

Uniform Residential Loan Application

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

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

Borrower _____ Co-Borrower _____

I. TYPE OF MORTGAGE AND TERMS OF LOAN					
Mortgage Applied for:	<input type="checkbox"/> VA	<input type="checkbox"/> Conventional	<input type="checkbox"/> Other (explain):	Agency Case Number	Lender Case Number
	<input checked="" type="checkbox"/> FHA	<input type="checkbox"/> USDA/Rural Housing Service			
Amount \$	Interest Rate	No. of Months	Amortization Type:		
270,019	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)		\$ 1,428.96
Bonuses				Other Financing (P&I)		
Commissions				Hazard Insurance		65.00
Dividends/Interest				Real Estate Taxes		125.00
Net Rental Income				Mortgage Insurance		121.63
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	\$	\$ 1,740.59

* 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
b. Alterations, improvements, repairs	
c. Land (if acquired separately)	
d. Refinance (incl. debts to be paid off)	
e. Estimated prepaid items	1,535.00
f. Estimated closing costs	2,250.00
g. PMI, MIP, Funding Fee	4,644.06
h. Discount (if Borrower will pay)	
i. Total costs (add items a through h)	283,429.06
j. Subordinate financing	
k. Borrower's closing costs paid by Seller	3,500.00
l. Other Credits (explain)	
m. Loan amount (exclude PMI, MIP, Funding Fee financed)	265,375.00
n. PMI, MIP, Funding Fee financed	4,644.00
o. Loan amount (add m & n)	270,019.00
p. Cash from/to Borrower (subtract j, k, l & o from i)	9,910.06

If you answer "Yes" to any questions a through i, please use continuation sheet for explanation.

	Borrower		Co-Borrower	
	Yes	No	Yes	No
a. Are there any outstanding judgments against you?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
b. Have you been declared bankrupt within the past 7 years?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
d. Are you a party to a lawsuit?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? <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>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee? If "Yes," give details as described in the preceding question.	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
g. Are you obligated to pay alimony, child support, or separate maintenance?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
h. Is any part of the down payment borrowed?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
i. Are you a co-maker or endorser on a note? -----	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
j. Are you a U. S. citizen?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
k. Are you a permanent resident alien?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
l. Do you intend to occupy the property as your primary residence? If "Yes," complete question m below.	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
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)?	<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 X	Date	Co-Borrower's Signature X	Date
----------------------------------	------	-------------------------------------	------

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	Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino
Race: <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White	Race: <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White
Sex: <input type="checkbox"/> Female <input 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 Date 05/10/2015 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
---	--	--

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 JOtherBORROWER	Property Address: 123 SOME LOCATION Saint Louis, MO 63132
--	--

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 FHA**

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)

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>Factors</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>Factors</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>Factors</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>Factors</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

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

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>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>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.

Sign Here	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	

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

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>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>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.

Sign Here	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	

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.

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 FHA 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 FHA 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.

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

HUD/VA Addendum to Uniform Residential Loan Application

OMB Approval No. VA: 2900-0144
 HUD: 2502-0059 (expires 11/30/2010)

Part I - Identifying Information (mark the type of application)		2. Agency Case No: (include any suffix)	3. Lender's Case No.	4. Section of the Act (for HUD cases)
1. <input type="checkbox"/> VA Application for Home Loan Guaranty <input checked="" type="checkbox"/> HUD/FHA Application for Insurance under the National Housing Act				
5. Borrower's Name & Present Address (include zip code) SOME BORROWER SOME J OTHERBORROWER 123 PRESENT LOCATION Saint Louis, MO 63132		7. Loan Amount (include the UFMIP if for HUD or Funding Fee if for VA) \$ 270,019.00	8. Interest Rate 4.875 %	9. Proposed Maturity 30 yrs. mos.
6. Property Address (including name of subdivision, lot & block no. & zip code) 123 SOME LOCATION Saint Louis, MO 63132		10. Discount Amount (only if borrower is permitted to pay) \$ 4,644.06	11. Amount of Up Front Premium \$ 121.63/mo.	12a. Amount of Monthly Premium 360 months
		13. Lender's I.D. Code	14. Sponsor/Agent I.D. Code	
15. Lender's Name & Address (include zip code)		16. Name & Address of Sponsor/Agent		
Type or Print all entries clearly		17. Lender's Telephone Number		

VA: The veteran and the lender hereby apply to the Secretary of Veterans Affairs for Guaranty of the loan described here under Section 3710, Chapter 37, Title 38, United States Code, to the full extent permitted by the veteran's entitlement and severally agree that the Regulations promulgated pursuant to Chapter 37, and in effect on the date of the loan shall govern the rights, duties, and liabilities of the parties.

18. First Time Homebuyer? a. <input type="checkbox"/> Yes b. <input type="checkbox"/> No	19. VA Only: Title will be Vested in: <input type="checkbox"/> Veteran <input type="checkbox"/> Veteran & Spouse <input type="checkbox"/> Other (Specify):	20. Purpose of Loan (blocks 9 - 12 are for VA loans only) 1) <input type="checkbox"/> Purchase Existing Home Previously Occupied 2) <input type="checkbox"/> Finance Improvements to Existing Property 3) <input type="checkbox"/> Refinance (Refi.) 4) <input type="checkbox"/> Purchase New Condo. Unit 5) <input type="checkbox"/> Purchase Existing Condo. Unit 6) <input type="checkbox"/> Purchase Existing Home Not Previously Occupied	7) <input type="checkbox"/> Construct Home (proceeds to be paid out during construction) 8) <input type="checkbox"/> Finance Co-op Purchase 9) <input type="checkbox"/> Purchase Permanently Sited Manufactured Home 10) <input type="checkbox"/> Purchase Permanently Sited Manufactured Home & Lot 11) <input type="checkbox"/> Refi. Permanently Sited Manufactured Home to Buy Lot 12) <input type="checkbox"/> Refi. Permanently Sited Manufactured Home/Lot Loan
--	---	--	---

Part II - Lender's Certification

21. The undersigned lender makes the following certifications to induce the Department of Veterans Affairs to issue a certificate of commitment to guarantee the subject loan or a Loan Guaranty Certificate under Title 38, U. S. Code, or to induce the Department of Housing and Urban Development - Federal Housing Commissioner to issue a firm commitment for mortgage insurance or a Mortgage Insurance Certificate under the National Housing Act.

