b. Borrower's other earnings (explain)

d. Co-borrower's other earnings (explain)

f. Gross monthly income (sum of line 15a thru 15e)

Comments: (attach additional paper if needed)

c. Co-borrower's base pay

e. Net income from real estate

U.S Department of Housing Draft Form for Evaluation 3/1/2012 **Analysis Worksheet** and Urban Development **Native American Loan Guarantee Program Acquisition of Property** Section 184 Case Number Type of Construction (mark with X) **Attended Homebuyer Education (yes or no)** a. Existing Construction b. Proposed New Construction 1a. Borrower's Name 2a. Social Security # 3a. Date of Birth 4. Marital Status (mark with X) a. Married XXX-XX-1b. Co-borrower's Name 2b. Social Security # 3b. Date of Birth b. Separated c. Unmarried XXX-XX-6a. Total LG Fee 7. Loan Closing Costs 6b. Mortgage w/LG Fee 5. Mortgage without LG Fee (1% of max. mortgage) a. Total Closing Costs \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 b. Less paid by Seller 8. Current housing expense 9. Loan Term (years) 10. Interest rate (%) c. Borrower's Closing Cost \$0.00 \$0.00 0.000% 12. Appraised Value 11. First-time homebuyer (yes or no) 13. 150% of FHA Mortgage Limit \$0.00 \$0.00 **Monthly Unpaid** 16. Debts and Obligations **Payment Balance** 14. Settlement Requirements/ Mortgage Calculations \$0.00 a. Contract Sales Price or Construction Cost \$0.00 a. Total installment debt \$0.00 b. Repairs and Improvements \$0.00 b. Child support, etc. \$0.00 c. Borrower's - paid Closing Costs (from line 7c) \$0.00 c. Other \$0.00 \$0.00 d. Sales Concession (subtract this amount) \$0.00 d. Total monthly payments \$0.00 e. Acquisition costs (sum of lines 14a + b + c - d) \$0.00 **17. Future monthly payments** f. Multiply Acquisition cost (line 14e) by a. Principal & Interest - 1st mortgage #NUM! 0.9775 if greater than \$50,000 \$0.00 b. Homeowner's Association Fee \$0.00 c. Ground rent/lease payment 0.9875 if \$50,000 or less \$0.00 g. Max Mortgage w/out LG Fee (lowest of 13,14f, or 18b) \$0.00 d. Principal & Interest - 2nd mortgage \$0.00 h. Mortgage Amount (w/out LG Fee NOT To Exceed 14g) **\$0** e. Hazard and Flood insurance \$0.00 i. Required investment (line 14e - line 14h) \$0.00 f. Taxes & special assessments \$0.00 i. Discounts \$0.00 g. Total mortgage payments #NUM! k. Prepayable expenses \$0.00 h. Recurring expenses (from line 16d) \$0.00 l. LG Fee paid in cash (Add LG Fee cents) \$0.00 i. Total fixed payments #NUM! \$0.00 18. Ratios / Residual Income m. Non-realty / other items (explain below) n. Total requirements (sum of line 14h thru line 14l) \$0.00 a. Loan-to-Value (14h ÷ (lesser of 12 OR 14e) #DIV/0! o. Amount paid in cash or other (explain) \$0.00 b. Value (line 12) x 0.9775 if > \$50,000 \$0 p. Amnt. **to be** paid in cash or other (explain) or (line 12) x 0.9875 if < \$50,000 \$0.00 c. Total Fixed DTI Ratio (line 17i /15f) q. Assets available #NUM! r. 2nd mortgage proceeds (if applicable) \$0.00 19. Contract Sales Price of Property \$0.00 15. Monthly Effective Income a. 6% of line 19 \$0.00 a. Borrower's base pay \$0.00 b. Total Seller Contribution \$0.00

I hereby certify that all the information stated herein, as well as any information provided in the accompaniment herewith, is true and accurate.

