

Loan Number: 4051001622

Date: MARCH 4, 2010

Dear MATTHEW P KILMURRY

Enclosed please find a predisclosure package for your upcoming home loan. These disclosures give estimates for your financing and inform you of various rights that you have as a home loan applicant.

Please keep in mind that the financing information contained in these predisclosures are ESTIMATES, and that the actual loan program/rate/details may differ from your final loan documents depending on the loan program/rate/details you and your broker have agreed upon. These disclosures in no way affect your final loan documents. Additionally your Broker and/or the Escrow Company may charge fees to your final loan documents which are not reflected at the time of the predisclosures.

Should you have any questions or concerns please do not hesitate to contact your home loan Broker for assistance. You may contact us by calling

Thank you for the opportunity to serve you with your home loan needs.

Please be advised that you will receive an additional e-mail from Home Savings of America with the Settlement Provider list as referenced in your Good Faith Estimate.

HOME SAVINGS OF AMERICA



Loan Detail Report for Worksheet 287

Loan Number: 4051001622
 Borrower: MATTHEW P KILMURRY
 Property: 1712 ANGEL COURT, SEVERN MD 21144

Worksheet#: 287
 Client#: 412478
 Report Date: 03/05/2010



Details

Loan Program:	FHA FIXED RATE (FHA)	Est. Avail. Through:	03/18/2010
Lender Name:	HOME SAVINGS OF AMERICA	Rate Lock Date:	03/05/2010
Transfer To:		Rate Lock Days:	30 days
Loan Type:	FHA	Rate Avail. Through:	04/04/2010
Loan Purpose:	Purchase	Time:	6:00 PM
Loan Number:	4051001622	Lock Prior to Close:	7 days
Origination Type:		Pre-Z Send Date:	
Broker Name:		Re-Disc Send Date:	
Loan Rep:	DICKERSON, RON	Re-Disc Method:	
Branch:	HOMESAVINGS OF AMERICA	Re-Disc Recv. Date:	
MERS #:		Disbursement Date:	03/31/2010
		Last Disclosed APR:	

Borrowers/Sellers

Borrowers

MATTHEW P KILMURRY

Type: Individual SSN: XXX-XX-6273 Vesting: A MARRIED MAN
 Phone: Home: (410)674-7912 Email: matt@kilmurry.net
 Work: (301)623-3650

Credit Agency	Score	Range	Date	Factors
Equifax	662		03/04/2010	00040 DEROGATORY PUBLIC RECORD OR COLLECTION FILED
				00018 NUMBER OF ACCOUNTS WITH DELINQUENCY
				00013 TIME ON DELINQUENCY IS TOO RECENT OR UNKNOWN
				00014 LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
Experian	678		03/04/2010	40 DEROGATORY PUBLIC RECORD OR COLLECTION FILED
				10 PROPORTION OF BALANCE TO HIGH CREDIT ON BANK REVOLVING OR ALL REVOLVING ACCOUNTS
				14 LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
				33 PROPORTION OF CURRENT LOAN BALANCE TO ORIGINAL LOAN AMOUNT

TransUnion 703 03/04/2010
 Final Relation: HUSBAND AND WIFE
 Vesting to Read: MATTHEW P KILMURRY, A MARRIED MAN HUSBAND AND WIFE
 Mailing Street: 2523 BRIAR RIDGE LANE City: ODENTON State: MD Zip: 21113

Sellers

SAGER, JULIUS L , SAGER, PATRICIA A

Seller Street: 1712 ANGEL COURT City: SEVERN State: MD Zip: 21144

Property

Address

Owner Occupied: Yes Second Home: No Property Type: SingleFamily
 Street: 1712 ANGEL COURT City: SEVERN State: MD Zip: 21144
 County: ANNE ARUNDEL Project Name: Flood Zone:

Preliminary Title Information

Legal Description: SEE SCHEDULE "A" FOR LEGAL DESCRIPTION

Attached: No

Mineral Rights/Abbreviated Description:

Title Report Date:

Parcel #:

Tax Message:

Endorsements: SURVEY/EPL

Approved Items:

Terms

TERMS

Rate Type: FixedRate
 GPM Type:
 Buydown Type:
 Appraised Value: \$332,000.00
 Approved 2nd Lien:
 Sales Price: \$325,986.00
 Loan Amount: \$325,986.00
 Initial Interest Rate: 5.000%
 Term / Amortization: 360 / 360 Months
 Monthly Payment: \$1,749.96
 First Payment Date: 05/01/2010

ARM

Interest Change Date:
 Payment Change Date:
 Margin:
 Current Index:
 Ceiling (Max) Rate:
 Floor (Min) Rate:
 First Interest Cap:
 Subsequent Rate Cap:
 Life-of-loan Cap:

HELOC

Initial Advance:
 Draw / Repay Period:
 Annual Fee: No
Miscellaneous
 Assumable: Yes
 Prepayment Penalty: No
 Prepayment:
 Soft Prepayment:
 Max Prepay Penalty:
 Prior Prepay Amount:
 Loan To Value Ratio: 96.50

Prepaid Interest: 1 days @ \$44.66 = \$44.66 (paid by Borrower based on 365 days)
 GFE Prepaid Interest: \$44.66

Service Providers

Appraisal

Company: STREETLINKS
Street:
Contact:

Ref#:
City:
Email:

Relation Code:
State: Zip:
Phone:

CreditReport

Company: EQUIFAX
Street:
Contact:

Ref#:
City:
Email:

Relation Code:
State: Zip:
Phone:

SettlementClosing

Company: NORDIC TITLE
Street:
Contact:

Ref#:
City:
Email:

Relation Code:
State: Zip:
Phone:

Notary

Company: PRICE CHAPMAN GROUP
Street:
Contact:

Ref#:
City:
Email:

Relation Code:
State: Zip:
Phone:

TitleInsurance

Company: NORDIC TITLE
Street:
Contact:

Ref#:
City:
Email:

Relation Code:
State: Zip:
Phone:

Charges/Fees

Closing Charges

Charge Description	To	Category	Charge Amt	Paid By	Amount Paid	POC	APR	SR	GFE Amt
APPRAISAL FEE	STREETLINKS	LenderRequi	\$400.00	Borrower	\$400.00	Yes	No	No	\$400.00
CREDIT REPORT	EQUIFAX	LenderRequi	\$8.32	Borrower		No	No	No	\$8.32
PROCESSING FEE	HOME SAVINGS OF AMERICA	Origination	\$595.00	Borrower		No	Yes	No	\$595.00
UNDERWRITING FEE	HOME SAVINGS OF AMERICA	Origination	\$795.00	Borrower		No	Yes	No	\$795.00
CLOSING/ESCROW FEE	NORDIC TITLE	TitleServices	\$150.00	Borrower		No	Yes	No	\$150.00
NOTARY FEES	PRICE CHAPMAN GROUP	TitleServices	\$300.00	Borrower		No	No	No	\$300.00
LENDER COVERAGE	NORDIC TITLE	TitleServices	\$1,172.00	Borrower		No	No	No	\$1,172.00
RECORDING FEES	COUNTY	GovernmentF	\$128.00	Borrower		No	No	No	\$128.00
CITY TAX STAMPS	COUNTY	TransferTax	\$2,282.00	Borrower		No	No	No	\$2,282.00
NEW LOAN ADMINISTRATION FEE	HOME SAVINGS OF AMERICA	Origination	\$395.00	Borrower		No	Yes	No	\$395.00
COMMITMENT	NORDIC TITLE	TitleServices	\$150.00	Borrower		No	No	No	\$150.00
WIRE/COURIER	NORDIC TITLE	TitleServices	\$60.00	Borrower		No	Yes	No	\$60.00
ENDORSEMENTS	NORDIC TITLE	TitleServices	\$125.00	Borrower		No	No	No	\$125.00
BINDER	NORDIC TITLE	TitleServices	\$65.00	Borrower		No	No	No	\$65.00
MIP (FINANCED)	HUD	LenderRequi	\$5,606.00	Borrower		No	Yes	No	\$5,606.00
MIP (CASH)	HUD	LenderRequi	\$0.65	Borrower		No	Yes	No	\$0.65

Loan Fees

Fee Description	To	Points	+Fee Fixed Paid By	APR?	GFE Amt
LOAN ORIGINATION FEE	Lender		\$500.00 Borrower	Yes	\$500.00

Impounds

Accounts

Description	Pmts/Year	Payment Amt	Monthly Inflow	Due Date	Mos
COUNTY PROPERTY TAX	2	\$1,770.00	\$295.00	07/01/2010	5
		\$1,770.00		02/01/2011	
HAZARD INSURANCE	1	\$480.00	\$40.00	03/01/2011	3
PMI/MMI					
1st Year Premium Rate:		1st Year Premium:		PMI/MMI Monthly:	\$145.86
Renewal Rate #1:		1st Renewal # Mos:		PMI/MMI Due Date:	05/01/2010
Renewal Rate #2:		2nd Renewal # Mos:		PMI/MMI # Mos:	0

Miscellaneous Impound Information

Aggregate Adjustment:	(\$160.00)	Impounds Paid By:	Borrower	PMI Paid By:	Borrower
GFE Initial Deposit:	\$1,435.00	Lender Required:	Yes		

Closing

Closing County:

Loans Processed To:

Compliance Audit

Data Validation



WARNING

FHA Loans should use the Alt Lender Code FHADIRECT



WARNING

Lender Originated Loans must use a Home Savings program

High Cost Analysis

<input checked="" type="checkbox"/>	PASS	REG. Z SECTION 226.32 DETERMINATION: Section 32 does not apply to purchase transactions
<input checked="" type="checkbox"/>	PASS	HPML DETERMINATION: APR does not exceed comparable Average Prime Offer Rate by more than 1.5%
<input checked="" type="checkbox"/>	PASS	MD COVERED HOME LOAN LAW DETERMINATION: Maryland Covered Home Loan Law does not apply to purchase transactions
<input checked="" type="checkbox"/>	PASS	FANNIE MAE POINTS/FEES TEST DETERMINATION: Total Points and Fees do not exceed 5% of the Total Loan Amount
<input checked="" type="checkbox"/>	PASS	FREDDIE MAC POINTS/FEES TEST DETERMINATION: Total Points and Fees do not exceed 5% of the Total Loan Amount

Truth in Lending Summary

APR: 5.5890%	Finance Charge: \$328,629.11	Amount Financed: \$317,839.69	Total Payments: \$646,468.80
#Pmts.	Rate	Pmt. Amt	#Pmt. Date
12	5.000	\$1,895.82	05/01/2010
12	5.000	\$1,893.60	05/01/2011
12	5.000	\$1,891.27	05/01/2012
12	5.000	\$1,888.82	05/01/2013
12	5.000	\$1,886.25	05/01/2014
12	5.000	\$1,883.54	05/01/2015
12	5.000	\$1,880.69	05/01/2016
12	5.000	\$1,877.70	05/01/2017
12	5.000	\$1,874.56	05/01/2018
12	5.000	\$1,871.26	05/01/2019
3	5.000	\$1,867.78	05/01/2020
236	5.000	\$1,749.96	08/01/2020
1	5.000	\$1,752.78	04/01/2040