- A. The loan terms furnished in the Uniform Residential Loan Application and this Addendum are true, accurate and complete.
- B. The information contained in the Uniform Residential Loan Application and this Addendum was obtained directly from the borrower by an employee of the undersigned lender or its duly authorized agent and is true to the best of the lender's knowledge and belief.
- C. The credit report submitted on the subject borrower (and co-borrower, if any) was ordered by the undersigned lender or its duly authorized agent directly from the credit bureau which prepared the report and was received directly from said credit bureau.
- D. The verification of employment and verification of deposits were requested and received by the lender or its duly authorized agent without passing through the hands of any third persons and are true to the best of the lender's knowledge and belief.

E. The Uniform Residential Loan Application and this Addendum were signed by the borrower after all sections were completed.

F. This proposed loan to the named borrower meets the income and credit requirements of the governing law in the judgment of the undersigned.

G. To the best of my knowledge and belief, I and my firm and its principals: (1) are not presently debarred, suspended, proposed for debarment, declared ineligible, or voluntarily excluded from covered transactions by any Federal department or agency; (2) have not, within a three-year period preceding this proposal, been convicted of or had a civil judgment rendered against them for (a) commission of fraud or a criminal offense in connection with obtaining, attempting to obtain, or performing a public (Federal, State or local) transaction or contract under a public transaction; (b) violation of Federal or State antitrust statutes or commission of embezzlement, theft, forgery, bribery, falsification or destruction of records, making false statements, or receiving stolen property; (3) are not presently indicted for or otherwise criminally or civilly charged by a governmental entity (Federal, State or local) with commission of any of the offenses enumerated in paragraph G(2) of this certification; and (4) have not, within a three-year period preceding this application/proposal, had one or more public transactions (Federal, State or local) terminated for cause or default.

Items "H" through "J" are to be completed as applicable for VA loans only.

H. The names and functions of any duly authorized agents who developed on behalf of the lender any of the information or supporting credit data submitted are as follows:

Name & Address	Function (e.g., obtained information on the Uniform Residential Loan Application, ordered credit report, verifications of employment, deposits, etc.)
----------------	---

If no agent is shown above, the undersigned lender affirmatively certifies that all information and supporting credit data were obtained directly by the lender.

I. The undersigned lender understands and agrees that it is responsible for the omissions, errors, or acts of agents identified in item H as to the functions with which they are identified

J. The proposed loan conforms otherwise with the applicable provisions of Title 38, U.S. Code, and of the regulations concerning guaranty or insurance of loans to veterans.

Signature of Officer of Lender	Title of Officer of Lender	Date (mm/dd/yyyy)
X		

Part III - Notices to Borrowers. Public reporting burden for this collection of information is estimated to average 6 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. This agency may not conduct or sponsor, and a person is not required to respond to, a collection information unless that collection displays a valid OMB control number can be located on the OMB Internet page at http://www.whitehouse.gov/omb/library/OMB/INVENTORY_OF_LIST_OF_AGENCIES.html#LIST_OF_AGENCIES.

Privacy Act Information. The information requested on the Uniform Residential Loan Application and this Addendum is authorized by 38 U.S.C. 3710 (if for DVA) and 12 U.S.C. 1701 et seq. (if for HUD/FHA). The Debt Collection Act of 1982, Pub. Law 97-365, and HUD's Housing and Community Development Act of 1987, 42 U.S.C. 3543, require persons applying for a federally insured or guaranteed loan to furnish his/her social security number (SSN). You must provide all the requested information, including your SSN. HUD and/or VA may conduct a computer match to verify the information you provide. HUD and/or VA may disclose certain information to Federal, State, and local agencies when relevant to civil, criminal, or regulatory investigations and prosecutions. It will not otherwise be disclosed or released outside of HUD or VA, except as required and permitted by law. The information will be used to determine whether you qualify as a mortgagor. Any disclosure of information outside VA or HUD/FHA will be made only as permitted by law. Failure to provide any of the requested information, including SSN, may

result in disapproval of your loan application. This is notice to you as required by the Right to Financial Privacy Act of 1978 that VA or HUD/FHA has a right of access to financial records held by financial institutions in connection with the consideration or administration of assistance to you. Financial records involving your transaction will be available to VA and HUD/FHA without further notice or authorization but will not be disclosed or released by this institution to another Government Agency or Department without your consent except as required or permitted by law.

Caution. Delinquencies, defaults, foreclosures and abuses of mortgage loans involving programs of the Federal Government can be costly and detrimental to your credit, now and in the future. The lender in this transaction, its agents and assigns as well as the Federal Government, its agencies, agents and assigns, are authorized to take any and all of the following actions in the event loan payments become delinquent on the mortgage loan described in the attached application: (1) Report your name and account information to a credit bureau; (2) Assess additional interest and penalty charges for the period of time that payment is not made; (3) Assess charges to cover additional administrative costs incurred by the Government to service your account; (4) Offset amounts owed to you under other Federal programs; (5) Refer your account to a private attorney, collection agency or mortgage servicing agency to collect the amount due, foreclose the mortgage, sell the property and seek judgment against you for any deficiency; (6) Refer your account to the Department of Justice for litigation in the courts; (7) If you are a current or retired Federal employee, take action to offset your salary, or civil service retirement benefits; (8) Refer your debt to the Internal Revenue Service for offset against any amount owed to you as an income tax refund; and (9) Report any resulting written-off debt of yours to the Internal Revenue Service as your taxable income. All of these actions can and will be used to recover any debts owed when it is determined to be in the interest of the lender and/or the Federal Government to do so.

Part IV - Borrower Consent for Social Security Administration to Verify Social Security Number

I authorize the Social Security Administration to verify my Social Security number to the Lender identified in this document and HUD/FHA, through a computer match conducted by HUD/FHA.

I understand that my consent allows no additional information from my Social Security records to be provided to the Lender, and HUD/FHA and that verification of my Social Security number does not constitute confirmation of my identity. I also understand that my Social Security number may not be used for any other purpose than the one stated above, including resale or redisclosure to other parties. The only other redisclosure permitted by this authorization is for review purposes to ensure that HUD/FHA complies with SSA's consent requirements.

I am the individual to whom the Social Security number was issued or that person's legal guardian. I declare and affirm under the penalty of perjury that the information contained herein is true and correct. I know that if I make any representation that I know is false to obtain information from Social Security records, I could be punished by a fine or imprisonment or both.

This consent is valid for 180 days from the date signed, unless indicated otherwise by the individual(s) named in this loan application.

Read consent carefully. Review accuracy of social security number(s) and birth dates provided on this application.

