

Uniform Residential Loan Application

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

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

Borrower _____ Co-Borrower _____

I. TYPE OF MORTGAGE AND TERMS OF LOAN

Mortgage Applied for:	<input type="checkbox"/> VA	<input checked="" type="checkbox"/> Conventional	<input type="checkbox"/> Other (explain):	Agency Case Number	Lender Case Number
	<input type="checkbox"/> FHA	<input type="checkbox"/> USDA/Rural Housing Service			
Amount \$	Interest Rate %	No. of Months	Amortization Type:	<input checked="" 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 <input checked="" type="checkbox"/> Purchase <input type="checkbox"/> Construction <input type="checkbox"/> Other (explain):	Property will be:
<input type="checkbox"/> Refinance <input type="checkbox"/> Construction-Permanent	<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)	Manner in which Title will be held	Estate will be held in:
		<input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold (show expiration date)
Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain)		

III. BORROWER INFORMATION

Borrower	Co-Borrower
Borrower's Name (include Jr. or Sr. if applicable)	Co-Borrower's Name (include Jr. or Sr. if applicable)
Social Security Number	Social Security Number
Home Phone (incl. area code)	Home Phone (incl. area code)
DOB (mm/dd/yyyy)	DOB (mm/dd/yyyy)
Yrs. School	Yrs. School
<input type="checkbox"/> Married (includes registered domestic partners)	<input type="checkbox"/> Married (includes registered domestic partners)
<input type="checkbox"/> Unmarried (includes single, divorced, widowed)	<input type="checkbox"/> Unmarried (includes single, divorced, widowed)
<input type="checkbox"/> Separated	<input type="checkbox"/> Separated
Dependents (not listed by Co-Borrower)	Dependents (not listed by Borrower)
No. _____	No. _____
Ages _____	Ages _____
Present Address (street, city, state, ZIP/ country) <input type="checkbox"/> Own <input type="checkbox"/> Rent ___ No. Yrs.	Present Address (street, city, state, ZIP/ country) <input type="checkbox"/> Own <input type="checkbox"/> Rent ___ No. Yrs.
/ United States	/ 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	Yrs. on this job	Name & Address of Employer	<input type="checkbox"/> Self Employed	Yrs. on this job
		Yrs. employed in this line of work/profession			Yrs. employed in this line of work/profession
Position/Title/Type of Business		Business Phone (incl. area code)	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)	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)
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		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*	\$	\$	\$	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
	\$

VII. DETAILS OF TRANSACTION	VIII. DECLARATIONS
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<table border="1" style="width:100%; border-collapse: collapse;"> <tr><td>a. Purchase price</td><td style="text-align: right;">\$</td></tr> <tr><td>b. Alterations, improvements, repairs</td><td></td></tr> <tr><td>c. Land (if acquired separately)</td><td></td></tr> <tr><td>d. Refinance (incl. debts to be paid off)</td><td></td></tr> <tr><td>e. Estimated prepaid items</td><td></td></tr> <tr><td>f. Estimated closing costs</td><td></td></tr> <tr><td>g. PMI, MIP, Funding Fee</td><td></td></tr> <tr><td>h. Discount (if Borrower will pay)</td><td></td></tr> <tr><td>i. Total costs (add items a through h)</td><td></td></tr> <tr><td>j. Subordinate financing</td><td></td></tr> <tr><td>k. Borrower's closing costs paid by Seller</td><td></td></tr> <tr><td>l. Other Credits (explain)</td><td></td></tr> <tr><td>m. Loan amount (exclude PMI, MIP, Funding Fee financed)</td><td></td></tr> <tr><td>n. PMI, MIP, Funding Fee financed</td><td></td></tr> <tr><td>o. 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Cash from/to Borrower (subtract j, k, l & o from i)		<p>If you answer "Yes" to any questions a through i, please use continuation sheet for explanation.</p> <table border="1" style="width:100%; border-collapse: collapse;"> <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><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td></tr> <tr><td>b. Have you been declared bankrupt within the past 7 years?</td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td></tr> <tr><td>c. 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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. 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: **American Fidelity 1600 Golf Rd Rolling Meadows, IL 60008**

Borrower's Signature X	Date	Co-Borrower's Signature X	Date
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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 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"/> White <input type="checkbox"/> Native Hawaiian or Other Pacific Islander Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male	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 Race: <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> White <input type="checkbox"/> Native Hawaiian or Other Pacific Islander Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male
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To be Completed by Loan Originator:
 This information was provided:
 In a face-to-face interview By the applicant and submitted by fax or mail
 In a telephone interview By the applicant and submitted via e-mail or the internet

Loan Originator's Signature X	Date	
Loan Originator's Name (print or type)	Loan Originator Identifier	Loan Originator's Phone Number (including area code)
Loan Origination Company's Name American Fidelity (P) 847-517-9900 (F) 847-201-2660	Loan Origination Company Identifier 226068	Loan Origination Company's Address 1600 Golf Rd Rolling Meadows, IL 60008

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:

VI. ASSETS AND LIABILITIES

ASSETS	Cash or Market Value	LIABILITIES	Monthly Payment & Months Left to Pay	Unpaid Balance
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payt./Mos.	\$
Acct. no.	\$	Acct. No.		
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payt./Mos.	\$
Acct. no.	\$	Acct. No.		
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payt./Mos.	\$
Acct. no.	\$	Acct. No.		
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payt./Mos.	\$
Acct. no.	\$	Acct. No.		
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payt./Mos.	\$
Acct. no.	\$	Acct. No.		
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payt./Mos.	\$
Acct. no.	\$	Acct. No.		
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payt./Mos.	\$
Acct. no.	\$	Acct. No.		
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payt./Mos.	\$
Acct. no.	\$	Acct. No.		

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: X	Date	Co-Borrower's Signature: X	Date
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Form **4506-T**

Request for Transcript of Tax Return

(Rev. January 2008)

Department of the Treasury
Internal Revenue Service

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

OMB No. 1545-1872

Tip: Use Form 4506-T to order a transcript or other return information free of charge. See the product list below. You can also call 1-800-829-1040 to order a transcript. If you need a copy of your return, use **Form 4506**, Request for Copy of Tax Return. There is a fee to get a copy of your return.

1a Name shown on tax return. If a joint return, enter the name shown first.	1b First social security number on tax return or employer identification number (see instructions)
2a If a joint return, enter spouse's name shown on tax return	2b Second social security number if joint tax return
3 Current name, address (including apt., room, or suite no.), city, state, and ZIP code	
4 Previous address shown on the last return filed if different from line 3	
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.	

