

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

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

Complete this line if construction or construction-permanent loan.					
Year Lot Acquired	Original Cost	Amount Existing Liens	(a) Present Value of Lot	(b) Cost of Improvements	Total (a+b)
	\$	\$	\$	\$	\$

Complete this line if this is a refinance loan.					
Year Acquired	Original Cost	Amount Existing Liens	Purpose of Refinance	Describe Improvements	<input type="checkbox"/> made <input type="checkbox"/> to be made
	\$	\$		Cost: \$	

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

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

Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs.	Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs.
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Borrower	Co-Borrower		
IV. EMPLOYMENT INFORMATION			
Name & Address of Employer	<input type="checkbox"/> Self Employed	Yrs. on this job	
		Yrs. employed in this line of work/profession	
Position/Title/Type of Business	Business Phone (incl. area code)		

If employed in current position for less than two years or if currently employed in more than one position, complete the following:			
Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from - to)	Monthly Income
			\$
Position/Title/Type of Business	Business Phone (incl. area code)		

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

V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION						
Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expenses	Present	Proposed
Base Empl. Income*	\$	\$	\$	Rent	\$	
Overtime				First Mortgage (P&I)		\$
Bonuses				Other Financing (P&I)		
Commissions				Hazard Insurance		
Dividends/Interest				Real Estate Taxes		
Net Rental Income				Mortgage Insurance		
Other (before completing, see the notice in "describe other income," below)				Homeowner Assn. Dues		
				Other:		
Total	\$	\$	\$	Total	\$	\$

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

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

B/C	Monthly Amount
	\$

VI. ASSETS AND LIABILITIES

This Statement and any applicable supporting schedules may be completed jointly by both married and unmarried Co-Borrowers if their assets and liabilities are sufficiently joined so that the Statement can be meaningfully and fairly presented on a combined basis; otherwise, separate Statements and Schedules are required. If the Co-Borrower section was completed about a non-applicant spouse or other person, this Statement and supporting schedules must be completed about that spouse or other person also.

Completed Jointly Not Jointly

ASSETS	Cash or Market Value	LIABILITIES	
Description		Monthly Payment & Months Left to Pay	Unpaid Balance
Cash deposit toward purchase held by:	\$		
List checking and savings account below			
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payment/Months \$
Acct. No.	\$	Acct. No.	
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payment/Months \$
Acct. No.	\$	Acct. No.	
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payment/Months \$
Acct. No.	\$	Acct. No.	
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payment/Months \$
Acct. No.	\$	Acct. No.	
Stocks & Bonds (Company name/number & description)	\$	Name and address of Company	\$ Payment/Months \$
Life insurance net cash value: Face amount: \$	\$	Acct. No.	
Subtotal Liquid Assets	\$	Name and address of Company	\$ Payment/Months \$
Real estate owned (enter market value from schedule of real estate owned)	\$	Acct. No.	
Vested interest in retirement fund	\$	Name and address of Company	\$ Payment/Months \$
Net worth of business(es) owned (attach financial statement)	\$	Acct. No.	
Automobiles owned (make and year)	\$	Alimony/Child Support/Separate Maintenance Payments Owed to:	\$
Other Assets (itemize)	\$	Job Related Expense (child care, union dues etc.)	\$
		Total Monthly Payments	\$
Total Assets a.	\$	Net Worth (a minus b)	\$
		Total Liabilities b.	\$

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

VI. ASSETS AND LIABILITIES (cont.)

Schedule of Real Estate Owned

(if additional properties are owned, use continuation sheet.)