Signature(s) of Borrower(s) Date signed Signature(s) of Co-Borrower(s) Date signed
X / / X / /

Part V - Borrower Certification

22. Complete the following for a HUD/FHA Mortgage

- 22 a. Do you own or have you sold other real estate within the past 60 months on which there was a HUD / FHA mortgage? Yes No Is it to be sold? Yes No 22 b. Sales Price \$ 22 c. Original Mortgage Amt \$
- 22 d. Address
- 22 e. If the dwelling to be covered by this mortgage is to be rented, is it a part of, adjacent or contiguous to any project subdivision or group of concentrated rental properties involving eight or more dwelling units in which you have any financial interest? Yes No If "Yes" give details.
- 22 f. Do you own more than four dwellings? Yes No If "Yes" submit form HUD-92561.

23. Complete for VA - Guaranteed Mortgage. Have you ever had a VA home loan? Yes No

24. Applicable for Both VA & HUD. As a home loan borrower, you will be legally obligated to make the mortgage payments called for by your mortgage loan contract. The fact that you dispose of your property after the loan has been made will not relieve you of liability for making these payments. Payment of the loan in full is ordinarily the way liability on a mortgage note is ended. Some home buyers have the mistaken impression that if they sell their homes when they move to another locality, or dispose of it for any other reasons, they are no longer liable for the mortgage payments and that liability for these payments is solely that of the new owners. Even though the new owners may agree in writing to assume liability for your mortgage payments, this assumption agreement will not relieve you from liability to the holder of the note which you signed when you obtained the loan to buy the property. Unless you are able to sell the property to a buyer who is acceptable to VA or HUD/FHA and who will assume the payment of your obligation to the lender, you will not be relieved from liability to repay any claim which VA or HUD/FHA may be required to pay your lender on account of default in your loan payments. The amount of any such claim payment will be a debt owed by you to the Federal Government. This debt will be the object of established collection procedures.

25. I, the Undersigned Borrower(s) Certify that:

- (1) I have read and understand the foregoing concerning my liability on the loan and Part III Notices to Borrowers.
- (2) Occupancy: (for VA only -- mark the applicable box) (a) I now actually occupy the above-described property as my home or intend to move into and occupy said property as my home within a reasonable period of time or intend to reoccupy it after the completion of major alterations, repairs or improvements. (b) My spouse is on active military duty and in his or her absence, I occupy or intend to occupy the property securing this loan as my home. (c) I previously occupied the property securing this loan as my home. (for interest rate reductions) (d) While my spouse was on active military duty and unable to occupy the property securing this loan, I previously occupied the property that is securing this loan as my home. (for interest rate reduction loans) Note: If box 2b or 2d is checked, the veteran's spouse must also sign below.
- (3) Mark the applicable box (not applicable for Home Improvement or Refinancing Loan) I have been informed that (\$) is: the reasonable value of the property as determined by VA or; the statement of appraised value as determined by HUD/FHA. Note: If the contract price or cost exceeds the VA "Reasonable Value" or HUD/FHA "Statement of Appraised Value" mark either item (a) or item (b), whichever is applicable. (a) I was aware of this valuation when I signed my contract and I have paid or will pay in cash from my own resources at or prior to loan closing a sum equal to the difference between the contract purchase price or cost and the VA or HUD/FHA established value.
- I do not and will not have outstanding after loan closing any unpaid contractual obligation on account of such cash payment; (b) I was not aware of this valuation when I signed my contract but have elected to complete the transaction at the contract purchase price or cost. I have paid or will pay in cash from my own resources at or prior to loan closing a sum equal to the difference between contract purchase price or cost and the VA or HUD/FHA established value. I do not and will not have outstanding after loan closing any unpaid contractual obligation on account of such cash payment.
- (4) Neither I, nor anyone authorized to act for me, will refuse to sell or rent, after the making of a bona fide offer, or refuse to negotiate for the sale or rental of, or otherwise make unavailable or deny the dwelling or property covered by his/her loan to any person because of race, color, religion, sex, handicap, familial status or national origin. I recognize that any restrictive covenant on this property relating to race, color, religion, sex, handicap, familial status or national origin is illegal and void and civil action for preventive relief may be brought by the Attorney General of the United States in any appropriate U.S. District Court against any person responsible for the violation of the applicable law.
- (5) All information in this application is given for the purpose of obtaining a loan to be insured under the National Housing Act or guaranteed by the Department of Veterans Affairs and the information in the Uniform Residential Loan Application and this Addendum is true and complete to the best of my knowledge and belief. Verification may be obtained from any source named herein.
- (6) For HUD Only (for properties constructed prior to 1978) I have received information on lead paint poisoning. Yes Not Applicable
- (7) I am aware that neither HUD/FHA nor VA warrants the condition or value of the property.

Signature(s) of Borrower(s) -- Do not sign unless this application is fully completed. Read the certifications carefully & review accuracy of this application. Signature(s) of Borrower(s) Date signed Signature(s) of Co-Borrower(s) Date signed
X / / X / /

(Borrowers Must Sign Both Parts IV & V) Federal statutes provide severe penalties for any fraud, intentional misrepresentation, or criminal connivance or conspiracy purposed to influence the issuance of any guaranty or insurance by the VA Secretary or the HUD/FHA Commissioner.

Direct Endorsement Approval for a HUD/FHA-Insured Mortgage

U.S. Department of Housing and Urban Development

Part I - Identifying Information (mark the type of application) 1. <input checked="" type="checkbox"/> HUD/FHA Application for Insurance under the National Housing Act		2. Agency Case No. (include any suffix)	3. Lender's Case No.	4. Section of the Act (for HUD cases)
5. Borrower's Name & Present Address (include zip code) SOME BORROWER AND SOME J OTHERBORROWER 123 PRESENT LOCATION Saint Louis, MO 63132		7. Loan Amount (include the UFMIP) \$ 270,019.00	8. Interest Rate 4.875 %	9. Proposed Maturity 30 yrs. mos.
6. Property Address (including name of subdivision, lot & block no. & zip code) 123 SOME LOCATION Saint Louis, MO 63132		10. Discount Amount (only if borrower is permitted to pay)	11. Amount of Up Front Premium \$ 4,644.06	12a. Amount of Monthly Premium \$ 121.63/mo.
		12b. Term of Monthly Premium 360 months	13. Lender's I.D. Code	14. Sponsor/Agent I.D. Code
15. Lender's Name & Address (include zip code) <div style="border: 1px solid black; height: 40px; width: 100%;"></div> <p style="text-align: center;">Type or Print all entries clearly</p>			16. Name & Address of Sponsor/Agent <hr/> 17. Lender's Telephone Number	

Approved: Approved subject to the additional conditions stated below, if any.