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
Alabama, Delaware, Florida, Georgia, North Carolina, Rhode Island, South Carolina, Virginia	RAIVS Team P.O. Box 47-421 Stop 91 Doraville, GA 30362
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
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
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
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, Wisconsin	RAIVS Team P.O. Box 145500 Stop 2800 F Cincinnati, OH 45250
	801-620-6922
	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.

AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE STATEMENT NOTICE

To: _____ Property: _____

From: _____ Date: _____

This is to give you notice that _____ has a business relationship with _____.

The nature of the relationship (and percentage of ownership interest) is: _____

Because of this relationship, this referral may provide _____ a financial or other benefit.

- A. Set forth below is the estimated charge or range of charges for the settlement services listed. You are NOT required to use the listed provider(s) as a condition for settlement of your loan on [or] purchase, sale, or refinance of the subject property. THERE ARE FREQUENTLY OTHER SETTLEMENT SERVICE PROVIDERS AVAILABLE WITH SIMILAR SERVICES. YOU ARE FREE TO SHOP AROUND TO DETERMINE THAT YOU ARE RECEIVING THE BEST SERVICES AND THE BEST RATE FOR THESE SERVICES.

Provider and settlement service	Charge or range of charges
	\$
	\$
	\$
	\$
	\$
	\$

- B. Set forth below is the estimated charge or range of charges for the settlement services of an attorney, credit reporting agency, or real estate appraiser that we, as your lender, will require you to use, as a condition of your loan on this property, to represent our interests in the transaction.

Provider and settlement service	Charge or range of charges
	\$
	\$
	\$
	\$
	\$
	\$

ACKNOWLEDGMENT

I/We have read this disclosure form, and understand that _____ is referring me/us to purchase the above-described settlement service(s) and may receive a financial or other benefit as the result of this referral.

Borrower

Date

Borrower

Date

INITIAL ARM DISCLOSURE STATEMENT

Brokerage Name & Address:
American Fidelity Financial Services, Inc.
1600 Golf Road
Rolling Meadows, IL 60008
(P) 800-325-0400 (F) 847-517-9910

Date:

 Program Name:
 Lender Name:

IMPORTANT LOAN INFORMATION - PLEASE READ CAREFULLY

This program disclosure describes the features of the Adjustable Rate Mortgage (ARM) program you are considering. You should carefully read this disclosure; and the promissory note, deed of trust or mortgage, any riders, addendums, and all other supporting documents that you will be asked to sign if you accept an ARM loan ("ARM Loan Documents"). Information about other ARM programs is available upon request.

ADJUSTABLE RATE MORTGAGE MEANS YOUR PAYMENT MAY CHANGE IN THE FUTURE

You are applying for an ARM loan. This means that your interest rate and monthly payments may change during the life of your ARM loan. Your monthly payments will increase if the interest rate rises and decrease if it falls. The date or dates on which changes can occur (referred to in this disclosure as "Change Date") will be specified in the ARM Loan Documents. This ARM loan is based on the terms and conditions set forth in this disclosure and in the ARM Loan Documents. We have based this disclosure on recent interest rates, index and margin values, discounts, and fees. Ask us for our current interest rate and margin.

An ARM loan is different from a fixed-rate mortgage loan. For a fixed-rate loan, the monthly payments of principal and interest do not change during the life of the loan. You should consider carefully which type of loan is best for you.

HOW YOUR INTEREST RATE IS DETERMINED

Your interest rate will be determined by means of an index that may change from time to time.

The Index: The interest rate change on this ARM will be based on an interest rate index (referred to in this disclosure as the "Index.")
 The Index is _____

Information about the Index is available in/at _____

If the Index is no longer available, we will choose a new index based on comparable information.

Interest Rate: Your interest rate is based on **(check applicable box):**

- The Index value plus a margin rounded to the nearest _____ percent; or
- Other: _____

Your payment will be based on the interest rate, loan balance, and remaining loan term. A change in the Index generally will result in a change in the interest rate. The amount that your interest rate may change also may be affected by the Periodic Interest Rate Cap and the Lifetime Interest Rate Cap, as discussed below. Ask us for our current interest rates and margin.

(Applicable if Checked) Interest rate changes are subject to the lender's discretion.

(Applicable if Checked) Initial Interest Rate Discount: Your loan has an initial interest rate discount, therefore the initial rate being offered will not be based on the Index plus a margin interest rate formula used to make later adjustments. You should note, however, that because your initial interest rate will be discounted, your interest rate may increase on the first Change Date even if the Index remains the same or decreases. Ask us for the amount our ARM loans are currently discounted.

(Applicable if Checked) Interest Rate Adjustments: Your loan has "caps" which limit the amount of interest adjustments. Your interest rate under this ARM loan can change after _____ month(s) and every _____ month(s) thereafter. Your interest rate cannot increase or decrease more than _____ percentage points at the first adjustment, and _____ percentage points per subsequent adjustment from the initial interest rate excluding any Buydown ("Periodic Interest Rate Cap"). Your interest rate will never be greater than _____ ("Lifetime Interest Rate Cap") percentage points (above the initial interest rate or lower than _____). If applicable, the payment during your loan will be interest only for a period of _____ month(s).

The Initial Interest Rate Discount discussed above will not be taken into account in applying the Periodic Interest Rate Cap or Lifetime Interest Rate Cap.

Ask us for our current adjustments and overall rate limitations.

HOW YOUR PAYMENTS ARE DETERMINED

Your initial monthly payment of principal and interest will be determined based on the interest rate, loan term, and balance when your loan is closed. Your payment will be set to amortize the loan over a period of _____ months.

Frequency of Payment Changes: Based on increases or decreases in the Index, payment amounts under this ARM loan can change after _____ month(s) and every _____ month(s) thereafter. However, your monthly payment amount could change more frequently if there is a change in the taxes, assessments, insurance premiums, or other charges required to be made into an escrow or impound account.

(Applicable if Checked) Your monthly payment amount could also change more frequently if, as a result of unpaid interest being added to your loan balance, the maximum principal balance exceeds _____% of the original loan balance.