Section 32 Analysis

POINTS AND FEES TEST		APR TEST	
Prepaid Finance Charge		Date Application Received	03/04/2010
Processing Fee	+ 595.00	Treasury Security Yield Publication Date	02/12/2010
Underwriting Fee	+ 795.00	Loan Term (Months)	360
Closing/escrow Fee	+ 150.00	Treasury Security Yield Used	4.660%
New Loan Administration Fee	+ 395.00	30 Year T-bill (30YRT) Yield at 02/12/2010 (182)	= 4.660
Wire/courier	+ 60.00	Treasury Security Yield + 8.000%	12.660%
Mip (financed)	+ 5,606.00	Loan APR	5.589%
Mip (cash)	+ 0.65	Percentage Over/Under	7.071%
Loan Origination Fee	+ 500.00		
Prepaid Interest	+ 44.66		
Prepaid Interest 1 days @44.66/day	+ 44.66	REG. Z SECTION 226.32 DETERMINATION	<input checked="" type="checkbox"/>
Other Mortgage Broker Compensation	+	Is this a High Cost Loan?	No
Other Charges Paid To Creditor/Affiliate	+	Reason:	
Opt. Credit Ins./Related Products	+	Section 32 does not apply to purchase transactions	
Section 32 Adjustments	+/-		
Total Points/Fees	=		
Prepaid Finance Charge	+ 8,146.31		
Prepaid Interest	- 44.66		
Amount Financed			
Loan Amount	+ 325,986.00		
Prepaid Finance Charge	- 8,146.31		
Opt. Credit Ins./Related Products Financed by Creditor	-		
Section 32 Adjustments	+/-		
Total Loan Amount	=		
Loan Amount	+ 325,986.00		
Prepaid Finance Charge	- 8,146.31		
Total Points/Fees + Total Loan Amount:			
Section 32 Percentage	=		2.549%
Total Points/Fees	+ 8,101.65		
Total Loan Amount	+ 317,839.69		
Pts/Fees Threshold	=		8.000%
Amount Over/Under	=		\$17,325.53
Total Loan Amount * Pts/Fees Threshold	+ 25,427.18		
Total Points/Fees	- 8,101.65		

Higher-Priced Mortgage Loan Analysis

Rate Lock Date:	03/05/2010	Loan APR	5.589%
Treasury Security Yield Publication Date	03/01/2010	Percentage Over/Under	1.021%
Amortization Type	Fixed		
Loan Term (years)	30 years	HPML DETERMINATION	<input checked="" type="checkbox"/>
Lien Status	First Lien	Is this a Higher-Priced Mortgage Loan?	No
Avg. Prime Offer Rate Used	5.110%	Reason:	
AVG.PRIME.F.30 : Using Yield Table at 2		APR does not exceed comparable Average Prime Offer Rate by more than 1.5%	
Avg. Prime Offer Rate Used + 1.500%	6.610%		

POINTS AND FEES TEST

Prepaid Finance Charge		\$8,146.31
Processing Fee	+ 595.00	
Underwriting Fee	+ 795.00	
Closing/escrow Fee	+ 150.00	
New Loan Administration Fee	+ 395.00	
Wire/courier	+ 60.00	
Mip (financed)	+ 5,606.00	
Mip (cash)	+ 0.65	
Loan Origination Fee	+ 500.00	
Prepaid Interest	+ 44.66	
Prepaid Interest	-	\$44.66
1 days @44.66/day	+ 44.66	
Other Mortgage Broker Compensation	+	\$0.00
Optional Credit Insurance/Related Products Paid	+	\$0.00
At or Before Closing		
Other Charges Paid To Creditor/Affiliate	+	\$0.00
Creditor Requested Adjustments	+/-	\$0.00
Total Points/Fees	=	\$8,101.65
Prepaid Finance Charge	+ 8,146.31	
Prepaid Interest	- 44.66	

Amount Financed		\$317,839.69
Loan Amount	+ 325,986.00	
Prepaid Finance Charge	- 8,146.31	
Opt. Credit Ins./Related Products Financed by	-	\$0.00
Creditor		
Other Charges Paid to Creditor/Affiliate and	-	\$0.00
Financed		
Creditor Requested Adjustments	+/-	\$0.00
Total Loan Amount	=	\$317,839.69
Loan Amount	+ 325,986.00	
Prepaid Finance Charge	- 8,146.31	

Total Points/Fees ÷ Total Loan Amount:		
MD Covered Home Loan Percentage	=	2.549%
Total Points/Fees	+ 8,101.65	
Total Loan Amount	+ 317,839.69	
Pts/Fees Threshold	=	7.000%
Amount Over/Under	=	\$14,147.13
Total Loan Amount * Pts/Fees	+ 22,248.78	
Threshold		
Total Points/Fees	- 8,101.65	

APR TEST

Date Application Received	03/04/2010
Treasury Security Yield Publication	02/12/2010
Date	
Loan Term (Months)	360
Treasury Security Yield Used	4.660%
30 Year T-bill (30YRT) Yield at	= 4.660
02/12/2010 (182)	
Treasury Security Yield + 7.000%	11.660%
Loan APR	5.589%
Percentage Over/Under	6.071%

MD COVERED HOME LOAN LAW**DETERMINATION**

Is this a High Cost Loan?	No
Reason:	
Maryland Covered Home Loan Law does not apply to purchase transactions	

Fannie Mae Points and Fees Analysis

FANNIE MAE POINTS AND FEES ANALYSIS

Lender Origination Fees/Discount Points		\$500.00
Loan Origination Fee	+ 500.00	
Lender Underwriting Fees		\$795.00
Underwriting Fee	+ 795.00	
Total Mortgage Broker/Finder's Fees		\$0.00
Other Lender-Imposed Charges		\$11,436.97
Appraisal Fee	+ 400.00	
Credit Report	+ 8.32	
Processing Fee	+ 595.00	
Closing/escrow Fee	+ 150.00	
Notary Fees	+ 300.00	
Lender Coverage	+ 1,172.00	
Recording Fees	+ 128.00	
City Tax Stamps	+ 2,282.00	
New Loan Administration Fee	+ 395.00	
Commitment	+ 150.00	
Wire/courier	+ 60.00	
Endorsements	+ 125.00	
Binder	+ 65.00	
Mip (financed)	+ 5,606.00	
Mip (cash)	+ 0.65	
Bona Fide Discount Points		\$0.00
Fees Paid for Actual Services Rendered (Reg Z 226.4 (c), (d) and (e) and MI)		\$9,896.97
Appraisal Fee	+ 400.00	
Credit Report	+ 8.32	
Notary Fees	+ 300.00	
Lender Coverage	+ 1,172.00	
Recording Fees	+ 128.00	
City Tax Stamps	+ 2,282.00	
Mip (financed)	+ 5,606.00	
Mip (cash)	+ 0.65	
Other Miscellaneous Fees/Charges up to .25% of Mortgage Amount		\$795.00
Misc Fees is < .25% of Loan Amount	+ 795.00	
Creditor Requested Adjustments	+/-	\$0.00
Total Points/Fees	=	\$2,040.00
Loan Origination Fee	+ 500.00	
Underwriting Fee	+ 795.00	
Processing Fee	+ 595.00	
Closing/escrow Fee	+ 150.00	
Mortgage Amount		\$325,986.00
Loan Amount	+ 325,986.00	
Creditor Requested Adjustments	+/-	\$0.00
Total Loan Amount	=	\$325,986.00
Loan Amount	+ 325,986.00	

Total Points/Fees + Total Loan Amount:	
Fannie Mae Points/Fees Test	= .626%
Total Points/Fees	+ 2,040.00
Total Loan Amount	+ 325,986.00
Points and Fees Threshold	= 5.000%
Amount Over/Under	= \$14,259.30
5% of the Total Loan Amount	+ 16,299.30
Total Points/Fees	- 2,040.00
FANNIE MAE POINTS/FEES TEST DETERMINATION	
Do the Points/Fees exceed the Fannie Mae Maximum?	No
Reason:	
Total Points and Fees do not exceed 5% of the Total Loan Amount	

Freddie Mac Analysis

FREDDIE MAC POINTS AND FEES ANALYSIS

Lender Origination Fees/Discount Points		\$500.00
Loan Origination Fee	+ 500.00	
Lender Underwriting Fees		\$795.00
Underwriting Fee	+ 795.00	
Total Mortgage Broker/Finder's Fees		\$0.00
Other Lender-Imposed Charges		\$11,436.97
Appraisal Fee	+ 400.00	
Credit Report	+ 8.32	
Processing Fee	+ 595.00	
Closing/escrow Fee	+ 150.00	
Notary Fees	+ 300.00	
Lender Coverage	+ 1,172.00	
Recording Fees	+ 128.00	
City Tax Stamps	+ 2,282.00	
New Loan Administration Fee	+ 395.00	
Commitment	+ 150.00	
Wire/courier	+ 60.00	
Endorsements	+ 125.00	
Binder	+ 65.00	
Mip (financed)	+ 5,606.00	
Mip (cash)	+ 0.65	
Bona Fide Discount Points		\$0.00
Fees Paid for Actual Services Rendered (Reg Z 226.4 (c), (d) and (e) and MI)		\$9,896.97
Appraisal Fee	+ 400.00	
Credit Report	+ 8.32	
Notary Fees	+ 300.00	
Lender Coverage	+ 1,172.00	
Recording Fees	+ 128.00	
City Tax Stamps	+ 2,282.00	
Mip (financed)	+ 5,606.00	
Mip (cash)	+ 0.65	
Other Miscellaneous Fees/Charges up to .25% of Mortgage Amount		\$795.00
Misc Fees is < .25% of Loan Amount	+ 795.00	
Creditor Requested Adjustments	+/-	\$0.00
Total Points/Fees	=	\$2,040.00
Loan Origination Fee	+ 500.00	
Underwriting Fee	+ 795.00	
Processing Fee	+ 595.00	
Closing/escrow Fee	+ 150.00	
Mortgage Amount		\$325,986.00
Loan Amount	+ 325,986.00	
Creditor Requested Adjustments	+/-	\$0.00
Total Loan Amount	=	\$325,986.00
Loan Amount	+ 325,986.00	

Total Points/Fees + Total Loan Amount:
 Freddie Mac Points/Fees Test = .626%
 Total Points/Fees + 2,040.00
 Total Loan Amount = 325,986.00
 Points and Fees Threshold = 5.000%
 Amount Over/Under = \$14,259.30
 5% of the Total Loan Amount + 16,299.30
 Total Points/Fees - 2,040.00
FREDDIE MAC POINTS/FEES TEST DETERMINATION
 Do the Points/Fees exceed the Freddie Mac Maximum? No
 Reason:
 Total Points and Fees do not exceed 5% of the Total Loan Amount

Initial Escrow Account Analysis

Starting Balance: \$1,435.00		Monthly Inflow: \$480.86		Low Balance: \$670.00		Cushion: \$670.00	
<u>Month</u>	<u>Mo./Year</u>	<u>Disbursed</u>	<u>Date Paid</u>	<u>Disbursement</u>	<u>Balance</u>		
1	05/01/2010	\$145.86	05/01/2010	MORTGAGE INSURANCE	\$1,770.00		
2	06/01/2010	\$145.86	06/01/2010	MORTGAGE INSURANCE	\$2,105.00		
3	07/01/2010	\$1,770.00	07/01/2010	COUNTY PROPERTY TAX	\$670.00		
		\$145.86	07/01/2010	MORTGAGE INSURANCE	\$670.00		
4	08/01/2010	\$145.86	08/01/2010	MORTGAGE INSURANCE	\$1,005.00		
5	09/01/2010	\$145.86	09/01/2010	MORTGAGE INSURANCE	\$1,340.00		
6	10/01/2010	\$145.86	10/01/2010	MORTGAGE INSURANCE	\$1,675.00		
7	11/01/2010	\$145.86	11/01/2010	MORTGAGE INSURANCE	\$2,010.00		
8	12/01/2010	\$145.86	12/01/2010	MORTGAGE INSURANCE	\$2,345.00		
9	01/01/2011	\$145.86	01/01/2011	MORTGAGE INSURANCE	\$2,680.00		
10	02/01/2011	\$1,770.00	02/01/2011	COUNTY PROPERTY TAX	\$1,245.00		
		\$145.86	02/01/2011	MORTGAGE INSURANCE	\$1,245.00		
11	03/01/2011	\$480.00	03/01/2011	HAZARD INSURANCE	\$1,100.00		
		\$145.86	03/01/2011	MORTGAGE INSURANCE	\$1,100.00		
12	04/01/2011	\$145.86	04/01/2011	MORTGAGE INSURANCE	\$1,435.00		

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FHA Loan Underwriting and Transmittal Summary

See back of page for Public Burden and Sensitive Information statements

U.S. Department of Housing and Urban Development

Office of Housing Federal Housing Commissioner

OMB Approval No. 2502-0059

expires (11/30/2010)

Borrower and Property Information FHA Case No. TBD SOA 203B

Borrower Name MATTHEW P KILMURRY SSN 009-68-6273
Co-Borrower Name SSN
Property Address 1712 ANGEL COURT, SEVERN, MARYLAND 21144

