>Factors</u></p> <p>030 TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT 012 LENGTH OF TIME REVOLVING ACCOUNTS HAVE BEEN ESTABLISHED 003 PROPORTION OF LOAN BALANCES TO LOAN AMOUNTS IS TOO HIGH 028 NUMBER OF ESTABLISHED ACCOUNTS</p>	<p>Score: +727 Created: 03/27/2009</p> <p><u>Factors</u></p> <p>040 DEROGATORY PUBLIC RECORD OR COLLECTION FILED 020 LENGTH OF TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT 008 TOO MANY INQUIRIES LAST 12 MONTHS</p>
<p>Equifax P.O. Box 740241 Atlanta, GA 30374 (P)800-685-1111</p> <p>Model Used: <u>EquifaxBeacon5.0</u></p> <p>Range of Possible Scores <u>300</u> to <u>850</u></p>	<p>Score: +798 Created: 03/27/2009</p> <p><u>Factors</u></p> <p>00008 TOO MANY INQUIRIES LAST 12 MONTHS 00011 AMOUNT OWED ON REVOLVING ACCOUNTS IS TOO HIGH 00010 PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS</p>	<p>Score: +724 Created: 03/27/2009</p> <p><u>Factors</u></p> <p>00040 DEROGATORY PUBLIC RECORD OR COLLECTION FILED 00014 LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED</p>

I/We have received a copy of this disclosure.

Applicant **SOME BORROWER**

Date

Applicant **SOME J OTHERBORROWER**

Date

SERVICING DISCLOSURE STATEMENT

Lender: **ACCORD FINANCIAL, INC.**
7777 BONHOMME STE 2102
Clayton, MO 63105

Date: **05/10/2015**

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

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

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

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

Acknowledgment of Mortgage Loan Applicant(s)

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

Applicant **SOME BORROWER** Date

Applicant **SOME J OTHERBORROWER** Date

Applicant Date

Applicant Date

PATRIOT ACT INFORMATION DISCLOSURE

Applicant Name	<u>SOME BORROWER</u>
Co-Applicant Name	<u>SOME J OTHERBORROWER</u>
Present Address	<u>123 PRESENT LOCATION, Saint Louis, MO 63132</u>
Mailing Address	<u>123 PRESENT LOCATION, Saint Louis, MO 63132</u>

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

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

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

Applicant

Date

Applicant

Date

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

Department of the Treasury
Internal Revenue Service

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.

<p>1a Name shown on tax return. If a joint return, enter the name shown first.</p> <p>SOME BORROWER</p>	<p>1b First social security number on tax return or employer identification number (see instructions)</p> <p style="text-align: center;">111-11-1111</p>
<p>2a If a joint return, enter spouse's name shown on tax return</p> <p>SOME J OTHERBORROWER</p>	<p>2b Second social security number if joint tax return</p> <p style="text-align: center;">111-11-1111</p>
<p>3 Current name, address (including apt., room, or suite no.), city, state, and ZIP code</p> <p>123 PRESENT LOCATION Saint Louis, MO 63132</p>	
<p>4 Previous address shown on the last return filed if different from line 3</p>	
<p>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.</p>	

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.

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

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 RAVS 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 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

Department of the Treasury
Internal Revenue Service

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<p>1a Name shown on tax return. If a joint return, enter the name shown first.</p> <p>SOME BORROWER</p>	<p>1b First social security number on tax return or employer identification number (see instructions)</p> <p style="text-align: center;">111-11-1111</p>
<p>2a If a joint return, enter spouse's name shown on tax return</p> <p>SOME J OTHERBORROWER</p>	<p>2b Second social security number if joint tax return</p> <p style="text-align: center;">111-11-1111</p>
<p>3 Current name, address (including apt., room, or suite no.), city, state, and ZIP code</p> <p>123 PRESENT LOCATION Saint Louis, MO 63132</p>	
<p>4 Previous address shown on the last return filed if different from line 3</p>	
<p>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.</p>	

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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.

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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.

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

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 RAVS 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.