Limitations on Interest Rate Payment Changes (Check all applicable boxes, if any):

(Applicable if Checked) Initial Minimum Payment Rate Option: Your ARM loan has an initial minimum payment rate option; the initial payment rate will be based on _____ for a period of _____ month(s). If applicable, the payment during this Initial Minimum Payment Rate Option period will be interest only for a period of _____ month(s). The minimum (or limited) payment may be less than the amount of interest due that month and may not reduce the amount you owe on your mortgage. If you choose this option, the amount of any interest you do not pay will be added to the principal of the ARM loan, increasing the amount you owe and your future monthly payments, and will increase the amount of interest you will pay over the life of the ARM loan. If any of your ARM loan payments is not sufficient to cover the interest due, the difference will be added to your loan amount.

(Applicable if Checked) Payment Rate Changes: Your ARM loan has payment adjustments. Your payment will not increase or decrease by more than _____ percentage points every _____ month(s). Because your payment is limited or capped to a percentage of _____, your ARM loan will be recast, or re-amortized at or before month _____ and will re-amortize again or stop recasting at month _____. When the ARM loan is recast, it will re-amortize the ARM loan's monthly payment if negative amortization has occurred so the ARM loan will be paid off within the original loan term. If negative amortization does occur, the maximum principal balance cannot increase more than _____% of the original loan amount. If the maximum balance is reached, the ARM loan will immediately re-amortize and the ARM loan's monthly payment will be re-calculated in order to pay off the ARM loan within the original loan term. The minimum (or limited) payment may be less than the amount of interest due that month and may not reduce the amount you owe on your mortgage. The amount of any interest you do not pay will be added to the principal of the ARM loan, increasing the amount you owe and your future monthly payments, and will increase the amount of interest you will pay over the life of the ARM loan. If any of your ARM loan payments is not sufficient to cover the interest due, the difference will be added to your loan amount.

(Applicable if Checked): Your periodic payments will not fully amortize your loan and you will be required to make a single payment of the periodic payment plus the remaining unpaid balance at the end of the loan term.

NOTICE OF INTEREST RATE AND PAYMENT CHANGES

You will be notified at least annually if interest rate changes occur. When an interest rate change will also involve a change in your monthly payment, you will be notified in writing (at least 25 calendar days, but not more than 120 calendar days) before the payment at the new level is due. The notice will indicate the adjusted payment amount, interest rate, Index value, and the outstanding loan balance at the time.

HOW YOUR PAYMENT CAN CHANGE

Your payment can change every _____ month(s) based on change in the loan term, interest rate, or loan balance. For example, on a \$10,000 _____ month(s) loan with an initial interest rate of _____% in effect as of _____, the maximum amount that the interest rate can rise under this program is _____ percentage points, to _____ %, and the monthly payment can rise from first-year payment of \$ _____ to a maximum of \$ _____ in the _____ year. To see what your payments would be, divide your mortgage amount by \$10,000; then multiply the monthly payment by that amount. For example, the monthly payment for a mortgage amount of \$60,000 would be: \$60,000 divided by \$10,000 = 6; 6 x \$ _____ = \$ _____ per month.

IMPORTANT LOAN INFORMATION

PREPAYMENT: This ARM loan program (check applicable box) does (or) does not have a pre-payment penalty.
If you are paying more than your regularly scheduled payment, you must notify us as to how you want the funds applied.

DEMAND FEATURE: This loan program (check applicable box) does (or) does not include a demand feature.
If a demand feature applies, the lender may demand full repayment of a mortgage for any reason.

This description is for informational purposes only and does not constitute a commitment on the part of the Lender to provide financing. The ARM Loan Documents will control the terms of the ARM loan; therefore, you should become familiar with and understand the provisions of these documents. Upon execution of the ARM Loan Documents, both you and the Lender will become bound by the terms of the ARM Loan Documents.

If this program disclosure has not fully answered your questions concerning the ARM loan program you are considering, please ask your Mortgage Representative for additional information.

Borrower Acknowledgement

I/we acknowledge receipt of this disclosure and further acknowledge that this disclosure was completed in full prior to its receipt.
I/we also acknowledge receipt of the handbook entitled, "Consumer Handbook of Adjustable Rate Mortgages."

Borrower

Date

Borrower

Date

BORROWER INFORMATION DOCUMENT

This document is being provided to you pursuant to the Residential Mortgage License Act of 1987 and Rules promulgated thereunder (38 Ill. Adm. Code 1050). The purpose of this document is to set forth those exhibits and materials you should receive or be receiving in connection with your residential mortgage loan application with American Fidelity Financial Services, Inc., holder of License 4222 and regulated by the State of Illinois, Division of Banking, under the aforesaid Act.

Situations may arise that could affect the processing of the loan but that may not be known by American Fidelity Financial Services, Inc. at the time the application was taken. Examples of such situations include, but are not limited to 1) An appraisal value different from that estimated by the borrower; 2) Credit obligations the borrower fails to report; 3) A change in the borrower's financial circumstances that would result in his or her ineligibility for the loan; or 4) A material change or discontinuation of a loan program by an investor or other entity, such as the U.S. Department of Housing and Urban Development, the Veterans' Administration or a private investor.

The following documents will be furnished to the borrower if applicable.

- 1) Settlement Cost Booklet – For purchase loan transactions
- 2) Good Faith Estimate of Costs
- 3) Loan Application
- 4) Mortgage Escrow Account Act
- 5) Consumer Handbook on Adjustable Rate Mortgages

Upon request, the borrower shall be furnished the following documents:

- 1) A sample note and mortgage that will be executed if the loan applied for is approved.
- 2) A sample copy of the commitment letter
- 3) A general description of underwriting standards that will be considered in evaluating the application.

LOAN BROKERAGE DISCLOSURE STATEMENT

American Fidelity Financial Services, Inc. does not make loans and actual funds are provided by another entity that may affect availability of funds.

American Fidelity Financial Services, Inc. an Illinois corporation is the name that is licensed under the Residential Mortgage License Act of 1987. We were previously American Federal Financial Services, Inc.

American Fidelity Financial Services, Inc. brokers loans to various lenders.

RIGHT TO RECEIVE APPRAISAL

American Fidelity Financial Services, Inc. shall provide to the borrower with a copy of all appraisals. American Fidelity Financial Services, Inc. shall provide a complete copy of any appraisal, including any appraisal generated using the Automated Valuation Model, obtained by the lender for use in underwriting the residential mortgage loan within 3 business days of receipt by the licensee, but in no event less than 24 hours prior to the day of closing. The appraisal may be sent via first class mail, commercial carrier, by facsimile or by e-mail, if the borrower has supplied an e-mail address.