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

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

Alternate Name	Creditor Name	Account Number

VII. DETAILS OF TRANSACTION

VIII. DECLARATIONS

a. Purchase price	\$	<p>If you answer "Yes" to any questions a through i, please use continuation sheet for explanation.</p> <table border="1"> <thead> <tr> <th rowspan="2"></th> <th colspan="2">Borrower</th> <th colspan="2">Co-Borrower</th> </tr> <tr> <th>Yes</th> <th>No</th> <th>Yes</th> <th>No</th> </tr> </thead> <tbody> <tr> <td>a. Are there any outstanding judgments against you?</td> <td align="center"><input type="checkbox"/></td> <td align="center"><input type="checkbox"/></td> <td align="center"><input type="checkbox"/></td> <td align="center"><input type="checkbox"/></td> </tr> <tr> <td>b. Have you been declared bankrupt within the past 7 years?</td> <td align="center"><input type="checkbox"/></td> <td align="center"><input type="checkbox"/></td> <td align="center"><input type="checkbox"/></td> <td align="center"><input type="checkbox"/></td> </tr> <tr> <td>c. 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If "Yes," provide details, including date, name and address of Lender, FHA or VA case number, if any, and reasons for the action.)</td> <td align="center"><input type="checkbox"/></td> <td align="center"><input type="checkbox"/></td> <td align="center"><input type="checkbox"/></td> <td align="center"><input type="checkbox"/></td> </tr> <tr> <td>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.</td> <td align="center"><input type="checkbox"/></td> <td align="center"><input type="checkbox"/></td> <td align="center"><input type="checkbox"/></td> <td align="center"><input type="checkbox"/></td> </tr> <tr> <td>g. 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b. Alterations, improvements, repairs																																																																		
c. Land (if acquired separately)																																																																		
d. Refinance (incl. debts to be paid off)	0.00																																																																	
e. Estimated prepaid items	0.00																																																																	
f. Estimated closing costs	0.00																																																																	
g. PMI, MIP, Funding Fee																																																																		
h. Discount (if Borrower will pay)	0.00																																																																	
i. Total costs (add items a through h)	0.00																																																																	
j. Subordinate financing																																																																		
k. Borrower's closing costs paid by Seller																																																																		
l. Other Credits (explain) Application Deposit Earnest Money																																																																		
m. Loan amount (exclude PMI, MIP, Funding Fee financed)																																																																		
n. PMI, MIP, Funding Fee financed																																																																		
o. Loan amount (add m & n)																																																																		
p. Cash from/ to Borrower (subtract j, k, l & o from i)	0.00																																																																	

IX. ACKNOWLEDGMENT AND AGREEMENT

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

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

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

X. INFORMATION FOR GOVERNMENT MONITORING PURPOSES

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

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

To be completed by Interviewer This application was taken by: <input type="checkbox"/> Face-to-face interview <input type="checkbox"/> Mail <input type="checkbox"/> Telephone <input type="checkbox"/> Internet	Interviewer's Name (print or type)	Name and Address of Interviewer's Employer Nationwide Financial Services Group, Inc. 1200 NW 78th Avenue Suite 209 Miami, FL 33126	
	Interviewer's Signature		Date
	Interviewer's Phone Number (incl. area code)		

Continuation Sheet / Residential Loan Application

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

Borrower:	Agency Case Number:
Co-Borrower:	Lender Case Number:

Borrower Verification of Identification
<p>Document Type:</p> <p>Document Number:</p> <p>Place of Issuance:</p> <p>Date of Issuance:</p> <p>Expiration Date:</p> <p>OFAC Scan: <input type="checkbox"/></p>

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

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

FLORIDA MORTGAGE BROKERAGE CONTRACT

Borrower Names: _____

Borrower Address: _____

This Mortgage Brokerage Contract is being provided by Nationwide Financial Services Group, Inc., a Mortgage Brokerage Business, and no lender has yet been obtained.

Property Address: _____

Legal Description: _____

Sales Price: _____

Appr. Fair Market Value: _____

Loan Amount \$ _____ No. of Months _____
Interest Rate: _____ %
Loan: [X] 1st Mtg. [] 2nd Mtg. [] 3rd Mtg. [] Other Mtg.
[] There is a Prepayment Penalty [] There will be a Balloon Payment

[] Your interest rate will be based on an index plus a margin.
Index Value: _____ % Margin: _____ %
The index used to determine your initial interest rate and/or all adjustments is: _____

NOTE: If the index for your variable rate mortgage loan is no longer available, the lender will choose a new index which is based on comparable information. Information about the index can be found: _____

Your interest rate can change _____
Your interest rate cannot increase more than _____ percentage point(s) at each adjustment.
Your interest rate cannot increase more than _____ percentage point(s) over the term of the loan.
Your interest rate cannot decrease more than _____ percentage point(s) over the term of the loan.
Your interest rate will be rounded off to _____ at each adjustment.