GOOD FAITH ESTIMATE

Applicants: **SOME BORROWER / SOME J OTHERBORROWER**
 Property Addr: **123 SOME LOCATION, Saint Louis, MO 63132**
 Prepared By: **ACCORD FINANCIAL, INC. Ph. 314-721-1009**
7777 BONHOMME STE 2102, Clayton, MO 63105

Application No: **SAMPLE LOAN**
 Date Prepared: **05/10/2015**
 Loan Program: **CONFORMING**

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

* PFC = Prepaid Finance Charge
 F = FHA Allowable Closing Cost
 POC = Paid Outside of Closing

Total Loan Amount \$ **220,000** Interest Rate: **4.875 %** Term/Due In: **360 / 360** mths

800 ITEMS PAYABLE IN CONNECTION WITH LOAN:	Amount	Paid By	* PFC / F / POC
801 Loan Origination Fee	\$ 495.00		✓
802 Loan Discount			
803 Appraisal Fee	370.00		✓
804 Credit Report			
805 Lender's Inspection Fee			
808 Mortgage Broker Fee		Paid To Broker:	
809 Tax Related Service Fee	75.00		✓
810 Processing Fee			
811 Underwriting Fee	665.00		✓
812 Wire Transfer Fee			

COMPENSATION TO BROKER (Not Paid Out of Loan Proceeds)	Amount	PFC
	\$	

1100 TITLE CHARGES:	Amount	Paid By	PFC / F / POC
1101 Closing/Escrow Fee:	\$ 125.00		✓
1105 Document Preparation Fee			
1106 Notary Fees			
1107 Attorney Fees			
1108 Title Insurance:	450.00		✓
DOC PREP/DELIVERY	50.00		✓

1200 GOVERNMENT RECORDING & TRANSFER CHARGES:	Amount	Paid By	PFC / F / POC
1201 Recording Fees:	\$ 95.00		✓
1202 City/County Tax/Stamps:			
1203 State Tax/Stamps:			

1300 ADDITIONAL SETTLEMENT CHARGES:	Amount	Paid By	PFC / F / POC
1302 Pest Inspection	\$		

900 ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE:	Amount	Paid By	PFC / F / POC
<i>Estimated Closing Costs</i> 2,325.00			
901 Interest			
902 Mtg Ins. Premium			
903 Hazard Ins. Premium	780.00		✓
904			
905 VA Funding Fee			

1000 RESERVES DEPOSITED WITH LENDER:	Amount	Paid By	PFC / F / POC
1001 Hazard Ins. Premium	2 mths @ \$ 65.00/ mth \$ 130.00		
1002 Mtg Ins. Premium Reserves	mths @ \$ / mth		
1003 School Tax	mths @ \$ / mth		
1004 Taxes & Assessment Reserves	5 mths @ \$125.00/ mth 625.00		
1005 Flood Insurance Reserves	mths @ \$ / mth		
	mths @ \$ / mth		
	mths @ \$ / mth		

<i>Estimated Prepaid Items/Reserves</i>	1,535.00
TOTAL ESTIMATED SETTLEMENT CHARGES	3,860.00

TOTAL ESTIMATED FUNDS NEEDED TO CLOSE:		TOTAL ESTIMATED MONTHLY PAYMENT:	
Purchase Price (+)	275,000.00	Loan Amount (-)	220,000.00
Alterations (+)		Principal & Interest	1,164.26
Land (+)		Other Financing (P & I)	
Refi (incl. debts to be paid off) (+)		Hazard Insurance	65.00
Est. Prepaid Items/Reserves (+)	1,535.00	Real Estate Taxes	125.00
Est. Closing Costs (+)	2,325.00	Mortgage Insurance	
New 2nd Mtg Closing Costs (+)		Homeowner Assn. Dues	
PMI, MIP, Funding Fee (+)		Other	
Discount (Borrower paid) (+)		FHA Required Investment (-)	
FHA EEM Improvements (+)		FHA MI Premium Refund (-)	
		FHA 203k Rehabilitation Cost (-)	0.00
Total Estimated Funds needed to close	55,360.00	Total Monthly Payment	1,354.26