Date Mortgage Approved _____ Date Approval Expires _____

<input type="checkbox"/> Modified & Approved as follows:	Loan Amount (include UFMIP)	Interest Rate	Proposed Maturity	Monthly Payment	Amount of Up Front Premium	Amount of Monthly Premium	Term of Monthly Premium
	\$ _____	% _____	yrs. _____ mos. _____	\$ _____	\$ _____	\$ _____	months _____

Additional Conditions:

- If this is proposed construction, the builder has certified compliance with HUD requirements on form HUD-92541.
- If this is new construction, the lender certifies that the property is 100% complete (both on site and off site improvements) and the property meets HUD's minimum property standards and local building codes.
- Form HUD-92544, Builder's Warranty is required.
- The property has a 10-year warranty.
- Owner-Occupancy **Not** required (item (b) of the Borrower's Certificate does not apply).
- The mortgage is a high loan-to-value ratio for non-occupant mortgagor in military.
- Other: (specify) _____

This mortgage was rated as an "accept" or "approve" by FHA's Total Mortgage Scorecard. As such, the undersigned representative of the mortgagee certifies to the integrity of the data supplied by the lender used to determine the quality of the loan, that a Direct Endorsement Underwriter reviewed the appraisal (if applicable) and further certifies that this mortgage is eligible for HUD mortgage insurance under the Direct Endorsement program. I hereby make all certifications required for this mortgage as set forth in HUD Handbook 4000.4

Mortgagee Representative: _____

This mortgage was rated as a "refer" by FHA's Total Mortgage Scorecard, and/or was manually underwritten by a Direct Endorsement underwriter. As such, the undersigned Direct Endorsement underwriter certifies that I have personally reviewed the appraisal report (if applicable), credit application, and all associated documents and have used due diligence in underwriting this mortgage. I find that this mortgage is eligible for HUD mortgage insurance under the Direct Endorsement program and I hereby make all certifications required for this mortgage as set forth in HUD Handbook 4000.4

Direct Endorsement Underwriter _____ DE's CHUMS ID Number _____

The Mortgagee, its owners, officers, employees or directors do do not **have a financial interest in or a relationship, by affiliation or ownership, with the builder or seller involved in this transaction.**

Borrower's Certificate

The undersigned certifies that:

- (a) I will not have outstanding any other unpaid obligations contracted in connection with the mortgage transaction or the purchase of the said property except obligations which are secured by property or collateral owned by me independently of the said mortgaged property, or obligations approved by the Commissioner;
- (b) One of the undersigned intends to occupy the subject property, (note: this item does not apply if owner-occupancy is not required by the commitment);
- (c) All charges and fees collected from me as shown in the settlement statement have been paid by my own funds, and no other charges have been or will be paid by me in respect to this transaction;
- (d) Neither I, nor anyone authorized to act for me, will refuse to sell or rent, after the making of a bona fide offer, or refuse to negotiate for the sale or rental of or otherwise make unavailable or deny the dwelling or property covered by this loan to any person because of race, color, religion, sex, handicap, familial status or national origin. I recognize that any restrictive covenant on this property relating to race, color, religion, sex, handicap, familial status or national origin is illegal and void and any such covenant is hereby specifically disclaimed. I understand that civil action for preventative relief may be brought by the Attorney General of the United States in any appropriate U.S. District Court against any person responsible for a violation of this certificate.

Borrower(s) Signature(s) & Date

X

Lender's Certificate

The undersigned certifies that to the best of its knowledge:

- (a) The statements made in its application for insurance and in this Certificate are true and correct;
- (b) The conditions listed above or appearing in any outstanding commitment issued under the above case number have been fulfilled;
- (c) Complete disbursement of the loan has been made to the borrower, or to his/her creditors for his/her account and with his/her consent;
- (d) The security instrument has been recorded and is a good and valid first lien on the property described;
- (e) No charge has been made to or paid by the borrower except as permitted under HUD regulations;
- (f) The copies of the credit and security instruments which are submitted herewith are true and exact copies as executed and filed for record;
- (g) It has not paid any kickbacks, fee or consideration of any type, directly or indirectly, to any party in connection with this transaction except as permitted under HUD regulations and administrative instructions.

I, the undersigned, as authorized representative of **ACCORD FINANCIAL, INC.**, mortgagee at this time of closing of this mortgage loan, certify that I have personally reviewed the mortgage loan documents, closing statements, application for insurance endorsement, and all accompanying documents. I hereby make all certifications required for this mortgage as set forth in HUD Handbook 4000.4.

Lender's Name		Note: If the approval is executed by an agent in the name of lender, the agent must enter the lender's code number and type.	
Title of Lender's Officer			
Signature of Lender's Officer		Code Number (5 digits)	Type
Date			

X

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

Signature & Date

X _____

X _____

Signature & Date

Signature & Date

X _____

X _____

SOCIAL SECURITY NUMBER CERTIFICATION

I, **SOME BORROWER**, do not have proof of my Social Security Number as provided originally in the form of a card, but I hereby certify that my Social Security Number is 111-11-1111, and is the same number listed on my _____, which I have submitted as part of my loan application.

Borrower

Date

WARNING: Section 1010 of Title 18 U.S.C. Federal Housing Administration states "Whoever, for purposes of influencing in any the way the action of such Administration...makes, passes, or publishing 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."

SOCIAL SECURITY NUMBER CERTIFICATION

I, SOME J OTHERBORROWER, do not have proof of my Social Security Number as provided originally in the form of a card, but I hereby certify that my Social Security Number is 111-11-1111, and is the same number listed on my _____, which I have submitted as part of my loan application.

Borrower

Date

WARNING: Section 1010 of Title 18 U.S.C. Federal Housing Administration states "Whoever, for purposes of influencing in any the way the action of such Administration...makes, passes, or publishing 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."

NOTICE TO HOMEOWNER

Property Address : 123 SOME LOCATION
Saint Louis, MO 63132

File No.: SAMPLE FHA

Assumption of HUD/FHA-Insured Mortgages Release of Personal Liability

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 noncreditworthy 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 nonprofit 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.

Applicant **SOME BORROWER** Date

Applicant **SOME J OTHERBORROWER** 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 assigned copy in the origination file.