Warning: HUD will prosecute false claims and statements. Conviction may result in criminal and/or civil penalties (18 U.S.C. 1001, 1010, 1012; 31 U.S.C)

\$0.00 **20. Down Payment Assistance**

\$0.00 21. Source of Down Payment

\$0.00 23. FHA Condo ID #/ Submission

24. FHA Condo Name (enter below)

\$0.00 22. Total Amount of Gifts

\$0.00

\$0.00

| Final Application decision | Underwriter's Signature | Date | HUD Representatives Signature | Date | | |
|----------------------------|-------------------------|------|-------------------------------|------|--|--|
| Approved | | | | | | |
| | | | | | | |

Rejected
Previous editions obsolete

Native American Loan Guarantee Program

No Cash Out Refinances

| Tuttive I intericum Edun Guarantee I 1051um | | | | | | | |
|----------------------------------------------------------|-----------------------|--------------|-----------------|----------------------------------|----------------------------|--------------|---------|
| Section 184 Case Number | | | Attended H | | Type of Refinance (ma | • | |
| | | | Education (| (yes or no) | a. Streamlined with Ap | praisal | |
| | | | | | b. Credit Qualifying Ro | | |
| 1a. Borrower's Name 2a. Social Security # | | 3a. Date | of Birth | 4. Marital Status (mai | k with X) | | |
| XXX-XX- | | | | a. Married | | | |
| 1b. Co-borrower's Name 2b. Social Security # | | 3b. Date | of Birth | b. Separated | | | |
| XXX-XX- | | | | c. Unmarried | | | |
| 5. Mortgage without LG Fee 6a. Total LG Fee | | 6b. Mortgag | o w/I C Foo | 7. Loan Closing Costs | | | |
| 3. Mortgage without LG Fee | (1% of max. mortgage) | | ob. Mortgag | e w/LG Fee | a. Total Closing Costs | | \$0.00 |
| \$0.00 | \$0.00 | | \$0.00 | | b. Less paid by Seller | | \$0.00 |
| 8. Current housing expense | 9. Loan T | Term (years) | 10. Interes | t rate (%) | c. Borrower's Closing (| Cost | \$0.00 |
| \$0.00 | | 0 | 0.00 | 0% | c. Bollower's Closing | COST | \$0.00 |
| 11. First-time homebuyer (yes or no) | | 12. | Appraised Va | lue | 13. 150% of FH | A Mortgage | Limit |
| | | | \$0.00 | | \$ | 0.00 | |
| | | | | | | Monthly | Unpaid |
| 14. Settlement Requirements/ Mortga | ige Calcula | ntions | ı | | | Payment | Balance |
| a. Unpaid Principal Balance | | | | a. Total Deb | | \$0.00 | \$0.00 |
| b. Interest Due to payoff (max. 30 days) | | | | b. Child sup | port, etc. | \$0.00 | |
| c. Subordinate Mortgage(s) Unpaid Bal | | | * | c. Other | | \$0.00 | \$0.00 |
| d. Subordinate Mortgage(s) Interest Due (max. 30 days) | | | | d. Total monthly payments \$0.00 | | | |
| e. Required Repairs (completed prior to closing) | | | | | monthly payments | | 1 |
| f. Borrower's - paid Closing Costs (from line 7c) | | | | - | & Interest - 1st mortgage | <u>.</u> | #NUM! |
| g. Prepayable Expenses | | | · · | | ner's Association Fee | | \$0.00 |
| h. Discount points | | | | | ent/lease payment | | \$0.00 |
| i. Total Costs (sum of lines 14a though | | | | | & Interest - 2nd mortgag | ge | \$0.00 |
| j. Max Mortgage w/out LG Fee (lowest of 13,14i, or 18b) | | | | | nd Flood insurance | | \$0.00 |
| k. Mortgage Amount (w/out LG Fee not to exceed 14j) | | | | | special assessments | | \$0.00 |
| l. Actual Payoff Amounts from All Lier | | | rtgage payments | | #NUM! | | |
| m. Required investment (line 14l - line 14k) | | | \$0.00 | h. Recurring | g expenses (from line 16d | l) | \$0.00 |
| n. LG Fee paid in cash (Add LG Fee cents) | | | \$0.00 | i. Total fixe | d payments | | #NUM! |
| o. Non-realty/ other items (see 14e & ex | | | \$0.00 | 18. Ratios / | Residual Income | | |
| p. Total requirements (sum of line 14m | thru line 14 | 4o) | \$0.00 | a. Loan - to | - Value (line 14k ÷ line 1 | 12) | #DIV/0! |
| q. Amount paid in cash or other (explain | n) | | \$0.00 | b. Value (li | ne 12) x 0.9775 if > \$50, | 000 | \$0.00 |
| r. Amount to be paid in cash (sum of lin | ne 14p thru | 14q) | \$0.00 | or (line 1 | 2) x 0.9875 if < \$50,000 | | \$0.00 |
| s. Assets available | | | \$0.00 | c. Total Fixe | ed DTI Ratio (line 17i /1 | 5f) | #NUM! |
| 15. Monthly Effective Income | | | | | | | |
| a. Borrower's base pay | | | \$0.00 | 19. Down P | ayment Assistance | | \$0.00 |
| b. Borrower's other earnings (explain) | | | \$0.00 | 20. Source | of Down Payment | | |
| c. Co-borrower's base pay | | | \$0.00 | 21. Total A | mount of Gifts | | \$0.00 |
| d. Co-borrower's other earnings (explain | n) | | \$0.00 | 22. FHA C | ondo ID #/ Submission | | |
| e. Net income from real estate | | | \$0.00 | | 23. FHA Condo Name | (enter below |) |
| f. Gross monthly income (sum of line 1 | 5a thru 15e |) | \$0.00 | | | | |
| Comments: (attach additional paper | if needed) | | | | | | |
| | | | | | | | |
| | | | | | | | |