Property Type (Check only 1)	Additional Property Information	Property Rights	Construction
<input checked="" type="checkbox"/> 1 unit <input type="checkbox"/> 2 units <input type="checkbox"/> 3 - 4 units	Sales Price \$ <u>332,000.00</u>	<input checked="" type="checkbox"/> Fee Simple	<input type="checkbox"/> Existing
<input type="checkbox"/> Condominium <input type="checkbox"/> Co-op	Appraised Value \$ <u>332,000.00</u>	<input type="checkbox"/> Leasehold	<input type="checkbox"/> Proposed
<input type="checkbox"/> Manufactured Housing			<input type="checkbox"/> New (less than 1 year)

Mortgage Information

Amortization Type (Check only 1)	Loan Purpose (Check all that apply)	Secondary Financing
<input checked="" type="checkbox"/> Fixed-Rate-Monthly Payments	<input checked="" type="checkbox"/> Purchase	Source/EIN _____
<input type="checkbox"/> ARM 1, 3, 5, 7, or 10 yr	<input type="checkbox"/> No Cash-Out Refinance	<input type="checkbox"/> Gov't <input type="checkbox"/> NP <input type="checkbox"/> Family
ARM Index _____	<input type="checkbox"/> Cash-Out Refinance	<input type="checkbox"/> Other _____
ARM Margin _____	<input type="checkbox"/> Streamline Refinance	Amount of Secondary Financing \$ _____
<input type="checkbox"/> Int. Rate Buydown	<input type="checkbox"/> w/appraisal	Gifts Seller Funded DAP <input type="checkbox"/> Y/N
	<input type="checkbox"/> w/o appraisal	1.) Source/EIN _____
Loan Information	<input type="checkbox"/> Construction-to-Permanent	<input type="checkbox"/> Gov't <input type="checkbox"/> NP <input type="checkbox"/> Family
Mortgage w/o UFMIP \$ <u>320,380.00</u>	<input type="checkbox"/> Energy Efficient Mortgage	<input type="checkbox"/> Other _____
Total UFMIP \$ <u>5,606.65</u>	<input type="checkbox"/> Building On Own Land	Amount of Gift \$ _____
Mortgage w/UFMIP \$ <u>325,986.00</u>	<input type="checkbox"/> HUD REO	2.) Source/EIN _____
Interest Rate <u>5.000</u> %	<input type="checkbox"/> 203(k)	<input type="checkbox"/> Gov't <input type="checkbox"/> NP <input type="checkbox"/> Family
Qualifying Rate _____ %	<input type="checkbox"/> Other _____	<input type="checkbox"/> Other _____
(1 Yr. ARM)		Amount of Gift \$ _____
Loan Term (in months) <u>360</u>		

Underwriting Information

Monthly Income			Proposed Monthly Payments	
	Borrower	Co-Borrower	Borrowers Primary Residence	
Base Income	\$ <u>7,083.00</u>	\$ <u>0.00</u>	First Mortgage P&I	\$ <u>1,749.96</u>
Other Income	\$ _____	\$ _____	Monthly MIP	\$ <u>146.84</u>
Net Rental Income	\$ _____	\$ _____	HOA Fees	\$ <u>20.00</u>
Total Income	\$ <u>7,083.00</u>	\$ <u>0.00</u>	Lease/Ground Rent	\$ _____
			Second Mortgage P&I	\$ <u>40.00</u>
			Hazard Insurance	\$ <u>295.00</u>
			Taxes & Special Assessments	\$ <u>2,251.80</u>
			Total Mortgage Payment	\$ <u>2,251.80</u>
Debts & Obligations			Qualifying Ratios	
Total Installment debt	<u>245.00</u>	<u>14,828.00</u>	LTV	<u>96.500</u> %
Child Support	<u>0.00</u>	<u>0.00</u>	CLTV (if 2nd permitted)	<u>_____</u> %
Negative Rental Cash Flow	<u>0.00</u>	<u>0.00</u>	Mortgage Payment-to-income	<u>31.792</u> %
All other monthly payments	<u>0.00</u>	<u>0.00</u>	Total Fixed Payment-to-income	<u>35.251</u> %
Total Fixed Payment	<u>2,496.80</u>			
Borrower Funds to Close				
Required	\$ <u>5,676.25</u>		Borrower	Co-Borrower
Verified Assets	\$ <u>14,371.63</u>		<input type="checkbox"/> yes <input checked="" type="checkbox"/> no	<input type="checkbox"/> yes <input type="checkbox"/> no
Closing Costs		CAIVRS #		
Source of Funds		LDP/GSA		
No. of Months in Reserves				
Seller Contribution				

Underwriter Comments

Underwriter's signature & date (if required)

X

CHUMS ID #

Risk Assessment

Scored by TOTAL?

☐ yes ☐ no

Risk Class

☐ A/A or ☐ Refer

CHUMS ID # for Reviewer of appraisal

(Required for loans scored by TOTAL with risk class A/A or loans where the appraisal and credit reviews are performed by different underwriters.)



FHA Loan Underwriting and Transmittal Summary

U.S. Department of Housing and Urban Development

Office of Housing Federal Housing Commissioner

This information is required to determine the eligibility of FHA mortgage insurance applicants. Public reporting burden for this collection of information is estimated to average 6 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. This agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless that collection displays a valid OMB control number. Sensitive Information: The information collected on this form is considered sensitive and is protected by the Privacy Act. The Privacy Act requires that these records be maintained with appropriate administrative, technical, and physical safeguards to ensure their security and confidentiality. In addition, these records should be protected against any anticipated threats or hazards to their security or integrity which could result in substantial harm, embarrassment, inconvenience, or unfairness to any individual on whom the information is maintained.

Borrower and Property Information

SOA:

Lenders must enter the Section of the Act under which the mortgage is to be insured.

Mortgage Information

Interest Rate:

Lenders must enter the rate for fixed rate mortgages or the initial rate for 3, 5, 7, and 10 year ARMs.

ARM Index:

Lenders must enter the name of the index used.

Total UFMIP:

Lenders must enter the amount being financed into the loan (i.e., exclude cents).

Qualifying Rate:

Lenders must enter the interest rate used to qualify a borrower for a 1 year ARM.

Loan Purpose:

Lenders must check all loan purpose types that apply (e.g., the purchase of a property owned by HUD should have both the Purchase and HUD REO boxes checked).

Secondary Financing:

Lenders must indicate the source type. If indicating a nonprofit (NP) or government agency (Gov't), they must also enter in the Employer Identification Number (EIN) for the entity. When indicating Other, lenders must identify the type, e.g., employer, labor union, and enter in the EIN (if applicable).

Seller-Funded DAP:

Lenders must indicate whether any of the gift funds are derived from such a program by entering Y.

Gifts:

Lenders must indicate the source type(s). If indicating a nonprofit (NP) or government agency (Gov't), they must also enter in the Employer Identification Number (EIN) for the entity. When indicating Other, lenders must identify the type(s), e.g., employer, labor union, and enter the EIN (if applicable).

Underwriting Information

Negative Rental Cash Flow:

If there is negative rental cash flow for the subject property and/or other properties owned by the borrower, the lender must enter the total dollar amount.

Total Fixed Payment:

All debts and obligations, including the proposed housing payment.

Borrower Funds to Close Required:

Lenders must enter the total amount that the borrower is required to pay at closing. If the borrower is receiving cash back, the amount should be in parentheses.

Closing Costs:

Lenders must enter the amount being paid by the borrower, which may include prepaid & non-recurring closing costs but not discount points.

No. of Months in Cash Reserves:

Lenders must enter the number of months in reserves for 3 and 4 unit properties only.

Seller Contribution:

Lenders must enter as a percentage of the sales price.

CHUMS ID # for Review of Appraisal:

This captures the CHUMS ID of the underwriter who reviewed the appraisal. Completing this field is applicable when the underwriter who reviewed the appraisal is different from the one who reviewed the credit package (e.g., an Automated Underwriting System).

HUD/VA Addendum to Uniform Residential Loan Application

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

Part I - Identifying Information (mark the type of application)		2. Agency Case No. (include any suffix)		3. Lender's Case No.		4. Section of the Act (for HUD cases)	
1. <input type="checkbox"/> VA Application for Home Loan Guaranty <input checked="" type="checkbox"/> HUD/FHA Application for insurance under the National Housing Act		TBD		4051001622		203B	
5. Borrower's Name & Present Address (include zip code) Matthew P Kilmurry 2523 Briar Ridge Lane Odenton, Maryland 21113		7. Loan Amount (include the UFMIP if for HUD or Funding Fee if for VA) \$ 325,986.00		8. Interest Rate 5.000 %		9. Proposed Maturity 30 yrs mos.	
6. Property Address (including name of subdivision, lot & block no. & zip code) 1712 ANGEL COURT, SEVERN, MARYLAND 21144		10. Discount Amount (only if borrower is permitted to pay) \$ 5,606.65		11. Amount of Up Front Premium \$ 145.86 /mo		12b. Term of Monthly Premium 123 months	
		13. Lender's I.D. Code 2244300140		14. Sponsor/Agent I.D. Code NA			
15. Lender's Name & Address (include zip code) HOME SAVINGS OF AMERICA 13010 MORRIS ROAD, BLDG 1, SUITE 600 ALPHARETTA, GEORGIA 30004				16. Name & Address of Sponsor/Agent			
				17. Lender's Telephone Number			

Type or Print all entries clearly

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

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

Part II - Lender's Certification

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

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

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

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

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

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

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

- The undersigned lender understands and agrees that it is responsible for the omissions, errors, or acts of agents identified in item H as to the functions with which they are identified.
- The proposed loan conforms otherwise with the applicable provisions of Title 38, U.S. Code, and of the regulations concerning guaranty or insurance of loans to veterans.

Signature of Officer of Lender	Title of Officer of Lender	Date (mm/dd/yyyy)
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Part III - Notices to Borrowers. Public reporting burden for this collection of information is estimated to average 6 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. This agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless that collection displays a valid OMB control number can be located on the OMB Internet page at http://www.whitehouse.gov/omb/library/OMB/INVT_LIST_OF_AGENCIES.html#LIST_OF_AGENCIES.

Privacy Act Information. The information requested on the Uniform Residential Loan Application and this Addendum is authorized by 38 U.S.C. 3710 (if for DVA) and 12 U.S.C. 1701 et seq. (if for HUD/FHA). The Debt Collection Act of 1982, Pub. Law 97-365, and HUD's Housing and Community Development Act of 1987, 42 U.S.C. 3543, require persons applying for a federally insured or guaranteed loan to furnish his/her social security number (SSN). You must provide all the requested information, including your SSN. HUD and/or VA may conduct a computer match to verify the information you provide. HUD and/or VA may disclose certain information to Federal, State and local agencies when relevant to civil, criminal, or regulatory investigations and prosecutions. It will not otherwise be disclosed or released outside of HUD or VA, except as required and permitted by law. The information will be used to determine whether you qualify as a mortgagor. Any disclosure of information outside VA or HUD/FHA will be made only as permitted by law. Failure to provide any of the requested information, including SSN, may result in disapproval of your loan application. This is notice to you as required by the Right to Financial Privacy Act of 1978 that VA or HUD/FHA has a right of access to financial records held by financial institutions in connection with the consideration or administration of assistance to you. Financial records involving your transaction will be available to VA and HUD/FHA without further notice or authorization but will not be disclosed or released by this institution to another Government Agency or Department without your consent except as required or permitted by law.

Initial: _____



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

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

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

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

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

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

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

Signature(s) of Borrower(s)	Date Signed	Signature(s) of Co-Borrower(s)	Date signed
	3-5-10		

Part V - Borrower Certification

22. Complete the following for a HUD/FHA Mortgage.

22a. Do you own or have you sold other real estate within the past 60 months on which there was a HUD/FHA mortgage? ☐ Yes ☒ No ☐ Yes ☒ No ☐ Yes ☒ No ☐ Yes ☒ No

22d. Address

22e. If the dwelling to be covered by this mortgage is to be rented, is it a part of, adjacent or contiguous to any project subdivision or group of concentrated rental properties involving eight or more dwelling units in which you have any financial interest? ☐ Yes ☒ No If "Yes" give details.

22f. Do you own more than four dwellings? ☐ Yes ☒ No If "Yes" submit form HUD-92561.