The undersigned does hereby acknowledge receipt of all of the above applicable documents as of the _____ day of _____, 20_____.

(BORROWER SIGNATURE)

(CO-BORROWER SIGNATURE)

NOTICE TO THE HOME LOAN APPLICANT CREDIT SCORE INFORMATION DISCLOSURE

APPLICANT(S) NAME AND ADDRESS 	LENDER NAME AND ADDRESS (ORIGINATOR): American Fidelity 1600 Golf Rd Rolling Meadows, IL 60008 (P) 847-517-9900, (F) 847-201-2660
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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:	Co-Brw:
Experian P.O. Box 9701 Allen, TX 75013 (P)888-397-3742 Model Used: _____ Range of Possible Scores _____ to _____	Score: _____ Created: _____ Factors _____	Score: _____ Created: _____ Factors _____

Consumer Reporting Agency	Borrower:	Co-Brw:
<p>TransUnion P.O. Box 1000 Chester, PA 19022 (P)800-888-4213</p> <p>Model Used: _____</p> <p>Range of Possible Scores _____ to _____</p>	<p>Score: _____ Created: _____</p> <p>Factors _____</p>	<p>Score: _____ Created: _____</p> <p>Factors _____</p>
<p>Equifax P.O. Box 740241 Atlanta, GA 30374 (P)800-685-1111</p> <p>Model Used: _____</p> <p>Range of Possible Scores _____ to _____</p>	<p>Score: _____ Created: _____</p> <p>Factors _____</p>	<p>Score: _____ Created: _____</p> <p>Factors _____</p>

I/We have received a copy of this disclosure.

 Applicant

 Date

 Applicant

 Date

DISCLOSURE NOTICES

Date:

Applicant(s):

Property Address:

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 - Applicant(s) shall occupy, establish, and use the Property as Applicant(s) principal residence within 60 days after closing and shall continue to occupy the Property as Applicant(s) principal residence for at least one year after the date of occupancy, unless Lender otherwise agrees in writing, which consent shall not be unreasonably withheld, or unless extenuating circumstances exist which are beyond Borrower's control.
- 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

AMERICAN FIDELITY FINANCIAL SERVICES, INC.

Illinois Residential Mortgage Licensee

1600 Golf Road, Suite 1200

Rolling Meadows, IL 60008

Phone: (800) 325-0400 | Fax: (847) 517-9910 | Support@illinoisrates.com

DOCUMENTATION REQUIRED TO OBTAIN FINANCING

Certain documentation will be required from the borrower(s) in order to obtain any given mortgage program. To help ensure that the following lock agreement (shown below) will not expire, please send the following information as soon as possible.

REQUIRED	DATE REQUESTED	DATE RECEIVED
_____ 2 PASTUBS FOR EACH BORROWER 0-30 DAYS OLD.....	_____	_____
_____ PAST 2 YEARS W2 FORMS.....	_____	_____
_____ PAST 2 YEARS 1040 FORMS WITH ALL SCHEDULES.....	_____	_____
_____ 1 ST MORTGAGE NOTE.....	_____	_____
_____ 1 ST AND 2 ND MORTGAGE STATEMENT.....	_____	_____
_____ HOMEOWNER'S INSURANCE.....	_____	_____
_____ PAST 3 MONTH'S BANK STATEMENTS.....	_____	_____
_____ SOCIAL SECURITY AWARD LETTER.....	_____	_____
_____ PENSION AWARD LETTER.....	_____	_____
_____ RENTAL LEASE AGREEMENT.....	_____	_____
_____ CURRENT PROFIT AND LOSS STATEMENT.....	_____	_____
_____ BANKRUPTCY DISCHARGE PAPERS.....	_____	_____
_____ HUD1 (SETTLEMENT STATEMENT) PRIOR MORTGAGES....	_____	_____
_____ DRIVER'S LICENSE & SOCIAL SEC. CARD ALL BORROWERS	_____	_____

LOCK / FLOAT DISCLOSURE

Date: _____ Time: _____

Pricing Options

This is a brief overview of the options we can offer for your loan. Please read, indicate your selection, and sign. Make certain that you understand the option you have chosen. Do not hesitate to ask questions.

Commit

_____ We will commit to fund a loan amount of _____ at the price and rate in effect at the time of application provided the loan disburses within _____ days of application and loan is approved by investor with whom the loan is locked. Lock expires on _____.

RATE: _____ PRICE: _____ TERM: _____ Circle one: FIXED RATE / ADJUSTABLE RATE

At Market

_____ No commitment is made for either rate or price. The rate and price in effect the day of closing will be charged, unless the loan is prior committed. Loan products may change during the time a loan is not locked. As such, the rate, term, and closing costs may be dramatically different at time of closing if a loan is not locked until the closing date. Reverse mortgages typically cannot be locked until the date of closing and the above "At Market" disclosure applies.

Borrower

Date

Co-Borrower

Date

LOAN ORIGINATOR'S Signature Date

EQUAL CREDIT OPPORTUNITY ACT

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 Federal Trade Commission, Pennsylvania and 6th Street N.W., Washington, DC 20580.

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 you 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 which you are applying

Borrowers' Certification and Authorization

CERTIFICATION

The Undersigned certify the following:

1. I/We have applied for a mortgage loan from American Fidelity Financial Services, 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 American Fidelity Financial Services, 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 from American Fidelity Financial Services, Inc. As part of the application process, American Fidelity Financial Services, 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 American Fidelity Financial Services, Inc. and to any investor to whom American Fidelity Financial Services, 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. American Fidelity Financial Services, 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 Date

Social Security Number

Co-Borrower Signature Date

Social Security Number

GOOD FAITH ESTIMATE OF BORROWER'S SETTLEMENT COSTS

PROVIDED BY: AMERICAN FIDELITY FINANCIAL SERVICES, INC.
5001 NEWPORT, ROLLING MEADOWS, ILLINOIS 60008

ESTIMATED CLOSING DATE 45-60 DAYS.

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.