Your payment can change _____

This mortgage loan [] may [] may not have a potential for Negative Amortization.

Estimated net proceeds due Borrower \$ 0.00

Estimated net proceeds is the cash to be received by the Borrower after payment of any fees, charges, debts, liens, or encumbrances to perfect the lien of the new mortgage and establish the agreed upon priority of the new mortgage.

The Borrower agrees to pay a Mortgage Brokerage fee in the amount of \$ _____ and actual costs incurred. Brokerage Business agrees to exert their best efforts to obtain a loan commitment in accordance with provisions contained here and on page 2 of this Agreement. Borrower will not hold the Mortgage Brokerage Business and its employees or colleagues responsible for failure to obtain said loan commitment. The Borrower acknowledges that the Mortgage Brokerage Business, through its agent, has advised Borrower that the business will receive additional compensation from the lender based upon the mortgage program and terms that the Borrower has engaged the Brokerage Business to obtain in the form of a commitment, and said additional compensation will be in a range of _____ % to _____ %, with the exact amount to be disclosed to Borrower at the time of settlement or closing.

Nationwide Financial Services Group, Inc. ("Mortgage Brokerage Business"), Borrower's Exclusive Agent is hereby authorized to obtain a mortgage loan commitment ("Commitment") within 90 days from _____ 30 th day of March, 2006. The mortgage brokerage business may make a commitment and may furnish a lock-in of the rate and program on behalf of the lender when the mortgage brokerage business has obtained a written commitment or lock-in for the loan from the lender on behalf of the borrower for the loan.

The title to the above property is good and marketable, subject only to the following liens/mortgages:
Lender and/or Lien _____ Balance Due \$ _____
Lender and/or Lien _____ Balance Due \$ _____
Borrower agrees to pay all of the above at or prior to the loan closing.

THIS IS A LEGALLY BINDING CONTRACT AND THE TERMS ON PAGE 2 AND GOOD FAITH ESTIMATE ON PAGE 3 ARE PART OF THE CONTRACT. DO NOT SIGN THIS FORM BEFORE YOU READ ALL PAGES OR IF IT CONTAINS ANY BLANK SPACES. BROKER MAY NOT MAKE MORTGAGE LOANS OR COMMITMENTS AND DOES NOT GUARANTEE APPROVAL OF A LOAN OR ANY LOAN TERMS OR CONDITIONS.

You are entering into a contract with a Mortgage Brokerage Business to obtain a bona fide mortgage loan commitment under the same terms and conditions as stated hereinabove or in a separate executed good faith estimate form. If the Mortgage Brokerage Business obtains a bona fide commitment under the same terms and conditions, you will be obligated to pay the Mortgage Brokerage Business fees, including, but not limited to a Mortgage Brokerage fee, even if you choose not to complete the loan transaction. If the provisions of Section 494.00421, Florida Statutes are not met, the Mortgage Brokerage fee can only be earned upon the funding of the mortgage loan. The Borrower may contact the Department of Banking and Finance, Division of Finance, Tallahassee, Florida, regarding any complaints that the Borrower may have against the mortgage broker or the Mortgage Brokerage Business. The telephone number of the department as set by rule of the department is: (800) 848-3792

I have read and acknowledge a copy of this Contract and agree to all Contract terms.