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

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

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

(1) I have read and understand the foregoing concerning my liability on the loan and Part III Notices to Borrowers.

(2) Occupancy: (for VA only -- mark the applicable box)

☐ (a) I now actually occupy the above-described property as my home or intend to move into and occupy said property as my home within a reasonable period of time or intend to reoccupy it after the completion of major alterations, repairs or improvements.

☐ (b) My spouse is on active military duty and in his or her absence, I occupy or intend to occupy the property securing this loan as my home.

☐ (c) I previously occupied the property securing this loan as my home. (for interest rate reductions)

☐ (d) While my spouse was on active military duty and unable to occupy the property securing this loan, I previously occupied the property that is securing this loan as my home. (for interest rate reduction loans)

Note: If box 2b or 2d is checked, the veteran's spouse must also sign below.

(3) Mark the applicable box (not applicable for Home Improvement or Refinancing Loan) I have been informed that (\$332,000.00) is:

☐ the reasonable value of the property as determined by VA or;

☒ the statement of appraised value as determined by HUD/FHA. Note: If the contract price or cost exceeds the VA "Reasonable Value" or HUD/FHA "Statement of Appraised Value", mark either item (a) or item (b), whichever is applicable.

☐ (a) I was aware of this valuation when I signed my contract and I have paid or will pay in cash from my own resources at or prior to loan closing a sum equal to the difference between the contract purchase price or cost and the VA or HUD/FHA established value. I do not and will not have outstanding after loan closing any unpaid contractual obligation on account of such cash payment;

☐ (b) I was not aware of this valuation when I signed my contract but have elected to complete the transaction at the contract purchase price or cost. I have paid or will pay in cash from my own resources at or prior to loan closing a sum equal to the difference between contract purchase price or cost and the VA or HUD/FHA established value. I do not and will not have outstanding after loan closing any unpaid contractual obligation on account of such cash payment.

(4) Neither I, nor anyone authorized to act for me, will refuse to sell or rent, after the making of a bona fide offer, or refuse to negotiate for the sale or rental of, or otherwise make unavailable or deny the dwelling or property covered by his/her loan to any person because of race, color, religion, sex, handicap, familial status or national origin. I recognize that any restrictive covenant on this property relating to race, color, religion, sex, handicap, familial status or national origin is illegal and void and civil action for preventive relief may be brought by the Attorney General of the United States in any appropriate U.S. District Court against any person responsible for the violation of the applicable law.

(5) All information in this application is given for the purpose of obtaining a loan to be insured under the National Housing Act or guaranteed by the Department of Veterans Affairs and the information in the Uniform Residential Loan Application and this Addendum is true and complete to the best of my knowledge and belief. Verification may be obtained from any source named herein.

(6) For HUD Only (for properties constructed prior to 1978) I have received information on lead paint poisoning.

☐ Yes ☒ Not Applicable

(7) I am aware that neither HUD/FHA nor VA warrants the condition or value of the property.

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

Signature(s) of Borrower(s)	Date Signed	Signature(s) of Co-Borrower(s)	Date Signed
	3-5-10		

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

Direct Endorsement Approval for a HUD/FHA-Insured Mortgage

U.S. Department of Housing
and Urban Development

Part I - Identifying Information (mark the type of application)		2. Agency Case No. (include any suffix)		3. Lender's Case No.		4. Section of the Act (for HUD cases)	
1. <input checked="" type="checkbox"/> HUD/FHA Application for Insurance under the National Housing Act		TBD		4051001622		203B	
5. Borrower's Name & Present Address (include zip code)		7. Loan Amount (include the UFMIP)		8. Interest Rate		9. Proposed Maturity	
Matthew P Kilmurry 2523 Briar Ridge Lane Odenton, Maryland 21113		\$325,986.00		5.000 %		30 yrs. mos.	
6. Property Address (including name of subdivision, lot & block no. & zip code)		10. Discount Amount (only if borrower is permitted to pay)		11. Amount of Up Front Premium		12a. Amount of Monthly Premium	
1712 ANGEL COURT, SEVERN, MARYLAND 21144		\$5,606.65		\$145.86 /mo.		12b. Term of Monthly Premium	
		13. Lender's I.D. Code		14. Sponsor/Agent I.D. Code		123 months	
		2244300140		NA			
15. Lender's Name & Address (include zip code)				16. Name & Address of Sponsor/Agent			
HOME SAVINGS OF AMERICA 13010 MORRIS ROAD, BLDG 1, SUITE 600 ALPHARETTA, GEORGIA 30004							
				17. Lender's Telephone Number			

Type or Print all entries clearly

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

Date Mortgage Approved _____ Date Approval Expires _____

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

Additional Conditions:

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

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

Mortgagee Representative _____

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

Direct Endorsement Underwriter _____ DE's CHUMS ID Number _____

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

Initial: MK

Borrower's Certificate:

The undersigned certifies that:

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

Borrower(s) Signature(s) & Date

Matthew Kilmory 3-5-10

Lender's Certificate:

The undersigned certifies that to the best of its knowledge:

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

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

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

Uniform Residential Loan Application

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

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

Borrower		Co-Borrower	
I. TYPE OF MORTGAGE AND TERMS OF LOAN			
Mortgage Applied for:	<input type="checkbox"/> VA <input type="checkbox"/> Conventional <input type="checkbox"/> Other (explain): <input checked="" type="checkbox"/> FHA <input type="checkbox"/> USDA/Rural Housing Service	Agency Case Number TBD	Lender Case Number 4051001622
Amount	Interest Rate	No. of Months	Amortization Type:
\$325,986.00	5.000 %	360	<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) 1712 ANGEL COURT, SEVERN, MARYLAND 21144			No. of Units 1
Legal Description of Subject Property (attach description if necessary) SEE SCHEDULE "A" FOR LEGAL DESCRIPTION			Year Built
Purpose of Loan		Property will be:	
<input checked="" type="checkbox"/> Purchase <input type="checkbox"/> Construction <input type="checkbox"/> Other (explain): <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
	\$	\$	\$
Complete this line if this is a refinance loan.			
Year Acquired	Original Cost	Amount Existing Liens	Purpose of Refinance
	\$	\$	
Title will be held in what Name(s) MATTHEW P KILMURRY		Manner in which Title will be held Joint Tenants	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's Name (include Jr. or Sr. if applicable) MATTHEW P KILMURRY		Co-Borrower's Name (include Jr. or Sr. if applicable)	
Social Security Number	Home Phone (incl. area code)	Social Security Number	Home Phone (incl. area code)
009-68-6273	(410) 674-7912		
DOB (MM/DD/YYYY)	Yrs. School	DOB (MM/DD/YYYY)	Yrs. School
04/09/1979	12		
<input checked="" type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed) <input type="checkbox"/> Separated		<input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed) <input type="checkbox"/> Separated	
Dependents (not listed by Co-Borrower) no. 2 ages 3, 1		Dependents (not listed by Borrower) no. ages	
Present Address (street, city, state, ZIP) <input type="checkbox"/> Own <input checked="" type="checkbox"/> Rent 2 No. Yrs. 2523 Briar Ridge Lane, Odenton, MD 21113		Present Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent No. Yrs.	
Mailing Address, if different from Present Address		Mailing Address, if different from Present Address	
If residing at present address for less than two years, complete the following:			
Former Address (street, city, state, ZIP) <input checked="" type="checkbox"/> Own <input type="checkbox"/> Rent 5 No. Yrs. 1116 N. J Street, Lake Worth, FL 33460		Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent No. Yrs.	
IV. EMPLOYMENT INFORMATION			
Name & Address of Employer <input type="checkbox"/> Self Employed The Bozzuto Group 7850 Walker Drive, Greenbelt, MD 20770		Name & Address of Employer <input type="checkbox"/> Self Employed	
Yrs. on this job Yrs. employed in this line of work/profession 5		Yrs. on this job Yrs. employed in this line of work/profession	
Position/Title/Type of Business Director of Marketing		Position/Title/Type of Business	
Business Phone (incl. area code) (301) 623-3650		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 Crosby Marketing 705 Melvin Avenue, Suite#200, Annapolis, MD 21401		Name & Address of Employer <input type="checkbox"/> Self Employed	
Dates (from - to) 02/01/2010 01/21/2010		Dates (from - to)	
Monthly Income \$5,200.00		Monthly Income	
Position/Title/Type of Business Interactive Project Manager		Position/Title/Type of Business	
Business Phone (incl. area code) (410) 626-0805		Business Phone (incl. area code)	
Name & Address of Employer <input type="checkbox"/> Self Employed		Name & Address of Employer <input type="checkbox"/> Self Employed	
Dates (from - to)		Dates (from - to)	
Monthly Income		Monthly Income	
Position/Title/Type of Business		Position/Title/Type of Business	
Business Phone (incl. area code)		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*	\$ 7,083.00	\$	\$ 7,083.00	Rent	\$ 1,700.00	
Overtime				First Mortgage (P&I)		\$ 1,749.96
Bonuses				Other Financing (P&I)		
Commissions				Hazard Insurance		40.00
Dividends/Interest				Real Estate Taxes		295.00
Net Rental Income				Mortgage Insurance		146.84
Other (before completing, see the notice in "describe other income," below)				Homeowner Assn. Dues		20.00
				Other:		
Total	\$ 7,083.00	\$	\$ 7,083.00	Total	\$ 1,700.00	\$ 2,251.80

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

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

B/C	Monthly Amount:
	\$

VI. ASSETS AND LIABILITIES

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

Completed ☒ Jointly ☐ Not Jointly

ASSETS		Cash or Market Value	LIABILITIES and Pledged Assets. List the creditor's name, address and account number for all outstanding debts, including automobile loans, revolving charge accounts, real estate loans, alimony, child support, stock pledges, etc. Use continuation sheet, if necessary. Indicate by (*) those liabilities which will be satisfied upon sale of real estate owned or upon refinancing of the subject property.		
Description				Monthly Payment & Months Left to Pay	Unpaid Balance
Cash deposit toward purchase held by:		\$			
List checking and savings accounts below					
Name and address of Bank, S&L, or Credit Union			Name and address of Company	\$ Payment/Months	\$
USAA Fed Savings Bank			BK OF AMER 4060 OGLETOWN STANTON RD DE5 019 03 07, NEWARK, DE 19713	R 100.00	\$ 9,271.00
Acct. no.	\$ 1,097.00		Acct. no. 8287		
Name and address of Bank, S&L, or Credit Union			Name and address of Company	\$ Payment/Months	\$
USAA Fed Savings Bank			US DEP ED PO BOX 5609, GREENVILLE, TX 75403	50.00	\$ 4,250.00
Acct. no.	\$ 3,867.00		Acct. no. 96862731		
Name and address of Bank, S&L, or Credit Union			Name and address of Company	\$ Payment/Months	\$
UFB Direct			CHASE BANK ONE CARD SERV 800 BROOKSEGE BLV, WESTERVILLE, OH 43081	R 16.00	\$ 813.00
Acct. no.	\$ 10,170.00		Acct. no. 540168307589		
Name and address of Bank, S&L, or Credit Union			Name and address of Company	\$ Payment/Months	\$
			CHASE PO BOX 15298, WILMINGTON, DE 19850	R 79.00	\$ 494.00
Acct. no.			Acct. no. 5422283900112385		
Acct. no.	\$		Name and address of Company	\$ Payment/Months	\$
Stocks & Bonds (Company name/number & description)	\$				
			Acct. no.		
Life Insurance net cash value	\$		Name and address of Company	\$ Payment/Months	\$
Face amount: \$					
Subtotal Liquid Assets	\$ 15,134.00		Acct. no.		
Real estate owned (enter market value from schedule of real estate owned)	\$		Alimony/Child Support/Separate Maintenance Payments Owed to:	\$	
Vested interest in retirement fund	\$				
Net worth of business(es) owned (attach financial statement)	\$				
Automobiles owned (make and year)	\$		Job-Related Expense (child care, union dues, etc.)	\$	
Other Assets (itemize)	\$				
			Total Monthly Payments	\$ 245.00	
Total Assets a.	\$ 15,134.00		Net Worth (a minus b)	\$ 306.00	Total Liabilities b. \$ 14,828.00

VI. ASSETS AND LIABILITIES (cont'd)

Schedule of Real Estate Owned (If additional properties are owned, use continuation sheet.)