				ACCOUNT TO BE PAID	AMOUNT TO BE PAID
801	Loan Origination Fee	_____ %	\$ _____		
802	Loan Discount Fee	_____ %	\$ _____		
803	Appraisal Fee		\$ _____		
804	Credit Report		\$ _____		
805	Lender's Fee		\$ _____		
808	Processing Fee to AFFSI		\$ 500.00		
809	Courier Fee to AFFSI		\$ 50.00		
810	Underwriting Fee to AFFSI		\$ 250.00		
811	Commitment Fee to AFFSI		\$ 200.00		
812	YSP 3% (paid by bank to broker)		\$ _____		
813			\$ _____		
901	Interest from _____				
	to _____ at \$ _____ / day		\$ _____		
1001	Hazard Insurance Premium				
	_____ months at \$ _____ / month		\$ _____		
1002	Mortgage Insurance				
	_____ months at \$ _____ / month		\$ _____		
1004	County Property Taxes				
	_____ months at \$ _____ / month		\$ _____		
1005	Annual Assessments				
	_____ months at \$ _____ / month		\$ _____		
1108	Title Insurance		\$ _____		
1201	Recording Fees		\$ _____		
1400	Total Estimated Settlement Charges		\$ _____		

EST. MONTHLY PMT.:		PPD. INT & ESCROWS:		ANNUAL AMOUNT:		ANALYSIS OF SETTLEMENT CHARGES:	
P & I	\$ _____	Ppd. Interest	\$ _____	R. E. Taxes	\$ _____	1400 Total Estimated	
R.E. Taxes	\$ _____	R.E. Taxes	\$ _____	Hazard Ins.	\$ _____	Settlement Charges:	\$ _____
Hazard Ins.	\$ _____	Hazard Ins.	\$ _____	Mtg Ins.	\$ _____	Less: Prepaid	
Mtg Ins.	\$ _____	Mtg Ins.	\$ _____	Other	\$ _____	interest and escrows:	\$ _____
Other	\$ _____	Other	\$ _____			= Other Estimated	
Total Pmt	\$ _____	Total Ppds.	\$ _____			Settlement Charges:	\$ _____

AGREEMENT

You acknowledge you have received a copy of the HUD Special Information Booklet "Settlement Costs", if your application is to purchase residential real property and the Lender will take a first lien on the property. If for any reason the loan you have applied for does not close, and if permitted by applicable law, you agree to reimburse the mortgage broker for any and all costs incurred to process your application including but not limited to origination, processing, courier, underwriting, commitment, appraisal, credit report, survey and title insurance fees. 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.

Applicant Signature Date

Applicant Signature Date

Applicant Signature Date

Authorized Official Date

ILLINOIS ESCROW ACCOUNT DISCLOSURE AGREEMENT

The mortgage agreement that you have entered into has an escrow account provision. In this escrow account one-twelfth (1/12th) of your yearly property tax and one-twelfth (1/12th) of your yearly hazard insurance premium will be deposited monthly from your mortgage payment. Each year this account will be analyzed to assure that the proper dollar amount is being collected each month from your mortgage payment to pay the current year's property tax bill and the current year's hazard insurance premium. The Lender will review the two most recent property tax bills and the most recent hazard insurance premium for your property and compare these with the funds held in your escrow account for that purpose. If it is determined that an increase in your monthly escrow payment is needed, you will receive written notification from the Mortgage Lender within thirty (30) days prior to the date of such increase. This notification will contain the Mortgage Lender's calculation method of the new escrow figure.

I (We) hereby acknowledge receipt of the aforementioned disclosure.

Borrower

Date

Borrower

Date

(765 ILCS 910/) Mortgage Escrow Account Act.

(765 ILCS 910/1) (from Ch. 17, par. 4901)

Sec. 1. This Act shall be known as the "Mortgage Escrow Account Act".

(Source: P.A. 79-625.)

(765 ILCS 910/2) (from Ch. 17, par. 4902)

Sec. 2. As used in this Act, unless the context requires otherwise:

(a) "Escrow Account" means any account established by the mortgage lender in conjunction with a mortgage loan on a residence, into which the borrower is required to make regular periodic payments and out of which the lender pays the taxes on the property covered by the mortgage.

(b) "Borrower" means the person obligated under the mortgage loan.

(c) "Mortgage Lender" means any bank, savings bank, savings and loan association, credit union, mortgage banker, or other institution, association, partnership, corporation or person who extends the loan of monies for the purpose of enabling another to purchase a residence or who services the loan, including successors in interest of the foregoing.

(d) "Escrow-like Arrangement" means any arrangement the intent of which is to serve the same purposes as an escrow account but which does not require the formal establishment of an account.

(Source: P.A. 94-50, eff. 1-1-06.)

(765 ILCS 910/3) (from Ch. 17, par. 4903)

Sec. 3. Escrow Accounts or escrow-like arrangements established after the effective date of this Act in conjunction with mortgage agreements for single-family owner occupied residential property are hereby declared separate and distinct transactions from mortgages and, hence, subject to the laws and regulations of this State.

(Source: P.A. 79-625.)

(765 ILCS 910/4) (from Ch. 17, par. 4904)

Sec. 4. On or after the effective date of this Act, each mortgage lender in conjunction with the granting or servicing of a mortgage on a single-family owner occupied residential property, shall comply with the provisions of this Act.

(Source: P.A. 94-50, eff. 1-1-06.)

(765 ILCS 910/5) (from Ch. 17, par. 4905)

Sec. 5. When the mortgage is reduced to 65% of its original amount by payments of the borrower, timely made according to the provisions of the loan agreement secured by the mortgage, and the borrower is otherwise not in default on the loan agreement, the mortgage lender must notify the borrower that he may terminate such escrow account or that he may elect to continue it until he requests a termination thereof, or until the mortgage is paid in full, whichever occurs first.

(Source: P.A. 79-625.)

(765 ILCS 910/6) (from Ch. 17, par. 4906)

Sec. 6. In lieu of the mortgage lender establishing an escrow account or an escrow-like arrangement, a borrower may pledge an interest bearing time deposit with the mortgage lender in an amount sufficient to secure the payment of anticipated taxes.

(Source: P.A. 84-232.)

(765 ILCS 910/6.5)

Sec. 6.5. Homeownership preservation program.

(a) For purposes of this Section, "Homeownership Preservation Program" means

(1) a program that is expressly intended to assist homeowners by refinancing or restructuring existing mortgage obligations either (i) to avoid default or foreclosure, or both, or (ii) to lower interest rates, and that is sponsored by a federal, state, or local government authority or a non-profit organization; or

(2) a lender-sponsored program that is expressly intended to assist homeowners by restructuring existing mortgage obligations to avoid default or foreclosure, or both.