Borrower _____ Date _____ Borrower _____ Date _____
Borrower _____ Date _____ Borrower _____ Date _____

Receipt of: Deposit \$ _____ And Third Party
Fee \$ _____ is hereby acknowledged

Application Deposit: [] Refundable [X] Non-Refundable
By _____ Date _____
Mortgage Broker Business License # CL0502691 Broker _____ Date _____

GOOD FAITH ESTIMATE: The information provided on pages 1 and 3 reflect estimates of the charges which you are likely to incur at the settlement of your loan. The fees listed are estimates - the 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 or HUD-1A settlement statement that you will be receiving at settlement. The HUD-1 or HUD-1A settlement statement will show you the actual cost for items paid at settlement.

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 the Mortgage Brokerage Business or lender, if your application is to purchase residential real property and the Lender will take a first lien on the property.

The Borrower acknowledges receipt of the booklet "Settlement Costs," and the Consumer Handbook on ARM Mortgages, if applicable.

Terms

ADDITIONAL CLAUSES: Any loan commitment and loan acquired by the Brokerage Business may contain additional clauses, provisions or covenants as the lender may request, such as assumption, late fees, and prepayment penalties. This Contract may differ from the additional clauses, provisions and covenants imposed by the lender and may be beyond the control of the Mortgage Brokerage Business.

AGENCY; NONLIABILITY FOR LENDER'S ACTS: Borrower accepts that Brokerage Business is acting as an "agent" on Borrower's behalf in obtaining a Mortgage Loan Commitment. Brokerage Business, as agent, is not responsible for lender or investor errors or any provisions or covenants that may contradict any state or federal law. Any nonperformance by any lender or investor of a commitment or rate lock-in or mortgage loan shall not be the Brokerage Business's responsibility.

APPLICATION FEE: An application fee is charged for the initial cost of processing, verifying and preparing your loan package to submit to a lender for commitment, and will be credited against the amount the Borrower owes if closing occurs. The Good Faith Estimate will indicate whether the application fee is refundable or non-refundable.

ASSIGNMENT: Borrower may not assign this Contract to any other party. Under Chapter 3D-40.088(2)(a) Department of Banking and Finance Regulations, the Brokerage Business may assign his fees and obligations to another Licensed Mortgage Brokerage Business or Registrant provided the assignment is made by agreement in writing and is acknowledged and executed by the Borrower.

COMMITMENT: Defined as a written or oral Commitment received by the Brokerage Business from a lender or investor, unless otherwise specified between Borrower and Brokerage Business in writing. Brokerage Business is acting on Borrower's behalf to obtain 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. The Brokerage Business's obligation under this Mortgage Brokerage Contract and Good Faith Estimate of Settlement Costs, as well as all terms, is satisfied upon receipt of a Mortgage Loan Commitment by Brokerage Business. Borrower may request, from the Brokerage Business, evidence of the Mortgage Loan Commitment which Commitment is not required to disclose the identity of the source of funding for the mortgage loan. 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.

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.

DEFAULT: A Mortgage Brokerage Business is entitled to collect a mortgage brokerage fee plus fees and expenses incurred on behalf of Borrower should a loan not close due to "Substantial fault" of the Borrower as defined by Florida law. If a Mortgage Loan Commitment is secured, but is not closed due to the Borrower's refusal to execute and deliver the required lender's documents, or unmarketable or uninsurable title is found by the attorney or Title Company acting for the lender, or in any other way fails to comply with this Contract, or if for any other reason the loan does not close through no fault of the lender, the Borrower agrees that the full brokerage fee has been earned by Brokerage Business and agrees to pay the brokerage fee and all costs incurred on Borrower's behalf immediately.

DEPOSIT: Any deposit will be used to pay Borrower's costs and expenses incurred by Brokerage Business, or any third party, necessary to secure the Mortgage Loan Commitment. Actual costs are non-refundable if incurred by the Brokerage Business, whether or not a Mortgage Loan Commitment is obtained. Upon Borrower's default, the Brokerage Business may immediately disburse all sums due the Brokerage Business, or any third party from the deposit. Any disbursement of funds should not be construed as a waiver of any other sums due the Brokerage Business by Borrower.

Brokerage Business shall refund the deposit to Borrower only if:

- i.) services are not performed; OR
- ii.) services are performed, but are in excess of the brokerage fee and the Mortgage Loan Commitment is not obtained.