I hereby certify that all the information stated herein, as well as any information provided in the accompaniment herewith, is true and accurate.

Warning: HUD will prosecute false claims and statements. Conviction may result in criminal and/or civil penalties (18 U.S.C. 1001, 1010, 1012; 31 U.S.C)

| Final Application decision | Underwriter's Signature | Date | HUD Representatives Signature | Date |
|----------------------------|-------------------------|------|-------------------------------|------|
| Approved | | | | |
| Rejected | | | | |

Native American Loan Guarantee Program

Streamline w/ No Appraisal Refinances

| | gram | | | -FF | Refinances | | |
|-------------------------------------------------------------------------------------------------------------------------------------------------------|--------------|---------------|--------------------------------------------------|-----------------------------------------------|-----------------------------------------|---------------|-------------|
| Section 184 Case N | umber | | Attended H | omebuver | mebuyer Type of Refinance (mark with X | | |
| | | Education (| | a. Credit Qualifying | | | |
| | | | | | b. Non-credit Qualifyin | ıg | |
| 1a. Borrower's Name | 2a. Socia | l Security # | 3a. Date | of Birth | 4. Marital Status (mar | k with X) | |
| | | XXX-XX- | | | a. Married | · | |
| 1b. Co-borrower's Name | 2b. Socia | l Security # | 3b. Date | of Birth | b. Separated | | |
| | | XXX-XX- | | | c. Unmarried | | |
| | 6a. Tot | al LG Fee | | 7.0.7 | 7. Loan Closing Costs | | |
| 5. Mortgage without LG Fee | | ıx. mortgage) | 6b. Mortgage | e w/LG Fee | a. Total Closing Costs | | \$0.00 |
| \$0.00 | - | 0.00 | \$0.0 | 00 | b. Less paid by Seller | | \$0.00 |
| 8. Current housing expense | | erm (years) | 10. Interest | | 1 | | |
| \$0.00 | | 0 | 0.000 | Le Borrower's (Josing Cost | | Cost | \$0.00 |
| 11. First-time homebuyer (yes or no) 12. Origi | | | inal Principal | | 13. 150% of FH | A Mortgage | Limit |
| | | | \$0.00 | | | 0.00 | |
| | | | 4000 | | | Monthly | Unpaid |
| 14. Settlement Requirements/ Mortg | age Calcula | ntions | | 16. Debts a | | Payment | Balance |
| a. Unpaid Principal Balance | 8 | | | a. Total Deb | | \$0.00 | |
| b. Interest Due to payoff (max. 30 days | s) | | | b. Child sup | | \$0.00 | 4000 |
| c. Subordinate Mortgage(s) Unpaid Ba | | | | c. Other | F | \$0.00 | \$0.00 |
| d. Subordinate Mortgage(s) Interest Du | | davs) | | | nthly payments | \$0.00 | |
| e. Required Repairs (completed prior to | | <u> </u> | | | monthly payments | ψ0.00 | |
| f. Borrower's - paid Closing Costs (from | | | | 0 a. Principal & Interest - 1st mortgage | | | #NUM! |
| g. Prepayable Expenses | | | | \$0.00 b. Homeowner's Association Fee | | | \$0.00 |
| h. Discount points | | | | \$0.00 c. Ground rent/lease payment | | | \$0.00 |
| i. Total Costs (sum of lines 14a though h) | | | | \$0.00 d. Principal & Interest - 2nd mortgage | | | \$0.00 |
| j. Max Mortgage w/out LG Fee (lowest of 13,14i, or 18b) | | | | \$0.00 e. Hazard and Flood insurance | | | \$0.00 |
| k. Mortgage Amount (w/out LG Fee not to exceed 14j) | | | | | pecial assessments | | \$0.00 |
| l. Actual Payoff Amounts from All Lie | | 1 - 1) | | | rtgage payments | | #NUM! |
| m. Required investment (line 14l - line 14k) | | | | _ | g expenses (from line 16d |) | \$0.00 |
| n. LG Fee paid in cash (Add LG Fee cents) | | | | | | | #NUM! |
| o. Non-realty/ other items (see 14e & explain) | | | | | Residual Income | | #IVOIVI |
| p. Total requirements (sum of line 14m thru line 14o) | | | \$0.00 | | residual medine | | |
| q. Amount paid in cash or other (explain) | | | | | | | #DIV/0! |
| r. Amount to be paid in cash (sum of li | | 14a) | \$0.00 | ` ' ' | | | #B1 V/O. |
| s. Assets available | пс 1-тр ини | <u>17q)</u> | | c Total Five | ed DTI Ratio (line 17i /15 | | #NUM! |
| 15. Monthly Effective Income | | | ψ0.00 | c. Total Tixt | ed D11 Ratio (fine 1717) |)1) | #110111 |
| a. Borrower's base pay | | | \$0.00 | 19 Down P | ayment Assistance | | \$0.00 |
| b. Borrower's other earnings (explain) | | | | | of Down Payment | | Ψ0.00 |
| c. Co-borrower's base pay | | | | | mount of Gifts | | \$0.00 |
| 1 0 | in) | | · · | | ondo ID #/ Submission | | Ψ0.00 |
| | | | | | | (enter helow | <u> </u> |
| | 15a thru 15e | <u> </u> | | | 25. I III Condo I dine | (clitci below | , |
| · | |) | ψ0.00 | | | | |
| d. Co-borrower's other earnings (explained). Net income from real estate f. Gross monthly income (sum of line 1) Comments: (attach additional paper) | 15a thru 15e |) | \$0.00 \$0.00 \$0.00 | | 23. FHA Condo Name | (enter below |) |