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

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

Alternate Name	Creditor Name	Account Number

VII. DETAILS OF TRANSACTION		VIII. DECLARATIONS			
a. Purchase price	\$ 332,000.00	If you answer "Yes" to any questions a through i, please use continuation sheet for explanation.		Borrower	Co-Borrower
b. Alterations, improvements, repairs				Yes No	Yes No
c. Land (if acquired separately)		a. Are there any outstanding judgments against you?		<input type="checkbox"/> <input checked="" type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>
d. Refinance (incl. debts to be paid off)		b. Have you been declared bankrupt within the past 7 years?		<input type="checkbox"/> <input checked="" type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>
e. Estimated prepaid items	1,950.28	c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?		<input type="checkbox"/> <input checked="" type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>
f. Estimated closing costs	6,725.32	d. Are you a party to a lawsuit?		<input type="checkbox"/> <input checked="" type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>
g. PMI, MIP, Funding Fee	5,606.65	e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment?		<input type="checkbox"/> <input checked="" type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>
h. Discount (if Borrower will pay)		(This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans, any mortgage, financial obligation, bond, or loan guarantee. If "Yes," provide details, including date, name and address of Lender, FHA or VA case number, if any, and reasons for the action.)			
i. Total costs (add items a through h)	346,292.25	f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee?		<input type="checkbox"/> <input checked="" type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>
j. Subordinate financing		If "Yes," give details as described in the preceding question.			
k. Borrower's closing costs paid by Seller	9,630.00	g. Are you obligated to pay alimony, child support, or separate maintenance?		<input type="checkbox"/> <input checked="" type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>
l. Other Credits (explain)	5,000.00	h. Is any part of the down payment borrowed?		<input type="checkbox"/> <input checked="" type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>
OTHER		i. Are you a co-maker or endorser on a note?		<input type="checkbox"/> <input checked="" type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>
		j. Are you a U.S. citizen?		<input checked="" type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>
		k. Are you a permanent resident alien?		<input checked="" type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>
m. Loan amount (exclude PMI, MIP, Funding Fee financed)	320,380.00	l. Do you intend to occupy the property as your primary residence?		<input checked="" type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>
n. PMI, MIP, Funding Fee financed	5,606.00	If "Yes," complete question m below.			
o. Loan amount (add m & n)	325,986.00	m. Have you had an ownership interest in a property in the last three years?		<input checked="" type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>
p. Cash from/to Borrower (subtract j, k, l & o from i)	5,676.25	(1) What type of property did you own - principal residence (PR), second home (SH), or investment property (IP)?			
		(2) How did you hold title to the home - solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?			
		PR			
		SP			

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 or assigns may continuously rely on the information contained in the application, and I am obligated to amend and/or supplement the information provided in this application if any of the material facts that I have represented herein should change prior to closing of the Loan; (8) in the event that my payments on the Loan become delinquent, the Lender, its servicers, successors or assigns may, in addition to any other rights and remedies that it may have relating to such delinquency, report my name and account information to one or more consumer reporting agencies; (9) ownership of the Loan and/or administration of the Loan account may be transferred with such notice as may be required by law; (10) neither Lender nor its agents, brokers, insurers, servicers, successors, or assigns has made any representation or warranty, express or implied, to me regarding the property or the condition or value of the property; and (11) my transmission of this application as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and or state laws (excluding audio and video recordings), or my facsimile transmission of this application containing a facsimile of my signature, shall be as effective, enforceable and valid as if a paper version of this application were delivered containing my original written signature.

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

Borrower's Signature	Date	Co-Borrower's Signature	Date
X <i>Matthew Kilmory</i>	3-5-10	X	

X. INFORMATION FOR GOVERNMENT MONITORING PURPOSES

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

BORROWER <input checked="" type="checkbox"/> I do not wish to furnish this information		CO-BORROWER <input type="checkbox"/> I do not wish to furnish this information	
Ethnicity: <input checked="" type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino	Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino	Race: <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input checked="" type="checkbox"/> White	Race: <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White
Sex: <input type="checkbox"/> Female <input checked="" type="checkbox"/> Male	Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male	To be Completed by Interviewer This application was taken by: <input type="checkbox"/> Face-to-face interview <input type="checkbox"/> Mail <input checked="" type="checkbox"/> Telephone <input type="checkbox"/> Internet	
Interviewer's Name (print or type)		Name and Address of Interviewer's Employer	
Interviewer's Signature		HOME SAVINGS OF AMERICA	
Date		13010 MORRIS ROAD, BLDG.	
Interviewer's Phone Number (incl. area code)		1, ALPHARETTA, GEORGIA	
(614) 762-7814		30004	

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.

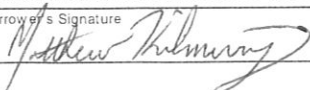
Borrower:	Agency Case Number:
MATTHEW P KILMURRY	TBD
Co-Borrower:	Lender Case Number:
	4051001622

Additional Former Address for Matthew P Kilmurry

Address	Own	Rent	No. of Years
	No	No	

1

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

Borrower's Signature	Date	Co-Borrower's Signature	Date
X 	3-5-10	X	

ANSWERS TO THE MOST FREQUENTLY ASKED TRUTH-IN-LENDING QUESTIONS

ANNUAL PERCENTAGE RATE The cost of your credit at a yearly rate.	FINANCE CHARGE The dollar amount the credit will cost you.	AMOUNT FINANCED The amount of credit provided to you or on your behalf	TOTAL OF PAYMENTS The amount you will have paid after you have made all payments as scheduled.
A %	\$ B	\$ C	\$ D

Q. What is a Truth-In-Lending Disclosure and why do I receive it?

- A. The Disclosure is designed to give you information about the costs of your loan so that you may compare these costs with those of other loan programs or lenders.

Q. What is the ANNUAL PERCENTAGE RATE? (Box "A" Above)

- A. The Annual Percentage Rate (A.P.R.) is the cost of your credit expressed as an annual rate. Because you may be paying loan discount "points" and other "prepaid" finance charges at closing, the A.P.R. disclosed is often higher than the interest rate on your loan. This A.P.R. can be compared to the A.P.R. on other loan programs to give you a consistent means of comparing rates and programs.

Q. Why is the ANNUAL PERCENTAGE RATE different from the interest rate for which I applied?

- A. The A.P.R. is computed from the Amount Financed and based on what your proposed payments will be on the actual loan amount credited to you at settlement. In a \$50,000 loan with \$2,000 Prepaid Finance Charges, a 30 year term, and a fixed interest rate of 12%, the payments would be \$514.31 (principal and interest). Since the A.P.R. is based on the Amount Financed (\$48,000), while the payment is based on the actual loan amount given (\$50,000), the A.P.R. (12.553%) is higher than the interest rate.

Q. What is the Finance Charge? (Box "B" Above)

- A. The Finance Charge is the cost of credit expressed in dollars. It is the total amount of interest calculated at the interest rate over the life of the loan, plus Prepaid Finance Charges and the total amount of any required mortgage insurance charged over the life of the loan.

Q. What is the AMOUNT FINANCED? (Box "C" Above)

- A. The Amount Financed is the loan amount applied for, minus the Prepaid Finance Charges. Prepaid Finance Charges include items paid at or before settlement, such as loan origination, commitment or discount fees ("points"), adjusted interest, and initial mortgage insurance premium. The Amount Financed is lower than the amount you applied for because it represents a NET figure. If you applied for \$50,000 and the Prepaid Finance Charges total \$2,000, the Amount Financed would be \$48,000.

Q. Does this mean I will get a smaller loan than I applied for?

- A. No. If your loan is approved in the amount requested, you will receive credit toward your home purchase or refinance for the full amount for which you applied. In the example above, you would therefore receive a \$50,000, not a \$48,000 loan.

Q. What is the TOTAL OF PAYMENTS? (Box "D" Above)

- A. This figure represents the total amount you will have paid if you make the minimum required payments for the entire term of the loan. This includes principal, interest and mortgage insurance premiums, but does not include payments for real estate taxes or property insurance premiums.

Q. My Disclosure says that if I pay the loan off early, I will not be entitled to a refund of part of the finance charge. What does this mean?

- A. This means that you will be charged interest for the period of time in which you used the money loaned to you. Your prepaid finance charges are generally not refundable, nor is any interest which has already been paid.

Q. What is the filing fee?

- A. The Filing Fee is an estimate of the cost of recording the legal documents, mortgage, deed of trust, deeds connected with your transaction. The fee will be charged at settlement, please do not send it now.



FEDERAL TRUTH-IN-LENDING DISCLOSURE STATEMENT
(THIS IS NEITHER A CONTRACT NOR A COMMITMENT TO LEND)

Loan Number: 4051001622

Date: MARCH 4, 2010

Creditor: HOME SAVINGS OF AMERICA

Address: 13010 MORRIS ROAD, BLDG 1, SUITE 600, ALPHARETTA, GEORGIA 30004

Borrower(s): MATTHEW P KILMURRY

Address: 1712 ANGEL COURT, SEVERN, MARYLAND 21144

Disclosures marked with an "x" are applicable:

ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate 5.589 %	FINANCE CHARGE The dollar amount the credit will cost you. \$328,629.11	Amount Financed The amount of credit provided to you or on your behalf. \$317,839.69	Total of Payments The amount you will have paid after you have made all payments as scheduled. \$646,468.80	<input type="checkbox"/> Total Sale Price The total cost of your purchase on credit including your down-payment of \$ \$
--	--	---	--	--

PAYMENTS: Your payment schedule will be:

Number of Payments	Amount of Payment **	When Payments Are Due	Number of Payments	Amount of Payment **	When Payments Are Due	Number of Payments	Amount of Payment **	When Payments Are Due
		Monthly Beginning			Monthly Beginning			Monthly Beginning
12	1,895.82	05/01/10						
12	1,893.60	05/01/11						
12	1,891.27	05/01/12						
12	1,888.82	05/01/13						
12	1,886.25	05/01/14						
12	1,883.54	05/01/15						
12	1,880.69	05/01/16						
12	1,877.70	05/01/17						
12	1,874.56	05/01/18						
12	1,871.26	05/01/19						
3	1,867.78	05/01/20						
236	1,749.96	08/01/20						
1	1,752.78	04/01/40						

☐ **DEMAND FEATURE:** This obligation has a demand feature.

☐ **VARIABLE RATE FEATURE:** Your loan contains a variable rate feature. Disclosures about the variable rate feature have been provided to you earlier.

PROPERTY INSURANCE: You may obtain fire and other hazard insurance from anyone you want that is acceptable to the Creditor.

NO OBLIGATION: You are not required to complete this agreement merely because you have received these disclosures or signed a loan application.

SECURITY: You are giving a security interest in: 1712 ANGEL COURT, SEVERN, MARYLAND 21144

☒ The goods or property being purchased ☐ Real property you already own.

FILED FEES: \$ 2,410.00

LATE CHARGE: If payment is more than 15 days late, you will be charged 4.000 % of the payment.

PREPAYMENT: If you pay off early, you

☐ may ☒ will not have to pay a penalty.

☒ may ☐ will not be entitled to a refund of part of the finance charge.

ASSUMPTION: Someone buying your property

☐ may ☒ may, subject to conditions ☐ may not assume the remainder of your loan on the original terms.

See your contract documents for any additional information about nonpayment, default, any required repayment in full before the scheduled date and prepayment refunds and penalties.

☒ "e" means an estimate ☒ all dates and numerical disclosures except the late payment disclosures are estimates.

Each of the undersigned acknowledge receipt of a complete copy of this disclosure. The disclosure does not constitute a contract or a commitment to lend.

 3-5-10 Date Applicant Date

Applicant Date Applicant Date

Applicant Date Applicant Date

** NOTE: Payments shown above do not include reserve deposits for taxes, assessments, and property or flood insurance.



**GOOD FAITH ESTIMATE (GFE)**

Name of Originator DICKERSON, RON HOME SAVINGS OF AMERICA
Originator Address 13010 MORRIS ROAD, BLDG 1, SUITE 600 ALPHARETTA, GEORGIA 30004
Originator Phone Number
Originator Email

Borrower MATTHEW P KILMURRY
Property Address 1712 ANGEL COURT SEVERN, MARYLAND 21144
Date of GFE MARCH 4, 2010

PURPOSE

This GFE gives you an estimate of your settlement charges and loan terms if you are approved for this loan. For more information, see HUD's *Special Information Booklet* on settlement charges, your *Truth-in-Lending Disclosures*, and other consumer information at www.hud.gov/respa. If you decide you would like to proceed with this loan, contact us.