This Good Faith Estimate is being provided by **ACCORD FINANCIAL, INC.**, a mortgage broker, and no lender has been obtained. These estimates are provided pursuant to the Real Estate Settlement Procedures Act of 1974, as amended (RESPA). Additional information can be found in the HUD Special Information Booklet, which is to be provided to you by your mortgage broker or lender, if your application is to purchase residential real property and the lender will take a first lien on the property. The undersigned acknowledges receipt of the booklet "Settlement Costs," and if applicable the Consumer Handbook on ARM Mortgages.

Applicant **SOME BORROWER**
 Calyx Form - gfe.frm (09/08)

Date

Applicant **SOME J OTHERBORROWER**

Date

TRUTH-IN-LENDING DISCLOSURE STATEMENT

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

Applicants: **SOME BORROWER / SOME J OTHERBORROWER**
 Property Address: **123 SOME LOCATION**
Saint Louis, MO 63132
 Application No: **SAMPLE LOAN**

Prepared By: **ACCORD FINANCIAL, INC.**
7777 BONHOMME STE 2102
Clayton , MO 63105
 Date Prepared: **05/10/2015** Ph: **314-721-1009**

ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate <p style="text-align: right;">4.999 %</p>	FINANCE CHARGE The dollar amount the credit will cost you <p style="text-align: right;">\$ 202,236.85</p>	AMOUNT FINANCED The amount of credit provided to you or on your behalf <p style="text-align: right;">\$ 216,895.00</p>	TOTAL OF PAYMENTS The amount you will have paid after making all payments as scheduled <p style="text-align: right;">\$ 419,131.85</p>
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REQUIRED DEPOSIT: The annual percentage rate does not take into account your required deposit
PAYMENTS: Your payment schedule will be:

No. of Pmts	Amount of Payments **	Payments Due	No. of Pmts	Amount of Payments **	Payments Due	No. of Pmts	Amount of Payments **	Payments Due	No. of Pmts	Amount of Payments **	Payments Due
		Monthly Beginning:			Monthly Beginning:			Monthly Beginning:			Monthly Beginning:
359	1,164.26										
1	1,162.51										

DEMAND FEATURE: This obligation has a demand feature.
 VARIABLE RATE FEATURE: This loan contains a variable rate feature. A variable rate disclosure has been provided earlier.

CREDIT LIFE/CREDIT DISABILITY: Credit life insurance and credit disability insurance are not required to obtain credit, and will not be provided unless you sign and agree to pay the additional cost.

Type	Premium	Signature
Credit Life		I want credit life insurance. Signature: _____
Credit Disability		I want credit disability insurance. Signature: _____
Credit Life and Disability		I want credit life and disability insurance. Signature: _____

INSURANCE: The following insurance is required to obtain credit:
 Credit life insurance Credit disability Property insurance Flood insurance
 You may obtain the insurance from anyone you want that is acceptable to creditor.
 If you purchase property flood insurance from creditor you will pay \$ _____ for a one year term.

SECURITY: You are giving a security interest in: **123 SOME LOCATION, Saint Louis MO 63132**
 The goods or property being purchased Real property you already own.

FILING FEES: \$ _____

LATE CHARGE: If a payment is more than **15** days late, you will be charged **5.000** % 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 * means an estimate all dates and numerical disclosures except the late payment disclosures are estimates.

**** NOTE:** The Payments shown above include reserve deposits for Mortgage Insurance (if applicable), but exclude Property Taxes and Insurance.
 You are not required to complete this agreement merely because you have received these disclosures or signed a loan application.

THE UNDERSIGNED ACKNOWLEDGES RECEIVING A COMPLETED COPY OF THIS DISCLOSURE.

Applicant **SOME BORROWER** _____ Date _____

Applicant **SOME J OTHERBORROWER** _____ Date _____

Applicant _____ Date _____

Applicant _____ Date _____

Lender _____ Date _____