Rejected

Mortgage Credit Analysis Worksheet

U.S Department of Housing and Urban Development

Draft Form for Evaluation 3/1/2012

Native American Loan Guarantee Program

Cash Out Refinance Transactions

| 1b. Co-borrower's Name 2b. So 5. Mortgage without LG Fee \$210,000.00 | | Attended H Education (3a. Date 3b. Date 6b. Mortgag | of Birth | Type of Refinance Credit Qualifying wit 4. Marital Status (mar a. Married b. Separated c. Unmarried 7. Loan Closing Costs | | X |
|--------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------|---------------------------------------------------------|---------------------------|--------------------------------------------------------------------------------------------------------------------------------------------|--------------|--------------|
| 1b. Co-borrower's Name 2b. So 5. Mortgage without LG Fee | xxx-xx- cial Security # xxx-xx- Fotal LG Fee max. mortgage) \$2,100.00 n Term (years) | 3a. Date 3b. Date 6b. Mortgag | of Birth | 4. Marital Status (mar a. Married b. Separated c. Unmarried 7. Loan Closing Costs | | X |
| 1b. Co-borrower's Name 2b. So 5. Mortgage without LG Fee | xxx-xx- cial Security # xxx-xx- Fotal LG Fee max. mortgage) \$2,100.00 n Term (years) | 3b. Date | of Birth | a. Marriedb. Separatedc. Unmarried7. Loan Closing Costs | k with X) | |
| 5. Mortgage without LG Fee \$210,000.00 \$3 8. Current housing expense \$0.00 | xxx-xx- Fotal LG Fee max. mortgage) \$2,100.00 n Term (years) | 6b. Mortgag | | b. Separated c. Unmarried 7. Loan Closing Costs | | |
| 5. Mortgage without LG Fee \$210,000.00 \$3 8. Current housing expense \$0.00 | xxx-xx- Fotal LG Fee max. mortgage) \$2,100.00 n Term (years) | 6b. Mortgag | | c. Unmarried 7. Loan Closing Costs | | |
| \$210,000.00 (1% of \$210,000.00) 8. Current housing expense \$0.00 | Total LG Fee max. mortgage) \$2,100.00 n Term (years) | | e w/LG Fee | 7. Loan Closing Costs | | |
| \$210,000.00 (1% of \$210,000.00) 8. Current housing expense \$0.00 | max. mortgage) \$2,100.00 n Term (years) | | e w/LG Fee | | | |
| \$210,000.00 \$3 8. Current housing expense \$0.00 | \$2,100.00 n Term (years) | | e w/LG Fee | a Total Clasing Costs | | |
| 8. Current housing expense \$0.00 | n Term (years) | \$212.1 | | a. Total Closing Costs | | \$0.0 |
| \$0.00 | | \$212,100.00 | | b. Less paid by Seller | | \$0.0 |
| · | 9. Loan Term (years) | | t rate (%) | | | ¢ Ω Ω |