DISCLOSURE: The Brokerage Business may own an interest in the service provider and the Brokerage Business may receive additional financial benefit. Items noted with * * are not refundable and may be collected or required to be paid at time of application, said items may require a particular provider of service and the Brokerage Business may have a business relationship with said provider. Any amount collected in excess of the actual cost shall be returned within 60 days after rejection, withdrawal or closing.

LITIGATION: Borrower agrees to pay for all costs incurred, including attorneys' fees, whether before trial, at trial, on appeal, or in any other administrative or quasi-judicial proceedings, if litigation arises from this Contract. [State of Florida laws apply to any interpretation of or litigation occurring under this Contract unless otherwise specified by Brokerage Business.]

MORTGAGE BROKERAGE FEE: The Mortgage Brokerage Fee shall be due and payable upon the Brokerage Business's receipt of the Mortgage Loan Commitment or upon loan being funded if no commitment is received. The Mortgage Brokerage Fee as defined by FL Rule Section 3D-40.008(2)(a) and FL Stat Section 494.002(3) may be in addition to the deposit. Brokerage fee shall include: 1) arranging commitment between lender and Borrower; 2) taking an application, gathering and preparing all paperwork and documentation; 3) reviewing, analyzing and evaluating the Borrower's financial statements, income and credit history; and 4) incidental services such as courier services, express mailings, provided that they were pre-authorized by Borrower in writing, and long distance telephone charges. It is prohibited for a person to receive any form of compensation for acting as a mortgage broker other than a non-refundable application fee, a fee based on the mortgage amount being funded, or a fee which complies with Section 494.0421 of Florida statutes, except as mortgage broker. Borrower understands that the Brokerage Business may institute a civil cause of action or other steps authorized by law to collect the Mortgage Brokerage Fee. In the absence of an agreement, Mortgage Brokerage Fee is to be paid when Mortgage Brokerage Business receives Loan Commitment from lender or other investor or can be paid at closing, if agreed to by Mortgage Brokerage Business. The Mortgage Brokerage Business does not waive any rights to the Mortgage Brokerage Fee should the payment be postponed and the loan does not close.

SEVERABILITY In the event that any provision or clause of this Mortgage Brokerage Contract and Good Faith Estimate of Settlement Costs conflict with applicable law, such conflict shall not affect other provisions of this Contract which can be given effect without the conflicting provision. To this end, the provisions of this Contract are declared to be severable.

TITLE: If this is a refinance or junior lien transaction, borrower agrees to pay all costs necessary to clear any defects of title. Borrower has specified all judgments, unpaid taxes, mortgages or liens on pages 1 and 3 and represents that he is the fee simple title holder of the property.

Initials: _____

GOOD FAITH ESTIMATE - RESPA

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 - the 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 or HUD-1A settlement statement which you will be receiving at settlement. The HUD-1 or HUD-1A settlement statement will show you the actual cost for items paid at settlement.

03/30/2006

ESTIMATED CLOSING COSTS			
801	Loan Origination Fee	%	\$ 0.00
802	Loan Discount Points	%	\$ 0.00
803**	Appraisal Fee		\$ 0.00
804**	Credit Report Fee		\$ 0.00
805	Lender's Fee		\$ 0.00
806	YSP (0-5%)		\$ 0.00
807	Broker Admin Fee		\$ 0.00
808	Mortgage Broker Fee	%	\$ 0.00
809	Tax Service Fee		\$ 0.00
810	Processing Fee		\$ 0.00
811	Underwriting Fee		\$ 0.00
1101	Settlement or Closing Fee		\$ 0.00
1102	Abstract or Title Search		\$ 0.00
1103	Title Examination		\$ 0.00
1104	Courier Fee to Ttitle Co.		\$ 0.00
1105	Document Preparation		\$ 0.00
1106	Notary Fee		\$ 0.00
1107	Attorney's Fee		\$ 0.00
1108	Title Insurance		\$ 0.00
1109	Florida Form 9		\$ 0.00
1110	Title Endorsement (s)		\$ 0.00
1201	Recording Fee		\$ 0.00
1202	City / County Tax / Stamps		\$ 0.00
1203	State Tax / Stamps		\$ 0.00
1204			\$ 0.00
1301	Survey Fee		\$ 0.00
1302	Pest Inspection		\$ 0.00
1303	Flood Certification		\$ 0.00
1304			\$ 0.00
1305			\$ 0.00
		Estimated Closing Costs (f.)	\$ 0.00
		Discount (if Borrower pays) (h.)	0.00
		Total Closing Costs	\$ 0.00