"Subprime Mortgage Lender" means a mortgage lender that has, for at least 2 of the prior 3 reporting years, reported the rate spread, as required under 12 C.F.R. § 203.4(a)(12), for at least 75% of the loans reported by the mortgage lender in the Loan/Application Register filed in compliance with the

federal Home Mortgage Disclosure Act, 12 U.S.C. 2801 et seq., and implementing Regulation C, 12 C.F.R. 201 et seq.

(b) Section 6 shall not apply:

(1) to a mortgage loan made by a subprime mortgage lender in compliance with the requirements for higher-priced mortgage loans established in Regulation Z 12 C.F.R. Part 226, issued by the Board of Governors of the Federal Reserve System to implement the federal Truth in Lending Act, whether or not the mortgage loan is a higher-priced mortgage loan, provided that:

(A) for loans that are not higher-priced mortgage loans, the escrow account must be terminated upon the borrower's request at no cost to the borrower; and

(B) for loans that are higher-priced mortgage loans, the escrow account must be terminated upon the borrower's request at no cost to the borrower on terms no stricter than the following conditions:

(i) the escrow termination requirements established in Regulation Z are satisfied;

(ii) the borrower has maintained a satisfactory payment history (no payments more than 30 days late) for the 12 months prior to the mortgage lender's receipt of the borrower's termination request; and

(iii) the borrower has reimbursed the mortgage lender for any escrow advances or escrow deficiencies existing at the time of the borrower's termination request.

(2) to a refinance or modification made by a subprime mortgage lender under a homeownership preservation program that requires establishment of an escrow account as a condition or requirement of the refinance or modification, provided that the escrow account must be terminated upon the borrower's request at no cost to the borrower on terms no stricter than the following conditions:

(A) termination is permitted under the terms of the government or non-profit sponsored homeownership preservation program, if applicable, and the borrower complies with all conditions or requirements for termination established by or allowed under such program;

(B) the borrower has maintained a satisfactory payment history (no payments more than 30 days late) for the 12 months prior to the mortgage lender's receipt of the borrower's termination request; and

(C) the borrower has reimbursed the mortgage lender for any escrow advances or escrow deficiencies existing at the time of the borrower's termination request.

Termination may not be denied for failure to reimburse escrow advances or escrow deficiencies under item (iii) of subparagraph (B) of paragraph (1) of subsection (b), or subparagraph (C) of paragraph (2) of subsection (b) if the borrower claims, in writing, that there is an error with such advances or deficiencies. In such case, the lender must terminate the escrow account if all other conditions of termination are satisfied; however, such termination will not alter or affect any other rights of the mortgage lender or the borrower with respect to the collection of such escrow advances or escrow deficiencies.

(Source: P.A. 96-854, eff. 12-31-09.)

(765 ILCS 910/7) (from Ch. 17, par. 4907)

Sec. 7. The borrower shall not have the right to terminate any such arrangement under Section 5 in conjunction with mortgages insured, guaranteed, supplemented, or assisted by the State of Illinois or the federal government that require an escrow arrangement for their continuation.

(Source: P.A. 79-625.)

(765 ILCS 910/8) (from Ch. 17, par. 4908)

Sec. 8. If after terminating an escrow arrangement under the conditions of this Act, the borrower does not furnish to the lender sufficient evidence of payment of the taxes when due on the residence covered by the mortgage with respect to which the escrow arrangement was established, the lender, after taking reasonably good faith steps to verify nonpayment, may, within thirty days after such payment is due, establish or reestablish an escrow arrangement notwithstanding the provisions of this Act.

(Source: P.A. 79-625.)

(765 ILCS 910/9) (from Ch. 17, par. 4909)

Sec. 9. Failure of any mortgage lender operating within this State to comply with the provisions of this Act shall entitle the borrower to actual damages in a court action.

(Source: P.A. 79-625.)

(765 ILCS 910/10) (from Ch. 17, par. 4910)

Sec. 10. The provisions of this Act shall not be applicable to a mortgage lender using the capitalization method of accounting for receipt of payments for taxes. The capitalization method shall mean crediting such tax payments directly to the loan principal upon receipt and increasing the loan balance when the taxes are paid.

(Source: P.A. 79-625.)

(765 ILCS 910/11) (from Ch. 17, par. 4911)

Sec. 11. Notice of the requirements of the Act shall be furnished in writing to the borrower at the date of closing.

(Source: P.A. 79-625.)

(765 ILCS 910/12) (from Ch. 17, par. 4912)

Sec. 12. This Act takes effect on January 1, 1976.

(Source: P.A. 79-625.)

(765 ILCS 910/15)

Sec. 15. Notice of tax payments.

(a) When any mortgage lender pays the property tax from an escrow account, the mortgage lender must give the borrower written notice of the following, within 45 business days after the tax payment:

(1) the date the taxes were paid;

(2) the amount of taxes paid; and

(3) the permanent index number, mortgage account number, address of the property, or other property description that is used for assessment and taxation purposes under the Property Tax Code.

(b) The notice required in subsection (a) may be included on or with other documents, notices, or statements provided to the borrower. If more than one borrower is obligated on the loan, only one borrower who is primarily liable on the loan need be given notice. Notice may be delivered, mailed, or transmitted by any usual means of communication.

(c) Notwithstanding the requirements in subsection (a), a mortgage lender that provides notice at least annually to a borrower in the manner provided in subsection (b) of a means of communication for the borrower to access the information set forth in subsection (a) by telephone, facsimile, e-mail, Internet access, or other means of communication, is deemed to be in compliance with subsection (a).

(Source: P.A. 94-50, eff. 1-1-06; 94-883, eff. 1-1-07.)

The undersigned hereby acknowledges receipt of copy of Act.

Borrower

Date

Borrower

Date

Loan Number:

INTENT TO PROCEED WITH APPLICATION

Originator: **American Fidelity**
1600 Golf Rd
Rolling Meadows, IL 60008
847-517-9900

Applicant(s):

Property Address:

You have applied for a mortgage loan covered by the Real Estate Settlement Procedures Act (RESPA) (12 U.S.C. 2601 et seq.). In accordance with RESPA, you were given a Good Faith Estimate. However, if you do not express intent to continue with your application on or before _____, the loan originator is no longer bound by the Good Faith Estimate.

By signing below, I/we express intent to continue with the application for which a Good Faith Estimate was issued on _____.

Date

Date

AMERICAN FIDELITY FINANCIAL SERVICES, INC.