INFORMED CONSUMER CHOICE DISCLOSURE NOTICE

Borrower(s): SOME BORROWER

Property Addr: 123 SOME LOCATION

SOME J OTHERBORROWER

Saint Louis, MO 63132

Loan Number: SAMPLE FHA

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 **05/10/2015**.

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 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% w/Mtg Insurance
1	Sales Price	100,000	100,000
2	Mortgage Amount (with Up-front Mortgage Insurance Premium)	97,750 99,216	97,000
3	Closing Costs	2,000	2,000
4	Down Payment Needed	4,250	5,000
5	Interest Rate and Term of Loan in Years	7.00 % / 30 yrs	7.00 % / 30 yrs
6	Monthly Payment (principal and interest only)	660.00	645.00
7	Loan-to-Value	97.75 %	97.00 %
8	Monthly Mortgage Insurance Premium (first year) *	39.94	76.63
9	Maximum # of Years of Monthly Insurance Premium Payments	14 yrs	13 yrs
10	Up-front Mortgage Insurance Premium (if applicable) ** (Included in Mortgage Amount, line 2)	1,466	

* 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.

** Based on an up-front mortgage insurance premium rate of **1.5** %.

FHA Mortgage Insurance Premium Information:

If you paid an up-front 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 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 downpayment 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.

I/We have received a copy of this disclosure.

Borrower

Date

Borrower

Date

FHA IDENTITY OF INTEREST CERTIFICATION

Applicant(s): SOME BORROWER SOME J OTHERBORROWER 123 SOME LOCATION Saint Louis, MO 63132	Broker/Lender: ACCORD FINANCIAL, INC. 7777 BONHOMME STE 2102 Clayton, MO 63105
---	---

What is an "Identity of Interest?"

FHA defines an "identity of interest" as any relationship where the purchaser and seller are related, and/or affiliated through a business relationship. This could, for example, be parent/child as buyer/seller, corporation selling to an employee, persons who are partners in other projects as buyer/seller. FHA restricts the loan to value on such loans to 75% of the lesser of the property value plus closing costs or acquisition cost for investor properties/non-occupying co-borrower transactions; or 85% of the lesser of the property value plus closing costs or acquisition cost for owner occupied properties.

Check the option below that describes your situation:

_____ I **do not** have an "identity of interest" with the seller of the property I plan to purchase with the FHA financing for which I have applied.

_____ I **do** have an "identity of interest" with the seller of the property I plan to purchase with the FHA financing for which I have applied. Further, I understand that my loan-to-value ratio is restricted as follows:

- to 85% of the lesser of the property value plus closing costs or acquisition cost since I will occupy the property;
- to 75% of the lesser of the property value plus closing costs or acquisition cost since there is a non-occupying co-borrower or a non-occupying borrower which will not occupy the property as a principal residence.
- My relationship with the seller is: _____.

WARNING: Our signature(s) below indicate that we fully understand that it is a Federal Crime punishable by fine, imprisonment or both to knowingly make any false statements concerning any of the above facts as applicable under the provision of Title 18, United States Code, Section 1012 and 1014.

I/We have received a copy of this disclosure:

SOME BORROWER

Date

SOME J OTHERBORROWER

Date

HUD APPRAISED VALUE DISCLOSURE

Borrower(s): **SOME BORROWER**
SOME J OTHERBORROWER

Lender:

Property Address: **123 SOME LOCATION**
Saint Louis, MO 63132

Loan Number: **SAMPLE FHA**

I (We) understand that my (our) application for a FHA-insured mortgage is being requested under the Direct Endorsement (DE) program. The Lender has advised me (us) that the appraiser has assigned a value of \$ **275,000** to the property being purchased. I am (We are) aware that the final determination of value for mortgage insurance purposes will be made by the DE underwriter after he/she reviews the report. It is understood that I (we) may elect to cancel the application or renegotiate with the seller if the DE Underwriter reduces the value below the amount set forth in the sales contract or requires additional repairs for which the seller will not be responsible.

Borrower **SOME BORROWER** Date

Borrower **SOME J OTHERBORROWER** Date

Borrower Date

Borrower Date

**FLOOD DISASTER
PROTECTION ACT OF 1973**

DATE: **05/10/2015**

APPLICATION NO: **SAMPLE FHA**

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 Credit Analysis Worksheet

Purchase Money Mortgages

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

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

See back of page for Public Burden and Sensitive Information statements

All numbered entries in \$ expect where noted.

Case number		Section of the Housing Act		Check one <input type="checkbox"/> Existing Construction <input type="checkbox"/> Proposed Construction	
1a. Borrower's name SOME BORROWER			2a. Social Security Number 111-11-1111		
1b. Co-Borrower's name SOME J OTHERBORROWER			2b. Social Security Number 111-11-1111		
3a. Mortgage without Upfront MIP 265,375.00	3b. Total UFMIP 4,644.06	3c. Mortgage with UFMIP 270,019.00	4. Appraised Value (without CC) 275,000.00	5. a. Total Closing Costs (CC) _____ b. Less Paid by Seller _____ c. Equals Borrower's CC _____	
6. Current housing expenses	7. Term of loan 30 years	8. Interest rate 4.875 %	9. Adj. buy-down interest rate %		
10. Statutory Investment Requirements			14. Debts & Obligations		
a. Contract Sales Price 275,000.00			Monthly Payment		
b. Borrower-Paid Closing Costs (from 5c)			Unpaid balance		
c. Unadjusted Acquisition (10a + 10b) 275,000.00			a. Total installment debt		
d. Statutory Investment Requirement (10a x 0.03) 8,250.00			b. Child Support, etc.		
			c. Other		
			d. Total monthly payments		
11. Maximum Mortgage Calculation			15. Future monthly payments		
a. Less of Sales Price (10a) or Value (from 4) 275,000.00			a. Principal & interest - 1st mortgage		
b. Required Adjustments (+/-)			b. Monthly MIP 121.63		
c. Mortgage Basis (11a + 11b) 275,000.00			c. Homeowners Association Fee		
d. Mort Amt. (11c x LTV Factor 97.750 % or Less) 268,812.50			d. Ground rent		
			e. Principal & interest - 2nd mortgage		
			f. Hazard insurance		
			g. Taxes & special assessments		
			h. Total mortgage payment 121.63		
			i. Recurring expenses (from 14d)		
			j. Total fixed payment 121.63		
12. Cash Investment Requirements			16. Ratios		
a. Minimum Down Payment (10c-11d) (This amount must equal or exceed 10d) 6,187.50			a. Loan-to-value(11d divided by 11a) 97.750 %		
b. Prepaid Expenses			b. Mortgage payment-to-income(15h divided by 13f) %		
c. Discount Points			c. Total fixed payment-to-income(15j divided by 13f) %		
d. Repairs/Improvements (Non-Financeable)			17. Borrower rating (enter "A" for acceptable or "R" for reject)		
e. Upfront MIP Paid in Cash 0.06			a. Credit characteristics		
f. Non-Realty and Other Items			b. Adequacy of effective income		
g. Total Cash to Close (Sum of 12a thru 12f) 6,187.56			c. Stability of effective income		
h. Amount Paid (Earnest Money, etc.)			d. Adequacy of available assests		
i. Amount of Gift Funds [Source:]					
j. Asset Available					
k. 2nd Mort(if applicable) [Source:]					
l. Cash Reserves (Sum 12h thru 12k, minus 12g) -6,187.56					
13. Monthly Effective Income			18. Borrower's CAIVRS Number		
a. Borrower's base pay			Co-borrower's CAIVRS Number		
b. Borrower's other earnings(explain)					
c. Co-borrower's base pay			LDP/GSA (page no.& date)		
d. Co-borrower's other earnings(explain)			LDP/GSA (page no.& date)		
e. Net income from real estate					
f. Gross monthly income					