SHOPPING FOR YOUR LOAN

Only you can shop for the best loan for you. Compare this GFE with other loan offers, so you can find the best loan. Use the shopping chart on page 3 to compare all the offers you receive.

IMPORTANT DATES

- The interest rate for this GFE is available through **APRIL 4, 2010 6:00 PM**. After this time, the interest rate, some of your loan Origination Charges, and the monthly payment shown below can change until you lock your interest rate.
- This estimate for all other settlement charges is available through **MARCH 18, 2010**.
- After you lock your interest rate, you must go to settlement within **30** days (your rate lock period) to receive the locked interest rate.
- You must lock the interest rate at least **7** days before settlement.

SUMMARY OF YOUR LOAN

Your initial loan amount is	\$ 325,986.00
Your loan term is	30 years
Your initial interest rate is	5.000 %
Your initial monthly amount owed for principal, interest, and any mortgage insurance is	\$ 1,895.82 per month
Can your interest rate rise?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes, it can rise to a maximum of %. The first change will be in
Even if you make payments on time, can your loan balance rise?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes, it can rise to a maximum of \$
Even if you make payments on time, can your monthly amount owed for principal, interest, and any mortgage insurance rise?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes, the first increase can be in and the monthly amount owed can rise to \$. The maximum it can ever rise to is \$
Does your loan have a prepayment penalty?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes, your maximum prepayment penalty is \$
Does your loan have a balloon payment?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes, you have a balloon payment of \$ due in years.

ESCROW ACCOUNT INFORMATION

Some lenders require an escrow account to hold funds for paying property taxes or other property-related charges in addition to your monthly amount owed of \$ 1,895.82.

Do we require you to have an escrow account for your loan?

☐ No, you do not have an escrow account. You must pay these charges directly when due.

☒ Yes, you have an escrow account. It may or may not cover all of these charges. Ask us.

SUMMARY OF YOUR SETTLEMENT CHARGES

A	Your Adjusted Origination Charges (See page 2.)	\$ 2,285.00		
B	Your Charges for All Other Settlement Services (See page 2.)	\$ 11,926.63		
A	+	B	Total Estimated Settlement Charges	\$ 14,211.63



**UNDERSTANDING
YOUR ESTIMATED
SETTLEMENT
CHARGES**

Some of these
charges can
change at
settlement.
See the top
of page 3 for
more information.

Your Adjusted Origination Charges

1. Our origination charge This charge is for getting this loan for you.	2,285.00
2. Your credit or charge (points) for the specific interest rate chosen <input checked="" type="checkbox"/> The credit or charge for the interest rate of 5.000 % is included in "Our origination charge". (See item 1 above.) <input type="checkbox"/> You receive a credit of \$ _____ for this interest rate of _____ %. This credit reduces your settlement charges. <input type="checkbox"/> You pay a charge of \$ _____ for this interest rate of _____ %. This charge (points) increases your total settlement charges. The tradeoff table on page 3 shows that you can change your total settlement charges by choosing a different interest rate for this loan.	0.00

A Your Adjusted Origination Charges

\$ 2,285.00

Your Charges for All Other Settlement Services

3. Required services that we select These charges are for services we require to complete your settlement. We will choose the providers of these services.	6,014.97																								
<table border="1"> <thead> <tr> <th>Service</th> <th>Charge</th> <th>Service</th> <th>Charge</th> </tr> </thead> <tbody> <tr> <td>APPRAISAL FEE</td> <td>400.00</td> <td></td> <td></td> </tr> <tr> <td>CREDIT REPORT</td> <td>8.32</td> <td></td> <td></td> </tr> <tr> <td>MIP (FINANCED)</td> <td>5,606.00</td> <td></td> <td></td> </tr> <tr> <td>MIP (CASH)</td> <td>0.65</td> <td></td> <td></td> </tr> </tbody> </table>	Service	Charge	Service	Charge	APPRAISAL FEE	400.00			CREDIT REPORT	8.32			MIP (FINANCED)	5,606.00			MIP (CASH)	0.65							
Service	Charge	Service	Charge																						
APPRAISAL FEE	400.00																								
CREDIT REPORT	8.32																								
MIP (FINANCED)	5,606.00																								
MIP (CASH)	0.65																								
4. Title services and lender's title insurance This charge includes the services of a title or settlement agent, for example, and title insurance to protect the lender, if required.	2,022.00																								
5. Owner's title insurance You may purchase an owner's title insurance policy to protect your interest in the property.	0.00																								
6. Required services that you can shop for These charges are for other services that are required to complete your settlement. We can identify providers of these services or you can shop for them yourself. Our estimates for providing these services are below.	0.00																								
<table border="1"> <thead> <tr> <th>Service</th> <th>Charge</th> <th>Service</th> <th>Charge</th> </tr> </thead> <tbody> <tr><td> </td><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td><td> </td></tr> </tbody> </table>	Service	Charge	Service	Charge																					
Service	Charge	Service	Charge																						
7. Government recording charges These charges are for state and local fees to record your loan and title documents.	128.00																								
8. Transfer taxes These charges are for state and local fees on mortgages and home sales.	2,282.00																								
9. Initial deposit for your escrow account This charge is held in an escrow account to pay future recurring charges on your property and includes <input type="checkbox"/> all property taxes, <input type="checkbox"/> all insurance, and <input checked="" type="checkbox"/> other COUNTY PROPERTY TAX, HAZARD INSURANCE	1,435.00																								
10. Daily interest charges This charge is for the daily interest on your loan from the day of your settlement until the first day of the next month or the first day of your normal mortgage payment cycle. This amount is \$ 44.66 per day for 1 days (if your settlement is MARCH 31, 2010).	44.66																								
11. Homeowner's insurance This charge is for the insurance you must buy for the property to protect from a loss, such as fire.	0.00																								
<table border="1"> <thead> <tr> <th>Policy</th> <th>Charge</th> </tr> </thead> <tbody> <tr><td> </td><td> </td></tr> <tr><td> </td><td> </td></tr> <tr><td> </td><td> </td></tr> </tbody> </table>	Policy	Charge																							
Policy	Charge																								

B Your Charges for All Other Settlement Services

\$ 11,926.63

A + B Total Estimated Settlement Charges

\$ 14,211.63

INSTRUCTIONS

UNDERSTANDING WHICH CHARGES CAN CHANGE AT SETTLEMENT

This GFE estimates your settlement charges. At your settlement, you will receive a HUD-1, a form that lists your actual costs. Compare the charges on the HUD-1 with the charges on this GFE. Charges can change if you select your own provider and do not use the companies we identify. (See below for details.)

These charges cannot increase at settlement:	The total of these charges can increase up to 10% at settlement:	These charges can change at settlement:
<ul style="list-style-type: none"> Our origination charge Your credit or charge (points) for the specific rate chosen (after you lock in your interest rate) Your adjusted origination charges (after you lock in your interest rate) Transfer taxes 	<ul style="list-style-type: none"> Required services that we select Title services and lender's title insurance (if we select them or you use companies we identify) Owner's title insurance (if you use companies we identify) Required services that you can shop for (if you use companies we identify) Government recording charges 	<ul style="list-style-type: none"> Required services that you can shop for (if you do not use companies we identify) Title services and lender's title insurance (if you do not use companies we identify) Owner's title insurance (if you do not use companies we identify) Initial deposit for your escrow account Daily interest charges Homeowner's insurance

USING THE TRADEOFF TABLE

In this GFE, we offered you this loan with a particular interest rate and estimated settlement charges. However:

- If you want to choose this same loan with **lower settlement charges**, then you will have a **higher interest rate**.
- If you want to choose this same loan with a **lower interest rate**, then you will have **higher settlement charges**.

If you would like to choose an available option, you must ask us for a new GFE.

Loan originators have the option to complete this table. Please ask for additional information if the table is not completed.

	The loan in this GFE	The same loan with lower settlement charges	The same loan with a lower interest rate
Your initial loan amount	\$ 325,986.00	\$	\$
Your initial interest rate ¹	5.000 %	%	%
Your initial monthly amount owed	\$ 1,895.82	\$	\$
Change in the monthly amount owed from this GFE	No change	You will pay \$ more every month	You will pay \$ less every month
Change in the amount you will pay at settlement with this interest rate	No change	Your settlement charges will be reduced by \$	Your settlement charges will increase by \$
How much your total estimated settlement charges will be	\$ 14,211.63	\$	\$

¹For an adjustable rate loan, the comparisons above are for the initial interest rate before adjustments are made.

USING THE SHOPPING CHART

Use this chart to compare GFEs from different loan originators. Fill in the information by using a different column for each GFE you receive. By comparing loan offers, you can shop for the best loan.

	This loan	Loan 2	Loan 3	Loan 4
Loan originator name	HME SAVINGS OF			
Initial loan amount	\$325,986.00			
Loan term	30 Year(s)			
Initial interest rate	5.000%			
Initial monthly amount owed	\$1,895.82			
Rate lock period	30 Day(s)			
Can interest rate rise?	NO			
Can loan balance rise?	NO			
Can monthly amount owed rise?	NO			
Prepayment penalty?	NO			
Balloon payment?	NO			
Total Estimated Settlement Charges	\$14,211.63			

IF YOUR LOAN IS SOLD IN THE FUTURE

Some lenders may sell your loan after settlement. Any fees lenders receive in the future cannot change the loan you receive or the charges you paid at settlement.

Loan Number: 4051001622

ACKNOWLEDGMENT OF RECEIPT OF GOOD FAITH ESTIMATE

Date: MARCH 4, 2010

Name of Originator: DICKERSON, RON
HOME SAVINGS OF AMERICA

Borrower Name(s): MATTHEW P KILMURRY

Property Address: 1712 ANGEL COURT, SEVERN, MARYLAND 21144

Each of the undersigned Borrower(s) hereby acknowledges receipt of a copy of the Good Faith Estimate ("GFE"), dated MARCH 4, 2010. This Acknowledgment is not intended to be, nor shall it be construed as, an expression of an intent to continue with Borrower(s)' loan application covered by the GFE.

Matthew Kilbury 3-5-10
Borrower MATTHEW P KILMURRY Date Borrower Date

Borrower Date Borrower Date

Borrower Date Borrower Date



BORROWER'S CERTIFICATION & AUTHORIZATION**Certification**

The undersigned certify the following:

1. I/We have applied for a mortgage loan from HOME SAVINGS OF AMERICA

("Lender").

In applying for the loan, I/we completed a loan application containing various information on the purpose of the loan, the amount and source of the downpayment, employment and income information, and assets and liabilities. I/We certify that all of the information is true and complete. I/We made no misrepresentations in the loan application or other documents, nor did I/we omit any pertinent information.

2. I/We understand and agree that Lender reserves the right to change the mortgage loan review process 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 Lender. As part of the application process, Lender 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 Lender and to any investor to whom you may sell my mortgage, and to the mortgage guaranty insurer (if any), 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. Lender or any investor that purchases the mortgage, or the mortgage guaranty insurer (if any), may address this authorization to any party named in the loan application.

4. A copy of this authorization may be accepted as an original.

5. Your prompt reply to Lender, the investor that purchased the mortgage, or the mortgage guaranty insurer (if any) is appreciated.

6. Mortgage guaranty insurer (if any):
N/A

Right of Financial Privacy Act of 1978 Notice- The Department of Housing and Urban Development (HUD) and the Department of Veterans Affairs (VA) have the right to access financial information held by a financial institution in determining whether to qualify a prospective applicant under their respective loan programs. If you are applying for HUD or VA loan, your financial records will be made available to the requesting government agency without further notice to or authorization from you; such financial information will not be disclosed or released outside the requesting agency except as required or permitted by law. Prior to the time that your financial records are disclosed, you may revoke this authorization at any time; however, your refusal to provide the information may cause your application to be delayed or rejected. If you believe that your financial records have been disclosed improperly, you may have legal rights under the Right to Financial Privacy Act of 1978 (12 USC 3400 et seq.).