Illinois Residential Mortgage Licensee

1600 Golf Road, Suite 1200

Rolling Meadows, IL 60008

Phone: (800) 325-0400 | Fax: (847) 517-9910 | Support@illinoisrates.com

Dear:

This is to verify that your mortgage financing has been approved. Your approval is as follows, subject to underwriter approval:

Loan Amount:

Interest Rate:

Loan Term:

Monthly Payment:

This commitment will expire on _____. If you have any questions concerning this approval, please do not hesitate to call me immediately at 1-800-325-0400.

Sincerely,

American Fidelity Financial Services, Inc.

AMERICAN FIDELITY FINANCIAL SERVICES, INC.

Illinois Residential Mortgage Licensee

1600 GOLF ROAD

ROLLING MEADOWS IL 60008

LOAN BROKERAGE AGREEMENT

This document is being provided to you pursuant to the Illinois Residential Mortgage License Act of 1987 and the rules promulgated in connection therewith. Upon request, a copy of this agreement will be made available to the borrower(s) who have signed below ("borrower(s)") or the borrower's attorney for review prior to signing

For a period of ninety (90) days, American Fidelity Financial Services, Inc. (herein referred to as American Fidelity) will have the exclusive right to negotiate a mortgage loan for the borrower(s). The borrower(s) does also hereby agree not to make application for this loan elsewhere. The borrower(s) will keep all credit accounts up to date and all mortgages paid up to date within thirty (30) days of the due date.

This loan will be negotiated with a bank, mortgage company, finance company, or any other financial institution that American Fidelity believes will offer the undersigned an attractive program given the borrower(s) particular circumstances.

The loan terms are as follows:

AMOUNT OF LOAN: _____

NUMBER OF MONTHS: _____

INTEREST RATE: _____

MONTHLY PAYMENT: _____

In consideration for services provided by American Fidelity the borrower(s) do(es) agree to pay _____ out of the loan proceeds as a brokers fee to American Fidelity. The borrower(s) also agrees to pay _____ points as a service charge to the lender. Loan charges such as title insurance, recording fees, attorney fees, closing fees, broker's fee and service charge fee (points) will be deducted from the loan proceeds. **If American Fidelity is unable to get this loan approved, the customer will not be obligated to pay any of the closing costs.**

When the subject property for the mortgage loan has been inspected by an appraiser, the borrower(s) shall pay, immediately, to the appraiser the full amount of the appraisal which shall be no more than \$_____. If, for any reason, the appraiser is not paid at the time of the appraisal inspection, the borrower(s) will be liable for the full amount of the appraisal and all costs of collection including reasonable attorney fees. Initial here: _____

To obtain this loan for the borrower(s), American Fidelity does hereby agree to take the borrower(s) residential mortgage loan application, determine credit worthiness and find an appropriate lender to fund this loan under the terms mentioned above. American Fidelity will also do all necessary processing (including ordering appraisals, titles, payoff letters, verifications of employment, mortgage history, deposits, and loans, verifying homeowners insurance, setting up closing, etc.).

The borrower(s) do(es) hereby agree to cooperate with American Fidelity and any proposed lender, appraiser, or title company that American Fidelity shall select. During the processing of this mortgage loan, the borrower(s) do(es) hereby acknowledge that there are situations or conditions which could materially affect the amounts applied for due to details which could not be known by American Fidelity at the time of signing this Loan Brokerage Agreement. Examples of such situation or conditions may include, but not be limited to, an appraised value different from that estimated by the borrower(s) or credit obligations which the borrower(s) fail(s) to report.

It is agreed to and acknowledged by the Borrower that the lenders or investors whose loan products the Broker distributes generally provide their loan products to the Broker at a wholesale rate. The retail price offered by the Broker to a borrower – i.e. interest rate, total points and fees – will include the Broker's compensation. In some cases, the Broker may be paid all of its compensation by either a borrower or a lender. Alternatively, the Broker may be paid a portion of its compensation by both a borrower and a lender.

If American Fidelity makes false or misleading statements, the borrower(s) may upon written notice: 1) Void the agreement, 2) Recover monies paid to the broker for which no services have been performed, 3) Recover actual costs, including attorney fees for enforcing the borrower(s) rights under this Loan Brokerage Agreement.

The undersigned expressly acknowledges and understands that this Loan Brokerage Agreement cannot be cancelled for a period of ninety (90) days. During this period, if the borrower(s) decide(s) to cancel this Loan Brokerage Agreement, or if a loan commitment can not be obtained due to the borrower's failure to comply with this Agreement, the borrower(s) do(es) expressly understand that the broker's fee and all costs of collection, including reasonable attorney's fees shall be due and payable immediately.

A loan fee, including fees detailed in this Loan Brokerage Agreement, may be collected by American Fidelity even if a loan does not close if:

- 1) Either the fee was provided for in the loan commitment accepted in writing by the borrower or the fee was disclosed in the Loan Brokerage Agreement provided to a borrower pursuant to applicable regulations and signed by the borrower, and a loan commitment was obtained by American Fidelity consistent with the Loan Brokerage Agreement; and
- 2) The borrower withdraws the loan application; or the borrower has made a material misrepresentation on the loan application; or the borrower has failed to provide documentation necessary to the processing or closing of the loan.

The Borrower(s) does hereby agree to all terms and conditions of this agreement on the ____ day of _____, 20____.

BORROWER'S Signature

CO-BORROWER'S Signature

AMERICAN FIDELITY FINANCIAL SERVICES, INC.
LOAN OFFICER'S Signature

Loan Originator Registration Number

Mortgage Broker Fee Agreement and Disclosure

This Mortgage Broker Fee Agreement and Disclosure ("Agreement") is by and between American Fidelity, a mortgage broker ("we," "us," "our") and the Borrower(s) who sign(s) below ("you," "your"). This Agreement discloses and governs the overall fees that will be paid to your mortgage broker for the origination of your loan.

1. OUR SERVICES: A mortgage broker charges fees to arrange a loan from a mortgage lender who will fund the loan. As your mortgage broker, we will assist you in obtaining a loan, but we do not offer the products of all mortgage lenders, and so we cannot guarantee you the lowest price or best loan terms available. Be sure that you understand and are satisfied with the mortgage loan product and terms we arrange for you. By signing below, you request us to arrange a mortgage loan from a mortgage lender and you agree to the fees listed below for our services.