Remarks (attach additional paper if needed)

Attachment A Information

A1. Contract Sales Price of Property (line 10a above)
275,000.00

A2. 6% of line A1
16,500.00

A3. Total Seller Contribution

A4. Excess Contribution

Final application decision <input type="checkbox"/> Approved <input type="checkbox"/> Reject	Examiner's signature & date X	Underwriter's signature & date X	CHUMS ID Number
--	--------------------------------------	---	-----------------

This information is required to determine the eligibility of FHA mortgage insurance applicants.

Public reporting burden for this collection of information is estimated to average 6 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. This agency may not conduct or sponsor, and a person is not required to respond to, a collection information unless that collection displays a valid OMB control number.

Sensitive Information: 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 any 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.

The Mortgage Credit Analysis Worksheet (MCAW) (HUD-92900-PUR) has been revised to reflect changes to FHA's treatment of closing costs.

- Line 10c Unadjusted Acquisition: This reflects the amount the buyer has agreed to pay for the property as well as any closing costs to be paid by the borrower from Line 5c. It will not reflect any reductions for excess seller contributions or inducements to purchase.
- Line 10d Statutory Investment Requirement: Under nearly all FHA single family programs, the minimum cash investment is 3 percent of the property's sales price. If the loan will be insured under a program with different limits, so indicate (e.g., use 0% for disaster victims under Sec. 203(h)).
- Line 11b Required Adjustments: This would include additions such as financeable repairs and improvements, energy related weatherization items, and solar energy systems, as well as subtractions including sales concessions in excess of six percent of the sales price, inducements to purchase, personal property items, etc., all as per HUD Handbook 4155. 1. It may also include closing costs on Sec. 203(h) loans for disaster victims.
- Line 11d Mortgage Amount: This reflects the mortgage basis multiplied by the maximum loan-to-value percentage, which is to be indicated. If the borrower elects to put down additional down payment, the reduced amount of the mortgage is to be shown. Similarly, this amount cannot exceed the statutory limit for the area where the property is located.
- Line 12a Minimum Down Payment: The actual mortgage amount (Line 11d) is subtracted from the borrower's cost to acquire (Line 10c). If this yields an amount lower than that of Line 10d, the mortgage amount must be reduced accordingly.
- Line 12d Repairs/Improvements (Non-Financeable): This would include any cost to be borne by the borrower that cannot be financed into the mortgage.
- Line 12g Total Cash to Close: This is the total amount needed to close the transaction.
- Line 12h Amount Paid: This would include any earnest money on the sale, as well as any fee, such as appraisal and credit report fees, collected at loan application.
- Line 12i Amount of Gift Funds: Show total funds and source (e.g., family member, governmental unit, nonprofit, etc.).
- Line 12j Assets Available: This includes the borrowers verified asset, such as savings accounts, etc.
- Line 12k 2nd Mortgage: If a second mortgage will be placed on the property, indicate the amount as well as the source of the funds (e.g., family member, governmental unit, nonprofit, etc.)
- Line 12l Cash Reserves: This is to reflect the amount of available cash or equivalent available to the borrower following the mortgage loan closing.

Conditional Commitment Direct Endorsement Statement of Appraised Value

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

OMB Approval No. 2502-0494
(exp. 01/31/2011)

General Commitment Conditions

1. Maximum Mortgage Amount and Term:

- (a) Occupant Mortgageors: Mortgage amount and terms assume satisfactory owner-occupant mortgageor(s). They may be changed depending upon the rating of borrower, his/her income and credit.
- (b) Changes: The Commissioner or Direct Endorsement (DE) Underwriter may, after reviewing pertinent information, change the mortgage amount and term.

2. Approval of Borrower: A determination for approval will be based upon receipt of acceptable application for mortgage credit analysis.

3. Validity Period: This document expires six months from the issue date in the case of an "existing" house or not more than twelve months from its date for "proposed" construction, or 203K rehabilitation loan. A shorter period may be imposed by HUD for proposed construction.

All cases are classified as "existing" or "proposed" for the purpose of determining expiration date. Accordingly a house, even though still under construction, may be classified as an existing house if it was not approved by HUD, VA, or a DE Lender prior to beginning of construction. Lower loan-to-value ratios will be applied unless construction exhibits are certified by builder as meeting applicable codes and HUD requirements and are covered by a HUD approved insured 10-year protection (warranty) plan.

4. Cancellation: This document may be cancelled after 60 days from the date of issuance if construction has not started.

5. Property Standards: All construction, repairs, or alterations proposed in the application or on the construction exhibits returned herewith must equal or exceed applicable codes and HUD requirements.

Information: The estimates of fire insurance and taxes are furnished for mortgagee's and mortgageor's information. They must be used to prepare the Addendum to the Uniform Residential Loan Application, form HUD-92900-A, when a firm commitment is desired.

Commitment Terms

Conditional Commitment for Mortgage Insurance under the National Housing Act, Sec.

See below

By:

Action Date

FHA Case No.

INST Case Ref. No.

Lender ID

Sponsor/Agent

Mortgagee

ACCORD FINANCIAL, INC.

7777 BONHOMME STE 2102

Clayton, MO 63105

Est. Value of Prop. \$ **275,000**

Property Address: **123 SOME LOCATION
Saint Louis, MO 63132**

Existing Proposed
(see gen. cond. 3)

Monthly Expense Estimate

Fire Insurance \$ **65.00**

Taxes \$ **125.00**

Commitment Issued

Commitment Expires

Improved Living

Area Sq. Ft.