| 11. First-time homebuyer (yes or no) | 30 | 3.75 | 0% | c. Borrower's Closing (| _OSI | \$0.00 |
| | 12. | Appraised Va | lue | 13. 150% of FH | A Mortgage | Limit |
| | | \$250,000.00 | | \$347 | ,000.00 | |
| | | | | | Monthly | Unpaid |
| 14. Settlement Requirements/ Mortgage Calc | culations | | 16. Debts aı | | | Balance |
| a. First mortgage - payoff amount | | \$240,000.00 | Total Debt | | \$120,000.00 | \$0.00 |
| b. Subordinate mortgage(s) - payoff amount | | \$0.00 | b. Child sup | port, etc. | \$0.00 | |
| c. Total debts to be paid off at closing | | \$0.00 | c. Other | | \$0.00 | \$0.0 |
| d. Required Repairs (completed prior to closing |) | \$0.00 | d. Total mor | d. Total monthly payments \$120,000.0 | | |
| e. Borrower's - paid Closing Costs (from line 7c | | 17. Future monthly payments | | | | |
| f. Prepayable Expenses | | 00 a. Principal & Interest - 1st mortgage | | | \$982.2 | |
| g. Discount points | | .00 b. Homeowner's Association Fee | | | \$0.00 | |
| h. Total Costs (sum of lines 14a though g) | \$240,000.00 | c. Ground re | ent/lease payment | | \$0.00 | |
| i. Max Mortgage w/out LG Fee (lowest of 13, 1 | <u> </u> | | & Interest - 2nd mortgag | e | \$0.00 | |
| j. Mortgage Amount (w/out LG Fee not to excee | | | d Flood insurance | | \$0.00 | |
| l. LG Fee paid in cash (Add LG Fee cents) | | | pecial assessments | | \$0.00 | |
| m. Non-realty/ other items (explain) | | | tgage payments | | \$982.2 | |
| n. Amount paid in advance to lender (explain) | | | expenses (from line 16d |) | \$120,000.0 | |
| o. Net cash back to borrower ** | | i. Total fixed | | <i>,</i> | \$120,982.2 | |
| p. Assets available | | | | Residual Income | | |
| 15. Monthly Effective Income | | | | - Value (line 14j ÷ line 1 | 2) | 84.00% |
| a. Borrower's base pay | | | | ne 12) x 0.85 | | \$212,500.00 |
| b. Borrower's other earnings (explain) | | | | ed DTI Ratio (line 17i /15 | of) ** | 4839.29% |
| c. Co-borrower's base pay | | | | ayment Assistance | , | \$0.00 |
| d. Co-borrower's other earnings (explain) | | 1 | | of Down Payment | | 4010 |
| e. Net income from real estate | | | 21. Total Amount of Gifts | | | \$0.00 |
| f. Gross monthly income | | | | ondo ID #/ Submission | | 4010 |
| ** NOTE: DTI MUST be less than 42% | and Cash back | | | 23. FHA Condo | Name (enter | below) |
| Comments: (attach additi | | | | | | |