2. YOUR MORTGAGE LOAN

You are currently applying for a mortgage loan in the amount of \$ _____
If your actual loan amount is different, then the dollar amount of any fee that is based on a percentage of the loan amount may increase if the loan amount increases, or decrease if the loan amount decreases. The fees in this Agreement are for broker services only and do not include other closing costs or credits from us or other parties for non-broker related services.

3. BROKER FEES: Depending on the loan program you select and subject to applicable legal requirements, our fees may be paid by you directly or indirectly, or a combination of both. For the portion of our fees paid directly, you will pay our fees from your own funds at or prior to the loan closing. For the portion of our fees paid indirectly, you may elect to include our fees in your loan amount and pay us at closing out of your loan proceeds. In addition, you may pay our fees by electing to pay the mortgage lender a higher interest. When you elect to pay a higher interest rate, the mortgage lender will provide you with a credit which will be applied against and reduce your settlement charges, including our fees. Paying our fees directly versus indirectly may result in a lower interest rate. We have discussed these fee payment options with you. In addition to our fees, estimates of other fees you will pay in connection with your loan will be shown on your Good Faith Estimate. Once your interest rate is locked and your loan amount and terms are finalized, we will be able to tell you the exact amount of all fees.

NOTE: You may not be charged any fee, other than a reasonable credit report fee (if applicable), prior to (i) receiving your Good Faith Estimate from us, (ii) expressing your intent to proceed with the loan transaction and (iii) receiving the initial disclosures from the mortgage lender.

Amount

MAXIMUM BROKER FEE (1) – All fees that are paid to us for arranging your loan with a mortgage lender. This amount is included in the "Our origination charge" of Block 1 of your Good Faith Estimate. The "Our origination charge" amount represents the total sum of all origination charges and fees for your loan from the mortgage broker, mortgage lender and other third parties, as applicable.

(Must be completed)

(1) In Wisconsin, this fee shall constitute a "broker administration fee." In Iowa, this fee shall constitute a "broker administration fee." In all other states, this fee shall constitute a broker origination fee.

CREDIT FOR SETTLEMENT COSTS FROM THE MORTGAGE LENDER IN EXCHANGE FOR YOUR SELECTED INTEREST RATE – This will be reflected as a credit to you on Block 2 of your Good Faith Estimate:

(Must be completed)

YOUR ADJUSTED BROKER FEE – The portion of our fees that will be paid by you to us directly after applying the above credit of the mortgage lender, if applicable. This amount is included in the "Your Adjusted Origination Charges" of Block A of your Good Faith Estimate. The "Your Adjusted Origination Charges" amount represents the total sum difference of Box 1 and Box 2 of your Good Faith Estimate:

(Must be completed)

By signing below, you acknowledge that:

- (i) You have received an initial Good Faith Estimate within three (3) business days of the mortgage loan application date and you intend to proceed with the loan transaction.
- (ii) The Agreement has been explained to you and you understand it.
- (iii) You have not been charged any fees, other than a reasonable credit fee (if applicable), prior to entering into this Agreement
- (iv) You voluntarily enter into this Agreement and agree to the fees above.
- (v) The fees above are based on current market rates and your current loan request.

If this box is checked, the form has been amended. All amendments must be initialed by borrower, or a new agreement must be completed.

Borrower: _____

Co-Borrower: _____

Signature: _____

Signature: _____

Date: _____

Date: _____

Broker Name: American Fidelity
(Printed Name)

By: Signature: _____

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 agree to enter into this Mortgage Loan Origination Agreement with **American Fidelity** 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 **American Fidelity** on 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. 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 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)
American Fidelity	
Company Name	Applicant Name(s)
1600 Golf Rd	
Address	Address
Rolling Meadows, IL 60008	
City, State, Zip	City, State, Zip
847-517-9900 / 847-201-2660	
Phone/Fax	Borrower Signature
	Date
Broker or Authorized Agent Signature	Date
	Co-Borrower Signature
	Date

MORTGAGE SERVICING DISCLOSURE STATEMENT

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

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

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

Transfer Practices and Requirements

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

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

Complaint Resolution

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

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

Damages and Costs

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

Servicing Transfer Estimates

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

We may assign, sell, or transfer the servicing of your loan while the loan is outstanding. We haven't decided yet whether or not to sell your loan. If we do sell it, we will also transfer the servicing of your loan to the purchaser. If we decide not to sell your loan, we will retain the right to service your loan and we will subcontract the processing of your payments to another company.

We have previously assigned, sold or transferred the servicing of federally related mortgage loans.

For all the first lien mortgage loans that we make in the 12-month period after your mortgage loan is funded, we estimate that we will assign, sell, or transfer 100% of the mortgage servicing. This is only our best estimate and it is not binding. Business conditions or other circumstances may affect our future transferring decisions.

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

FACTS**What Does American Fidelity Financial Services, Inc. Do With Your Personal Information?**

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also required us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> • Social Security Number and Income • account balances and payment history • credit history and credit scores
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons American Fidelity Financial Services, Inc. chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does American Fidelity Financial Services, Inc. share?	Can you limit this sharing?
For our everyday business purposes -- such as to process your transactions, maintain your account(s), responds to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes -- to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes -- information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes -- information about your creditworthiness	Yes	No
For our affiliates to market to you	Yes	No
For nonaffiliates to market to you	Yes	No

To limit our sharing	<ul style="list-style-type: none"> • Call 800-325-0400 - our menu will prompt you through your choice(s) <p>Please note: If you are a new customer, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.</p>
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Questions?	<ul style="list-style-type: none"> • Call 800-325-0400 or go to http://www.illinoisrates.com
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Who we are	
Who is providing this notice?	American Fidelity Financial Services, Inc. 1600 Golf Road Rolling Meadows, IL 60008
What we do	
How does American Fidelity Financial Services, Inc. protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. Your privacy is of the highest importance to American Fidelity Financial Services, Inc. Although information may be shared, every effort is used to protect your information from unauthorized use.
How does American Fidelity Financial Services, Inc. collect my personal information?	We collect your personal information, for example, when you
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> • sharing for affiliates' everyday business purposes - information about your creditworthiness • affiliates from using your information to market to you • sharing for nonaffiliates to market to you State Laws and individual companies may give you additional rights to limit sharing.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. American Fidelity Financial Services, Inc. has no affiliates.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • American Fidelity Financial Services, Inc. does not share with nonaffiliates so they can market to you.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • American Fidelity Financial Services, Inc. doesn't jointly market.