Matthew P. Kilmurry 3-5-10
Borrower MATTHEW P KILMURRY Date

009-68-6273
Social Security Number

Borrower Date

Social Security Number

Borrower Date

Social Security Number

Borrower Date

Social Security Number

Borrower Date

Social Security Number

Borrower Date

Social Security Number



Form **4506-T**

(Rev. January 2010)

Department of the Treasury
Internal Revenue Service**Request for Transcript of Tax Return**

▶ Request may be rejected if the form is incomplete or illegible.

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. Matthew P Kilmurry	1b	First social security number on tax return or employer identification number (see instructions) 009-68-6273
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 Matthew P Kilmurry 2523 Briar Ridge Lane, Odenton, MD 21113		
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. HOME SAVINGS OF AMERICA, 13010 MORRIS ROAD, BLDG 1, SUITE 600, ALPHARETTA, GEORGIA 30004, Phone Number:		

Caution: If the transcript is being mailed to a third party, ensure that you have filled in line 6 and line 9 before signing. Sign and date the form once you have filled in these lines. Completing these steps helps to protect your privacy.

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. A tax return transcript does not reflect changes made to the account after the return is processed. 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. <input type="checkbox"/>
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. <input type="checkbox"/>
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. <input type="checkbox"/>
7	Verification of Nonfiling , which is proof from the IRS that you did not file a return for the year. Current year requests are only available after June 15th. There are no availability restrictions on prior year requests. Most requests will be processed within 10 business days. <input type="checkbox"/>
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 2007, filed in 2008, will not be available from the IRS until 2009. 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. <input type="checkbox"/>

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.
Note: For transcripts being sent to a third party, this form must be received within 120 days of signature date.

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.

Automated transcript request. You can call 1-800-829-1040 to order a transcript through the automated self-help system. Follow prompts for "questions about your tax account" to order a tax return transcript.

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:
Florida, Georgia North Carolina, South Carolina	RAIVS Team P.O. Box 47-421 Stop 91 Doraville, GA 30362 770-455-2335
Alabama, Kentucky, Louisiana, Mississippi, Tennessee, Texas, a foreign country, or A.P.O. or F.P.O. address	RAIVS Team Stop 6716 AUSC Austin, TX 73301 512-460-2272
Alaska, Arizona, California, Colorado, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Utah, Washington, Wisconsin, Wyoming	RAIVS Team Stop 37106 Fresno, CA 93888 559-456-5876
Arkansas, Connecticut, Delaware, District of Columbia, Maine, Maryland, Massachusetts, Missouri, New Hampshire, New Jersey, New York, Ohio, Pennsylvania, Rhode Island, Vermont, Virginia, West Virginia	RAIVS Team Stop 6705 P-6 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, Hawaii, Idaho, Iowa, Kansas, Louisiana, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Tennessee, Texas, Utah, Washington, Wyoming, a foreign country, or A.P.O. or F.P.O. address	RAIVS Team P.O. Box 9941 Mail Stop 6734 Ogden, UT 84409 801-620-6922
Connecticut, Delaware, District of Columbia, Georgia, Illinois, Indiana, Kentucky, Maine, Maryland, Massachusetts, Michigan, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Vermont, Virginia, West Virginia, Wisconsin	RAIVS Team P.O. Box 145500 Stop 2800 F Cincinnati, OH 45250 859-669-3592

Line 1b. Enter your employer identification number (EIN) if your request relates to a business return. Otherwise, enter the first social security number (SSN) shown on the return. For example, if you are requesting Form 1040 that includes Schedule C (Form 1040), enter your SSN.

Line 6. Enter only one tax form number per request.

Signature and date. Form 4506-T must be signed and dated by the taxpayer listed on line 1a or 2a. If you completed line 5 requesting the information be sent to a third party, the IRS must receive Form 4506-T within 120 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. You are not required to request any transcript; if you do request a transcript, sections 6103 and 6109 and their regulations 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.

Loan Number: 4051001622

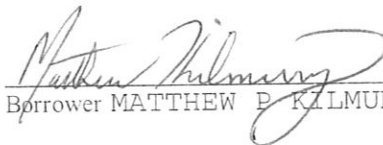
ACKNOWLEDGMENT OF RIGHT TO ISSUE REVISED GFE

Date: MARCH 4, 2010

Name of Originator: DICKERSON, RON
HOME SAVINGS OF AMERICA
Borrower Name(s): MATTHEW P KILMURRY

Property Address: 1712 ANGEL COURT, SEVERN, MARYLAND 21144

Each of the undersigned Borrower(s), having received a copy of a Good Faith Estimate ("GFE"), dated MARCH 4, 2010, relating to the purchase of a new home, hereby acknowledge that as settlement is anticipated to occur more than 60 calendar days from the time said GFE was provided, the loan originator named above may issue a revised GFE at any time up until 60 calendar days prior to closing.

 3-5-10
Borrower MATTHEW P KILMURRY Date

Borrower Date

Borrower Date

Borrower Date

Borrower Date

Borrower Date



Loan Number: 4051001622

APPRAISAL DISCLOSURE

Lender: HOME SAVINGS OF AMERICA
13010 MORRIS ROAD, BLDG 1, SUITE 600
ALPHARETTA, GEORGIA 30004

Date: MARCH 4, 2010

Borrower Name(s): MATTHEW P KILMURRY

Property Address: 1712 ANGEL COURT
SEVERN, MARYLAND 21144

You have the right to a copy of the appraisal report used in connection with your application for credit. If you wish a copy, please write to us at the mailing address we have provided. We must hear from you no later than 90 days after we notify you about the action taken on your credit application or you withdraw your application.

Contact: DICKERSON, RON


Lender/Broker: HOME SAVINGS OF AMERICA

Address: 13010 MORRIS ROAD, BLDG 1, SUITE 600
ALPHARETTA, GEORGIA 30004

Telephone:

In your letter, give us the following information:

LOAN OR APPLICATION NUMBER, IF KNOWN, DATE OF APPLICATION, NAME(S) OF LOAN APPLICANT(S), PROPERTY ADDRESS, AND YOUR CURRENT MAILING ADDRESS.

 3-5-10
Borrower MATTHEW P KILMURRY Date

Borrower Date

Borrower Date

Borrower Date

Borrower Date

Borrower Date



**NOTICE TO HOMEOWNER
ASSUMPTION OF HUD/FHA INSURED MORTGAGES
RELEASE OF PERSONAL LIABILITY**

FHA Case Number: TBD

Loan Number: 4051001622

You are legally obligated to make the monthly payments required by your mortgage (deed of trust) and promissory note.

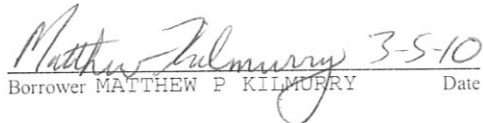
The Department of Housing and Urban Development (HUD) has acted to keep investors and non-creditworthy purchasers from acquiring one-to-four family residential properties covered by certain FHA-insured mortgages. There are minor exceptions to the restriction on investors: loans to public agencies and some non-profit organizations, Indian tribes or servicepersons; and loans under special mortgage insurance programs for property sold by HUD, rehabilitation loans or refinancing of insured mortgages. Your lender can advise you if you are included in one of these exceptions.

HUD will therefore direct the lender to accelerate this FHA-insured mortgage loan if all or part of the property is sold or transferred to a purchaser or recipient (1) who will not occupy the property as his or her principal residence, or (2) who does occupy the property but whose credit has not been approved in accordance with HUD requirements. This policy will apply except for certain sales or transfers where acceleration is prohibited by law.

When a loan is accelerated, the entire balance is declared "immediately due and payable." Since HUD will not approve the sale of the property covered by this mortgage to an investor or to a person whose credit has not been approved, you, the original homeowner, would remain liable for the mortgage debt even though the title to the property might have been transferred to the new buyer.

Even if you sell your home by letting an approved purchaser (that is, a creditworthy owner-occupant) assume your mortgage, you are still liable for the mortgage debt unless you obtain a release from liability from your mortgage lender. FHA-approved lenders have been instructed by HUD to prepare such a release when an original homeowner sells his or her property to a creditworthy purchaser who executes an agreement to assume and pay the mortgage debt and thereby agrees to become the substitute mortgagor. The release is contained in Form HUD-92210-1, ("Approval of Purchaser and Release of Seller"). You should ask for it if the mortgage lender does not provide it to you automatically when you sell your home to a creditworthy owner-occupant purchaser who executes an agreement to assume personal liability for the debt. When this form is executed, you are no longer liable for the mortgage debt.

You must sign and date this Notice as indicated, return one copy to your lender as proof of notification and keep one copy for your records.


Borrower MATTHEW P KILMURRY Date

Borrower Date

Borrower Date

Borrower Date

Borrower Date

Borrower Date

Instruction to Lender: A Copy of this Notice must be given to the mortgagor(s) on or before the date of settlement. You should retain a signed copy in the origination file.



BORROWER'S IDENTITY-OF-INTEREST CERTIFICATION

Loan Number: 4051001622

FHA Case Number: TBD

Date: MARCH 4, 2010

Borrower: MATTHEW P KILMURRY

Property Address: 1712 ANGEL COURT
SEVERN, MARYLAND 21144


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

Check the option below that describes your situation:

- ☐ I do not have an "identity of interest" with the seller of the property I plan to purchase with the FHA financing for which I have applied.
- ☐ I do have an "identity of interest" with the seller of the property I plan to purchase with the FHA financing for which I have applied. Further, I understand that my loan-to-value ratio is restricted as follows:
- to 85% of the lesser of the property value plus closing costs or acquisition cost since I will occupy the property;
 - to 75% of the lesser of the property value plus closing costs or acquisition cost since there is a non-occupying co-borrower or a non-occupying borrower which will not occupy the property as a principal residence.
 - My relationship with the seller is: _____.

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

I/We have received a copy of this disclosure:

 3-5-10
Borrower MATTHEW P KILMURRY Date Borrower Date

Borrower Date Borrower Date

Borrower Date Borrower Date



CUSTOMER IDENTIFICATION VERIFICATION

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

INSTRUCTIONS TO INDIVIDUAL COMPLETING THIS VERIFICATION

The named individual must present at least two (2) forms of identifying documents for review: at least one (1) of the identifying documents must be a government-issued document bearing a photograph of the named individual. Other identifying documents not specifically listed below must, at a minimum, bear the individual's name. Examples of other acceptable identifying documents include: Current government-issued visa; Medicare card; student identification card; voter registration card; recent property tax or utility bill; most recent W-2 or signed federal or state tax returns; bank statements; and proof of car/house/renter's insurance coverage. Please contact the above-named lender if you have any questions regarding the acceptability of any identifying document.

Borrower's Name: Matthew P Kilmer

Date of Birth: APRIL 9, 1979

☒ Residential or ☐ Business Address: * 1712 ANGEL COURT
SEVERN, MARYLAND 21144

Taxpayer Identification Number (SSN): ** 009-68-6273

Identifying Documents	Place of Issuance	ID Number	Date of Birth	Issue/Expiration Date(s)	Photo?
<input type="checkbox"/> State/Foreign Driver's License					<input type="checkbox"/> Yes <input type="checkbox"/> No
<input type="checkbox"/> State/Foreign ID Card					<input type="checkbox"/> Yes <input type="checkbox"/> No
<input type="checkbox"/> U.S./Foreign Passport					<input type="checkbox"/> Yes <input type="checkbox"/> No
<input type="checkbox"/> Military ID					<input type="checkbox"/> Yes <input type="checkbox"/> No
<input type="checkbox"/> Resident Alien Card					<input type="checkbox"/> Yes <input type="checkbox"/> No
<input type="checkbox"/> Social Security Card					
<input type="checkbox"/> Birth Certificate					
<input type="checkbox"/> Other:					<input type="checkbox"/> Yes <input type="checkbox"/> No
<input type="checkbox"/> Other:					<input type="checkbox"/> Yes <input type="checkbox"/> No

ADDITIONAL COMMENTS

(e.g., please note any discrepancies in the borrower's identifying documents): _____

CERTIFICATION

I, the undersigned, hereby certify that: (i) I have personally examined the identifying documents indicated above presented to me by the named individual, (ii) I have accurately recorded the information appearing in the identifying documents I examined, and (iii) except as may be indicated above, each of the indicated identifying documents appears to be genuine, the information contained in the identifying documents is consistent in all respects with the information provided by the named individual, and, where applicable, the photograph appears to be that of the named individual.