* = poc

** these fees are non-refundable

ESTIMATED PREPAID ITEMS			
901	Interest for 0 days @ 0.00	\$	0.00
902	Mortgage Insurance Premium		0.00
903	Hazard Insurance Premium		0.00
904	Flood Insurance Premium		0.00
905	VA Funding Fee/HUD MIP		0.00
1001	Hazard Insurance	0 Mths	0.00
1002	Mortgage Insurance	0 Mths	0.00
1003		0 Mths	0.00
1004	Property Taxes	0 Mths	0.00
1005	Association Dues	0 Mths	0.00
1006	Flood Insurance	0 Mths	0.00
1007		0 Mths	0.00
1008	Aggregate Account Adj.		0.00
		Estimated Prepaid Items (e.)	\$ 0.00
		Prepaid PMI, MIP, Funding Fee	0.00
		Total Prepaid Items	\$ 0.00

* = poc

Nationwide Financial Services Group, Inc.

1200 NW 78th Avenue
Suite 209
Miami, FL 33126
Phone: (305) 436-6600 Fax: (305) 403-4396

BORROWER(S): _____

PROPERTY: _____

COMMENT: _____

Loan Program: _____

BuyDowns: **None**

Balloon in Months: _____

Note Rate: **0.000** %

Term in Months: **0**

Loan to Value: **0.00** %

Cumulative LTV: **0.00** %

a. Purchase price	\$	0.00
b. Alterations, improvements, repairs		0.00
c. Land (if acquired separately)		0.00
d. Refinance (debts to be paid off)		0.00
e. Estimated Prepaid Items		0.00
f. Estimated Closing Costs		0.00
g. PMI, MIP, Funding Fee		0.00
h. Discount (if Borrower will pay)		0.00
i. Total costs (items a - h)		0.00
j. Subordinate Financing		0.00
k. Closing costs paid by Seller		0.00
l. Application Deposit		0.00
Earnest Money		0.00
m. Loan Amount (base)		0.00
n. PMI, MIP, Funding Fee Financed		0.00
o. Loan Amt. with Mortgage Insurance		0.00
p. Cash from / (to) Borrower	\$	0.00

PROPOSED PAYMENT (PITI)		
First Mortgage (P&I)	\$	0.00
Other Financing (P&I)		0.00
Hazard Insurance		0.00
Real Estate Taxes		0.00
Mortgage Insurance		0.00
Homeowner Assn. Dues		0.00
Other: Lines 1003, 1006, 1007		0.00
* (not a reserve item)		
Total Payment (PITI)		\$ 0.00

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. The undersigned acknowledges receipt to the booklet "Settlement Costs," and the Consumer Handbook on ARM Mortgages, if applicable.

Borrower _____ Date _____

Co-Borrower _____ Date _____

SERVICING DISCLOSURE STATEMENT

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

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

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

Transfer Practices And Requirements

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

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

Complaint Resolution

Section 6 of RESPA (12 U.S.C. Section 2605) gives you certain consumer rights, whether or not your loan servicing is transferred.

If you send a "qualified written request" to your servicer, your servicer must provide you with a written acknowledgment within 20 Business Days of receipt of your request. (A "qualified written request" is a written correspondence, other than a notice on a payment coupon or other payment medium supplied by the servicer, which includes your name and account number, and the information regarding your request). Not later than 60 Business Days after receiving your request, your servicer must make any appropriate corrections to your account, or must provide you with a written clarification regarding any dispute. During this 60 Business Day period, your servicer may not provide information to a consumer reporting agency concerning any overdue payment related to such period or qualified written request.