Condo. Com. Exp.\$

Total..... \$ **311.63**

Specific Commitment Conditions (Applicable when checked)

HUD's commitment to insure a mortgage on this property is dependent on the completion of the conditions listed below.

HUD Does Not Guarantee the work done to comply with the conditions.

Estimated Remaining Economic Life of this property is _____ years.

This property is, is not eligible for maximum financing (high loan-to-value ratio mortgage).

Manufactured Housing

Assurance of Completion: If the required repairs cannot be completed prior to submission of closing papers, Form HUD-92300 made in the amount of \$ _____ (or such additional amount as the lender desires) may be established as the means to ensure completion.

See indicated additional items on attached:

See the following additional conditions on the back:

Public reporting burden for this collection of information is estimated to average seven 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. This information is required to obtain benefits. HUD may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB control number.

Section 203 of the National Housing Act authorizes the Secretary of the Department of Housing and Urban Development

to insure mortgages on appraisal and commitment/direct endorsement statement of appraised value on a designated property. This form serves as the application for individual "proposed construction" and "existing construction" properties.

The Conditional Commitment / Direct Endorsement Statement of Appraised Value (Form HUD-92800.5B) sets forth the terms upon which the commitment/direct endorsement statement of appraised value is made and the specific conditions that must be met before HUD can endorse a Firm Commitment for Mortgage Insurance.

Responses to the collection of information are required to obtain mortgage insurance. Information contained in these collections will be used only for the purpose of determining the eligibility of a property for mortgage insurance. The information is considered confidential. While no assurances of confidentiality are pledged to respondents, HUD generally discloses this data only in response to a Freedom of Information request.

Specific Commitment Conditions (Applicable when indicated on the front of this form)

- B. **Proposed Construction:** The builder or mortgagee must notify the assigned Fee Inspector as appropriate (See items 11, 12 and 13 below).
- C. **Warranty:** Form HUD-92544 is required on all new construction and shall be executed between the builder and the purchaser.
- D. **Section 223:** This commitment is issued pursuant to Section 223(e).
- E. **Health Authority Approval:** Submit local health authority approval (on a form or letter) indicating that the individual water supply and/or sewage disposal system is acceptable.
- F. **Reserved.**
- G. **Prefabricator's Certificate:** The lender shall provide a prefabrication certificate as required by the related engineering bulletin.
- H. **Termite Control:** (Proposed Construction) If soil poisoning is used, the builder shall complete form HUD-92052, Termite Soil Treatment Guarantee, and transmit a copy to HUD or the Direct Endorsement Underwriter. The Mortgagee will deliver the original and a copy to the mortgagor at closing.
4. **Flood Insurance Requirement:** This property is located in a special flood hazard area and must be covered by flood insurance in accordance with HUD regulation 24 CFR 203.16a.
5. **Carpet Identification:** (as listed in Certified Products Directory) Manufacturer recommended maintenance program must be provided to the homebuyer.
6. **Termite Control** (Existing Construction): A recognized termite control operator shall furnish certification using form NCPA-1, or State-mandated form, that the house and other structures within the legal boundaries of the property indicate no evidence of active termite infestation.
7. **Code Enforcement:** The lender shall submit a statement from the public authority that the property meets local code requirements. If the mortgage on the property is to be insured under Section 221(d)(2), a code compliance inspection is required.
8. **Repairs:** The lender shall notify the original appraiser upon completion of required repairs, unless otherwise instructed.
9. **Lender's Certificate of Completion:** The lender shall furnish a certificate that required repairs have been examined and were satisfactorily completed.
10. **Manufacturers Warranties** must be provided to the homebuyer covering heating/cooling systems, hot water heaters, ranges, etc.
11. **Initial Inspection** (2 working days) is requested before the "beginning of construction" with forms in place.
12. **Frame Inspection** (1 working day) is requested when the building is enclosed and framing, plumbing, heating, electrical, and insulation is complete and visible.
13. **Final Inspection** is requested when construction is completed and the property ready for occupancy.
14. **Insulation Certificate** must be posted in a conspicuous location in the dwelling.
15. **The Insured Protection Plan Warranty Agreement** shall be executed between the builder and the homebuyer.
16. The lender shall furnish a certificate of occupancy or letter of acceptance from the local building authority.

FHA DISCLOSURES

AMENDATORY CLAUSE / REAL ESTATE CERTIFICATION

Buyer(s) SOME BORROWER SOME J OTHERBORROWER

Date of Agreement: 05/10/2015

Seller(s) _____

File No.: SAMPLE FHA

Property Address : 123 SOME LOCATION. Saint Louis, MO 63132

FHA AMENDATORY CLAUSE

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 \$ **275,000** . 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 **SOME BORROWER** Date _____

Borrower **SOME J OTHERBORROWER** Date _____

Seller Date _____

Seller Date _____

Note: The dollar amount to be inserted in the amendatory clause is the sales price as stated in the contract. If the borrower and seller agree to adjust the sales price in response to an appraised value that is less than the sales price, a new amendatory clause is not required. However, the loan application package must include the original sales contract with the same price as shown on the amendatory clause, along with the revised or amended sales contract.

REAL ESTATE CERTIFICATION

We, the borrower, seller, and the selling real estate agent or broker involved in the sales transaction certify by our signatures below that the terms and conditions of the sales contract are true to the best of our knowledge and belief, and that any other agreement entered into by any of these parties in connection with this real estate transaction is part of, or attached to, the sales agreement.

Borrower **SOME BORROWER** Date _____

Borrower **SOME J OTHERBORROWER** Date _____

Seller Date _____

Seller Date _____

Listing Agent (as applicable) Date _____

Selling Agent (as applicable) Date _____

WARNING: Our signatures above indicate that we fully understand that it is a Federal Crime punishable by fine, imprisonment or both to knowingly make any false statements concerning any of the above facts as applicable under the provision of Title 18, United States Code, Section 1012 and 1014.