Rejected
Previous editions obsolete

1-Mar-12

Section 184 Loan Guarantee Program

| Section 184 Case #: | 184 Maximum Mortgage |
|---------------------|------------------------------|
| Lender: | Worksheet for Rehabilitation |
| Borrower(s): | and Single Close Loans |
| Property Address: | |

| 1. Total Costs of Repair or | Total Costs of Repair or Land Value or Cost: | | | |
|-----------------------------------------------------------------|--------------------------------------------------|----------------------------------------------|------------------|--|
| Construction Costs (from | Purchase Price For Manufactured or Modular Home: | | | |
| Specification of Repair or | Manufactured or Modular Home Construction Costs: | | | |
| Contractor write-up) | Site Built Home Construction Costs: | | | |
| 2. Contingency Reserve on Constructi | on Costs (10%) | | \$0.00 | |
| B. Contingency Reserve on Site Work | for Manufactured Construct | ion (10%) | \$0.00 | |
| | | | | |
| 4. Inspection Fees : | 0 # of Fees X | \$0.00 \$ per inspection = | \$0.00 | |
| 5. Title Update Fees : | 0 # of Fees X | \$0.00 \$ per draw = | \$0.00 | |
| 6. Mortgage Payment Escrowed: | 0 # of Months X | \$0.00 \$ per monthly payment = | \$0.00 | |
| | | | | |
| 7. SUBTOTAL for Rehabilitation o | Construction Escrow Acc | count (Total of 1 - 5) | \$0.00 | |
| | <u> </u> | | ФО ОО | |
| B. Less: Balance Remaining for LANI | * | | \$0.00 \$0.00 | |
| 9. Less: Minimum of 10% Deposit for Manufactured Home purchase: | | | | |
| 10. Less: Architectural and Engineerin | ig Fees: | | \$0.00 | |
| 11 CUDTOTAL for volume at alasir | ~ (Total of 7 10) | | \$0.00 | |
| 11. SUBTOTAL for release at closin | g (10tai 01 / - 10) | | \$0.00 | |
| 12. Total Land Equity: Land Value/0 | Cost(ling 1) - Ralance Remai | ining for Land purchase (line 8) | \$0.00 | |
| 12. Total Land Equity: Land Value/C | Dosi(iiile 1) - Daialice Reilia | ining for Land purchase (fine o) | Ψ0.00 | |
| Comments: Use this space to explain any | details of the construction cost | ts that the Underwriter should be aware of. | | |
| Somments. Ose this space to explain this | details of the construction cost | is that the Oracl writer should be aware or. | | |
| | | | | |

Note: These figures will need to transfer to the Acquisition MCAW in the appropriate fields.

FieldMCAW LineFieldMCAW Line714a.1214q.

Warning: HUD will prosecute false claims and statements. Conviction may result in criminal and/or civil penalties (18 U.S.C. 1001, 1010, 1012; 31 U.S.C)

I hereby certify that all the information stated herein, as well as any information provided in the accompaniment herewith, is true and accurate.

Signature of DG/HUD Underwriter Date

Section 184 Loan Guarantee Program

| Bor | rower 1 Name: | | | |
|-------------------------------|------------------------|-----------------|--------------------------------------------------|----------------------------------------------------|
| Borrower 2 Name: | | | | 184 Net Tangible Benefit Worksheet for |
| Lender: | | | | Streamline and Credit Qualifying Rate & |
| Property Address: | | | | Term Refinances |
| Property | City, State Zip: | | | |
| | | | Loan Information | |
| | P | lace X i | n Box to Left if reduction | ı in term for new loan |
| | | | <u>New Loan</u> | <u>Previous Loan</u> |
| | Section 1 | 84 Case #: | | |
| Proj | posed Loan Clo | sing Date: | | |
| | First Payr | nent Date: | | |
| | Loai | n Amount: | | |
| | Loan Ter | m (years): | | |
| Loan Maturity Date: | | | | |
| Type of Loan: | | | Fixed Rate | |
| Interest Rate: | | | | |
| Loan - to - Value: | | | | |
| | Monthly Payn | nent (P+I): | | |
| Month | ly Savings (l | Dollars): | 0 | |
| M | Ionthly Savi | ngs (%): | #DIV/0! | |
| | Closing C | Costs Paid: | | |
| | Months to | Benefit: | #DIV/0! | Closing Costs / Monthly Savings |
| | #DIV/ | 0! | Error: Lo | oan Term not Seasoned! |
| | | <u>Una</u> | ble to Refinance this | s loan! |
| | | | | |
| Warning: HU 1010, 1012; 31 | | alse claims a | nd statements. Conviction may result in | n criminal and/or civil penalties (18 U.S.C. 1001, |
| I hereby certify th | nat all the informatio | n stated herein | , as well as any information provided in the acc | companiment herewith, is true and accurate. |
| х | | | (Lender) | date// |
| Х | | | (Borrower) | date// |
| | | | | |

(Co-borrower)