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

Damages and Costs

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

Servicing Transfer Estimates

1. The following is the best estimate of what will happen to the servicing of your mortgage loan:

 X

2. For all the first lien mortgage loans that we make in the 12 month period after your mortgage loan is funded, we estimate that the percentage of mortgage loans for which we will transfer servicing is between:

 [0 to 25%] or [NONE] 26 to 50% 51 to 75% X [76 TO 100%] or [ALL]

This estimate does does not include assignments, sales or transfers to affiliates or subsidiaries. This is only our best estimate and it is not binding. Business conditions or other circumstances may affect our future transferring decisions.

3. X This is our record of transferring the servicing of first lien mortgage loans we have made in the past.

Year	Percentage of Loans Transferred	(Rounded to the nearest quartile -- 0%, 25%, 50%, 75%, or 100%)
2003	100	%
2004	100	%
2005	100	%

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

Nationwide Financial Services Group, Inc.

Lender / Broker [Signature Not Mandatory]

03/30/2006

Date

ACKNOWLEDGMENT OF MORTGAGE LOAN APPLICANT

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

Applicant's Signature

Date

Co-Applicant's Signature

Date

Date

Date

Borrower's Certification & Authorization

Certification

The undersigned certify the following:

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

Authorization to Release Information

To Whom It May Concern:

1. I/We have applied for a mortgage loan from Nationwide Financial Services Group, Inc. (lender). As part of the application process, Nationwide Financial Services Group, Inc. (lender) 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 Nationwide Financial Services Group, Inc. (lender), and to any investor to whom Nationwide Financial Services Group, Inc. (lender) may sell my/our 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. Nationwide Financial Services Group, Inc. (lender) 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.
5. Your prompt reply to Nationwide Financial Services Group, Inc. (lender) or the investor that purchased the mortgage is appreciated.

Notice to Borrowers

This is notice to you as required by the Right to Financial Privacy Act of 1978 that 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 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.

Automated Underwriting Service Acknowledgement and Agreement

I/Each of the persons signing below, agree that my mortgage loan application may be reviewed by the Federal Home Loan Mortgage Corporation Loan Prospector TM automated underwriting service (Freddie Mac/Loan Prospector) to assist in processing my application. I authorize the lender to whom I have presented my application, any agent or successor-in-interest of my lender, any lender which is considering purchasing my loan or the servicing of the loan and Freddie Mac/Loan Prospector to obtain copies of my credit reports and any other information, such as employment, income, asset and liability, and other information about me they may require to process my application or to review my loan in connection with a potential sale. I also agree that the foregoing lenders and Freddie Mac/Loan Prospector may use the information about me to assess and improved the effectiveness and accuracy of their underwriting procedures and requirements.

Borrower's Signature / Date

Borrower's Signature / Date

Borrower's Signature / Date

Borrower's Signature / Date

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 DENIED CREDIT DUE TO AN UNFAVORABLE CONSUMER REPORT, YOU WILL BE ADVISED OF THE IDENTITY OF THE CONSUMER REPORTING AGENCY MAKING SUCH REPORT AND OF THE 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.

THE HOUSING FINANCIAL DISCRIMINATION ACT OF 1977 FAIR LENDING NOTICE

IT IS ILLEGAL TO DISCRIMINATE IN THE PROVISIONS OF OR IN THE AVAILABILITY OF FINANCIAL ASSISTANCE BECAUSE OF THE CONSIDERATION OF:

1. TRENDS, CHARACTERISTICS OR CONDITIONS IN THE NEIGHBORHOOD OR GEOGRAPHIC AREA SURROUNDING A HOUSING ACCOMMODATION, UNLESS THE FINANCIAL INSTITUTION CAN DEMONSTRATE IN THE PARTICULAR CASE THAT SUCH CONSIDERATION IS REQUIRED TO AVOID AN UNSAFE AND UNSOUND BUSINESS PRACTICE; OR
2. RACE, COLOR, RELIGION, SEX, MARITAL STATUS, NATIONAL ORIGIN OR ANCESTRY.