FHA Loan Underwriting and Transmittal Summary

U.S Department of Housing and Urban Development

OBM Approval No. 2502 - 0059

expires (11/30/2010)

See back of page for Public Burden and Sensitive Information statements

Office of Housing Federal Housing Commissioner

Borrower and Property Information

FHA Case No. _____

SOA _____

Borrower Name SOME BORROWER SSN 111-11-1111
 Co-Borrower Name SOME J OTHERBORROWER SSN 111-11-1111
 Property Address 123 SOME LOCATION Saint Louis, MO 63132

Property Type (Check only 1)		Additional Property Information	Property Rights	Construction
<input type="checkbox"/> 1 unit	<input type="checkbox"/> 2 units	Sales Price \$ <u>275,000</u>	<input checked="" type="checkbox"/> Fee Simple	<input type="checkbox"/> Existing
<input type="checkbox"/> Condominium	<input type="checkbox"/> 3 - 4 units	Appraised Value \$ <u>275,000</u>	<input type="checkbox"/> Leasehold	<input type="checkbox"/> Proposed
<input type="checkbox"/> Co-op	<input type="checkbox"/> Manufactured Housing			<input type="checkbox"/> New (less than 1 year)

Mortgage Information

Amortization Type (Check only 1)		Loan Purpose (Check all that apply)		Secondary Financing
<input checked="" type="checkbox"/> Fixed-Rate-Monthly Payments		<input checked="" type="checkbox"/> Purchase		Source/EIN _____
<input type="checkbox"/> ARM 1_, 3_, 5_, 7_, or 10_ yr		<input type="checkbox"/> No Cash-Out Refinance		<input type="checkbox"/> Gov't <input type="checkbox"/> NP <input type="checkbox"/> Family
ARM Index _____		<input type="checkbox"/> Cash-Out Refinance		<input type="checkbox"/> Other _____
ARM Margin _____ %		<input type="checkbox"/> Streamline Refinance		Amount of Secondary Financing \$ _____
<input type="checkbox"/> Int. Rate Buydown		<input type="checkbox"/> w/appraisal		Gifts Seller Funded DAP <input checked="" type="checkbox"/> N
		<input type="checkbox"/> w/o appraisal		1.) Source/EIN _____
Loan Information		<input type="checkbox"/> Construction-to-Permanent		<input type="checkbox"/> Gov't <input type="checkbox"/> NP <input type="checkbox"/> Family
Mortgage w/o UFMIP \$ <u>265,375</u>		<input type="checkbox"/> Energy Efficient Mortgage		<input type="checkbox"/> Other _____
Total UFMIP \$ <u>4,644</u>		<input type="checkbox"/> Building On Own Land		Amount of Gift \$ _____
Mortgage w/ UFMIP \$ <u>270,019</u>		<input type="checkbox"/> HUD REO		2.) Source/EIN _____
Interest Rate <u>4.875</u> %		<input type="checkbox"/> 203(k)		<input type="checkbox"/> Gov't <input type="checkbox"/> NP <input type="checkbox"/> Family
Qualifying Rate <u>6.500</u> %		<input type="checkbox"/> Other _____		<input type="checkbox"/> Other _____
(1 Yr. ARM)				Amount of Gift \$ _____
Loan Term (in months) <u>360</u>				

Underwriting Information

Monthly Income			Proposed Monthly Payments	
	Borrower	Co-Borrower	Borrowers Primary Residence	
Base Income	\$ <u>5,000.00</u>	\$ <u>3,000.00</u>	First Mortgage P&I	\$ <u>1,706.70</u>
Other Income	\$ _____	\$ _____	Monthly MIP	\$ <u>121.63</u>
Net Rental Income	\$ _____	\$ _____	HOA Fees	\$ _____
Total Income	\$ <u>5,000.00</u>	\$ <u>3,000.00</u>	Lease/Ground Rent	\$ _____
			Second Mortgage P&I	\$ _____
Debts & Obligations	Monthly	Unpaid Balance	Hazard Insurance	\$ <u>65.00</u>
Total Installment debt	\$ <u>375.00</u>	\$ <u>14,597.00</u>	Taxes & Special Assessments	\$ <u>125.00</u>
Child Support	\$ _____	\$ _____	Total Mortgage Payment	\$ <u>2,018.33</u>
Negative Rental Cash Flow	\$ _____	\$ _____		
All other monthly payments	\$ <u>30.00</u>	\$ <u>2,547.00</u>	Qualifying Ratios	
Total Fixed Payment	\$ <u>2,423.33</u>		LTV	<u>96.500</u> %
Borrower Funds to Close			CLTV (if 2nd permitted)	<u>96.500</u> %
Required	\$ _____		Mortgage Payment-to-income	<u>25.229</u> %
Verified Assets	\$ _____		Total Fixed Payment-to-Income	<u>30.292</u> %
Closing Costs	\$ <u>8,429.06</u>			
Source of Funds	_____		Borrower	Co-Borrower
No. of Months in Reserves	_____		CAIVRS # _____	_____
Seller Contribution	<u>1.273</u> %		LDP/GSA <input type="checkbox"/> yes <input type="checkbox"/> no	<input type="checkbox"/> yes <input type="checkbox"/> no
Underwriter Comments				

Underwriter's signature & date (if required) X **CHUMS ID #** _____

Risk Assessment
 Scored by TOTAL? yes no Risk Class A/A or Refer
CHUMS ID # for Reviewer of appraisal _____
 (Required for loans scored by TOTAL with risk class A/A or loans where the appraisal and credit reviews are performed by different underwriters.)

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 FHA**
 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 \$ **270,019** 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			
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>		
		2,250.00		
901	Interest			
902	Mtg Ins. Premium	4,644.06		
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 @ \$121.63/ 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>	6,179.06
TOTAL ESTIMATED SETTLEMENT CHARGES			8,429.06

TOTAL ESTIMATED FUNDS NEEDED TO CLOSE:		TOTAL ESTIMATED MONTHLY PAYMENT:	
Purchase Price (+)	275,000.00	Loan Amount (-)	270,019.00
Alterations (+)		Principal & Interest	1,428.96
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 (+)	2,250.00	Mortgage Insurance	121.63
New 2nd Mtg Closing Costs (+)		Homeowner Assn. Dues	
PMI, MIP, Funding Fee (+)	4,644.06	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	9,910.06	Total Monthly Payment	1,740.59

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

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

Application No: **SAMPLE FHA**

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;">5.706 %</p>	FINANCE CHARGE The dollar amount the credit will cost you <p style="text-align: right;">\$ 291,225.41</p>	AMOUNT FINANCED The amount of credit provided to you or on your behalf <p style="text-align: right;">\$ 266,989.00</p>	TOTAL OF PAYMENTS The amount you will have paid after making all payments as scheduled <p style="text-align: right;">\$ 558,214.41</p>
---	---	--	--

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	1,550.59										
1	1,552.60										

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 _____