IT IS ILLEGAL TO CONSIDER THE RACIAL, ETHNIC, RELIGIOUS OR NATIONAL ORIGIN COMPOSITION OF A NEIGHBORHOOD OR GEOGRAPHICAL AREA SURROUNDING A HOUSING ACCOMMODATION OR WHETHER OR NOT SUCH COMPOSITION IS UNDERGOING CHANGE, OR IS EXPECTED TO UNDERGO CHANGE, IN APPRAISING A HOUSING ACCOMMODATION OR IN DETERMINING WHETHER OR NOT, OR UNDER WHAT TERMS AND CONDITIONS, TO PROVIDE FINANCIAL ASSISTANCE.

THESE PROVISIONS GOVERN FINANCIAL ASSISTANCE FOR THE PURPOSE OF THE PURCHASE, CONSTRUCTION, REHABILITATION OR REFINANCING OF ONE TO FOUR UNIT FAMILY RESIDENCES OCCUPIED BY THE OWNER AND FOR THE PURPOSE OF THE HOME IMPROVEMENT OF ANY ONE TO FOUR UNIT FAMILY RESIDENCE.

IF YOU HAVE QUESTIONS ABOUT YOUR RIGHTS, OR IF YOU WISH TO FILE A COMPLAINT, CONTACT THE MANAGEMENT OF THIS FINANCIAL INSTITUTION OR:

ACKNOWLEDGEMENT OF RECEIPT

I (WE) RECEIVED A COPY OF THIS NOTICE

Borrower Date

Borrower Date

Borrower Date

Borrower Date

ECOA NOTICE

The Federal Equal Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided that the applicant has the capacity to enter into a binding contract): because all or part of the applicant's income is derived from a public assistance program; or because the applicant has in good faith exercised any rights under the Consumer Credit Protection Act. The Federal Agency that administers compliance with this law concerning this creditor is: Federal Trade Commission, Equal Credit Opportunity, Washington, DC 20580.

Initials

Initials

OCCUPANCY STATEMENT

I/We hereby certify that my/our intent in seeking this loan is to obtain financing for purchase of a home to be used as my/our principal residence, with occupancy to begin within 30 days after loan closing.

I recognize that any loan made pursuant to this application is contingent upon owner occupancy and agree that (1) failure to occupy the property as provided in this certification shall constitute a DEFAULT under the terms of the loan, and (2) in case of such default, I must upon recall of the loan by Lender, immediately pay the full balance of the loan and any other amounts to which the Lender is entitled upon default.

Initials

Initials

COPY OF APPRAISAL REPORT

You have the right to a copy of the appraisal report to be obtained in connection with the loan for which you are applying, provided that you have paid for or are willing to pay for the appraisal. If you want a copy of the appraisal report, please call or submit a written request to the following address:

**Nationwide Financial Services Group, Inc.
1200 NW 78th Avenue
Suite 209
Miami, FL 33126**

The signature(s) below acknowledges your receipt of this notice of your right to a copy of the appraisal report. Please keep this notice with your other loan records.

Initials

Initials

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.

Initials

Initials

GOVERNMENT LOANS ONLY

RIGHT TO FINANCIAL PRIVACY ACT OF 1978 - This is notice to you as required by the Right of 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.

Initials

Initials

EMPLOYMENT CERTIFICATION

An approval for a loan is based upon employment, income and obligations as shown on the loan application. At closing, the applicant and co-applicant/spouse, if applicable, are required to execute a sworn statement affirming that they are currently working as previously reported, have not received notice of layoff nor have knowledge of pending layoff, and that outstanding obligations are substantially the same as reported on the application. Should a change occur in your employment or financial status prior to loan closing, immediately notify your loan officer, as it will be necessary to obtain approval of any changes.

Initials

Initials

Signature Date

Signature Date