Signature

Date

Name and Title

*For an individual without a residential or business address, provide an APO or FPO box number, or the residential or business address of next of kin or another contact person.

**For non-U.S. persons without a tax identification number, provide a passport number and country of issuance; an alien identification card number, or the number and country of issuance of any other government-issued document evidencing nationality or residence and bearing a photograph or similar safeguard.



Loan Number: 4051001622

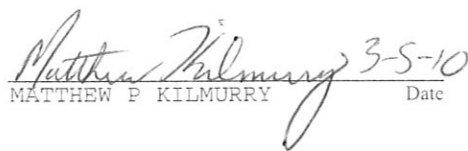
FEDERAL EQUAL CREDIT OPPORTUNITY ACT NOTICE

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 creditor is:

Federal Trade Commission
CRC-240
Washington, DC 20580

I/We acknowledge that I/we have received a copy of this notice.


MATTHEW P KILMURRY 3-5-10
Date

_____ Date

_____ Date

_____ Date

_____ Date

_____ Date



FHA AMENDATORY CLAUSE/VA ESCAPE CLAUSE

Loan Number: 4051001622

Borrower: MATTHEW P KILMURRY

Property Address: 1712 ANGEL COURT, SEVERN, MARYLAND 21144

I, the undersigned, hereby certify that I did not receive a copy of Form HUD-92800.5B, Conditional Commitment/DE Statement of Appraised Value or VA Certificate of Reasonable Value prior to my signing the sales contract to purchase the property. The sales contract is hereby amended to contain the following provisions.

"It is expressly agreed that notwithstanding any other provisions of this contract, the purchaser shall not be obligated to complete the purchase of the property described herein or to incur any penalty by forfeiture of earnest money deposits or otherwise unless the purchaser has been given in accordance with HUD/FHA or VA requirements a written statement by the Federal Housing Commissioner, Department of Veterans Affairs, or a Direct Endorsement lender setting forth the appraised value of the property of not less than \$ 332,000.00. The purchaser shall have the privilege and option of proceeding with consummation of the contract without regard to the amount of the appraised valuation. The appraised valuation is arrived at to determine the maximum mortgage the Department of Housing and Urban Development will insure. HUD does not warrant the value nor the condition of the property. The purchaser should satisfy himself/herself that the price and condition of the property are acceptable."

Matthew Kilmurry 3-5-10
Borrower MATTHEW P KILMURRY Date Borrower Date

Borrower Date Borrower Date

Borrower Date Borrower Date

Seller Date Seller Date
SAGER, JULIUS L SAGER, PATRICIA A

Seller Date Seller Date

Seller Date Seller Date

Listing Agent Date Selling Agent Date

WARNING: Section 1010 of title 18, U.S.C. provides: "Whoever for purpose of... influencing such Administration... makes, passes, utters, or publishes any statement, knowing the same to be false... shall be fined not more than \$5,000.00 or imprisoned not more than two years or both."



FOR YOUR PROTECTION: GET A HOME INSPECTION

WHY A BUYER NEEDS A HOME INSPECTION

A home inspection gives the buyer more detailed information about the overall condition of the home prior to purchase. In a home inspection, a qualified inspector takes an in-depth, unbiased look at your potential new home to:

- Evaluate the physical condition: structure, construction, and mechanical systems;
- Identify items that need to be repaired or replaced; and
- Estimate the remaining useful life of the major systems, equipment, structure, and finishes.

APPRAISALS ARE DIFFERENT FROM HOME INSPECTIONS

An appraisal is different from a home inspection. Appraisals are for lenders; home inspections are for buyers. An appraisal is required to:

- Estimate the market value of a house;
- Make sure that the house meets FHA minimum property standards/requirements; and
- Make sure that the property is marketable.

FHA DOES NOT GUARANTEE THE VALUE OR CONDITION OF YOUR POTENTIAL NEW HOME

If you find problems with your new home after closing, FHA cannot give or lend you money for repairs, and FHA cannot buy the home back from you. That is why it is so important for you, the buyer, to get an independent home inspection. Ask a qualified home inspector to inspect your potential new home and give you the information you need to make a wise decision.

RADON GAS TESTING

The United States Environmental Protection Agency and the Surgeon General of the United States have recommended that all houses should be tested for radon. For more information on radon testing, call the toll-free National Radon Information Line at 1-800-SOS-Radon or 1-800-767-7236. As with a home inspection, if you decide to test for radon, you may do so before signing your contract, or you may do so after signing the contract as long as your contract states the sale of the home depends on your satisfaction with the results of the radon test.

BE AN INFORMED BUYER

It is your responsibility to be an informed buyer. Be sure that what you buy is satisfactory in every respect. You have the right to carefully examine your potential new home with a qualified home inspector. You may arrange to do so before signing your contract, or may do so after signing the contract as long as your contract states that the sale of the home depends on the inspection.



HUD APPRAISED VALUE DISCLOSURE

Loan Number: 4051001622

Lender: HOME SAVINGS OF AMERICA

Borrower(s): MATTHEW P KILMURRY

Property Address: 1712 ANGEL COURT, SEVERN, MARYLAND 21144

I/We understand that my/our application for a FHA-insured mortgage is being processed under the Direct Endorsement (DE) program. The Lender has advised me/us that the appraiser has assigned a value of \$ 332,000.00 to the property being purchased. I am/We are aware that the final determination of value for mortgage insurance purposes will be made by the DE underwriter after he/she reviews the report. It is understood that I/we may elect to cancel the application or renegotiate with the seller if the DE underwriter reduces the value below the amount set forth in the sales contract or requires additional repairs for which the seller will not be responsible.

Matthew Kilmurry 3-5-10
Borrower MATTHEW P KILMURRY Date

Borrower Date

Borrower Date

Borrower Date

Borrower Date

Borrower Date



Loan Number: 4051001622

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT


Lender: HOME SAVINGS OF AMERICA

Applicant(s): MATTHEW P KILMURRY

Property Address: 1712 ANGEL COURT, SEVERN, MARYLAND 21144

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

By signing below, the undersigned hereby acknowledge(s) receipt of a copy of this notice.

 3-5-10
Borrower MATTHEW P KILMURRY Date

Borrower Date

Borrower Date

Borrower Date

Borrower Date

Borrower Date



Important Notice to Homebuyers

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

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

You must read this entire document at the time you apply for the loan.
Return one copy to lender as proof of notification and keep one copy for your records.

Condition of Property

The property you are buying is not HUD/FHA approved and HUD/FHA does not warrant the condition or the value of the property. An appraisal will be performed to estimate the value of the property, but this appraisal does not guarantee that the house is free of defects. You should inspect the property yourself very carefully or hire a professional inspection service to inspect the property for you.

Interest Rate and Discount Points

HUD does not regulate the interest rate or the discount points that may be paid by you or the seller or other third party. You should shop around to be sure you are satisfied with the loan terms offered and with the service reputation of the lender you have chosen.

The interest rate, any discount points and the length of time the lender will honor the loan terms are all negotiated between you and the lender.

The seller can pay the discount points, or a portion thereof, if you and the seller agree to such an arrangement.

Lenders may agree to guarantee or "lock-in" the loan terms for a definite period of time (i.e., 15, 30, 60 days,

etc.) or may permit your loan to be determined by future market conditions, also known as "floating". Lenders may require a fee to lock in the interest rate or the terms of the loan, but must provide a written agreement covering a minimum of 15 days before the anticipated closing. Your agreement with the lender will determine the degree, if any, that the interest rate and discount points may rise before closing.

If the lender determines you are eligible for the mortgage, your agreement with the seller may require you to complete the transaction or lose your deposit on the property.

Don't Commit Loan Fraud

It is important for you to understand that you are required to provide complete and accurate information when applying for a mortgage loan.

Do not falsify information about your income or assets.

Disclose all loans and debts (including money that may have been borrowed to make the downpayment).

Do not provide false letters-of-credit, cash-on-hand statements, gift letters or sweat equity letters.

Do not accept funds to be used for your downpayment from any other party (seller, real estate salesperson, builder, etc.).

Do not falsely certify that a property will be used for your primary residence when you are actually going to use it as a rental property.

Do not act as a "strawbuyer" (somebody who purchases a property for another person and then transfers title of the property to that person), nor should you give that person personal or credit information for them to use in any such scheme.

Do not apply for a loan by assuming the identity of another person.

Do not sign an incomplete or blank document; that is, one missing the name and address of the recipient and/or other important identifying information.

Penalties for Loan Fraud: Federal laws provide severe penalties for fraud, misrepresentation, or conspiracy to influence wrongly the issuance of mortgage insurance by HUD. You can be subject to a possible prison term and fine of up to \$10,000 for providing false information. Additionally, you could be prohibited from obtaining a HUD-insured loan for an indefinite period.

Report Loan Fraud: If you are aware of any fraud in HUD programs or if an individual tries to persuade you to make false statements on a loan application, you should report the matter by calling your nearest HUD office or the HUD Regional Inspector General, or call the HUD Hotline on 1 (800) 347-3735.

Warning: It is a crime to knowingly make false statements to the United States Government on this or any similar form. Penalties upon conviction can include a fine and imprisonment. For details see: Title 18 U.S. Code Section 1001 and Section 1010.

Discrimination

If you believe you have been subject to discrimination because of race, color, religion, sex, handicap, familial status, or national origin, you should call HUD's Fair Housing & Equal Opportunity Complaint Hotline: 1 (800) 669-9777.



About Prepayment

This notice is to advise you of the requirements that must be followed to accomplish a prepayment of your mortgage, and to prevent accrual of any interest after the date of prepayment.

You may prepay any or all of the outstanding indebtedness due under your mortgage at any time, without penalty. However, to avoid the accrual of interest on any prepayment, the prepayment must be received on the installment due date (the first day of the month) if the lender stated this policy in its response to a request for a payoff figure.

Otherwise, you may be required to pay interest on the amount prepaid through the end of the month. The lender can refuse to accept prepayment on any date other than the installment due date.

FHA Mortgage Insurance Information

Who may be eligible for a refund?

Premium Refund: You may be eligible for a refund of a portion of the insurance premium if you paid an upfront mortgage insurance premium at settlement and are refinancing with another FHA mortgage.

Review your settlement papers or check with your mortgage company to determine if you paid an upfront premium.

Exceptions:

Assumptions: When a FHA insured loan is assumed the insurance remains in force (the seller receives no refund). The owner(s) of the property at the time the insurance is terminated is entitled to any refund.

FHA-to-FHA Refinance: When a FHA insured loan is refinanced, the refund from the old premium may be applied toward the upfront premium required for the new loan.

How are Refunds Determined?

The FHA Commissioner determines how much of the upfront premium is refunded when loans are terminated. Refunds are based on the number of months the loan is insured.

Monthly Insurance Premiums

If you paid an upfront mortgage insurance premium, you will also be charged a monthly mortgage insurance premium until the loan-to-value of your mortgage reaches 78 percent of the initial sales price or appraised value of your home, whichever was lower (provided that premiums are paid for at least five years). You will reach the 78 percent loan-to-value threshold in one of two ways: Through normal amortization as you make your monthly payments, or by paying additional principal on the mortgage. Your lender can advise you on when the mortgage will reach the 78 percent loan-to-value threshold. If you were not charged an upfront premium, you will pay the monthly premium for the life of the mortgage.

Important: The rules governing the eligibility for premium refunds are based on the financial status of the FHA insurance fund and are subject to change.

SI USTED HABLA ESPANOL Y TIENE DIFICULTAD LEYENDO O HABLANDO INGLES, POR FAVOR LLAME A ESTE NUMERO TELEFONICO 800 697-6967.

You, the borrower(s), must be certain that you understand the transaction. Seek professional advice if you are uncertain.

Acknowledgment: I acknowledge that I have read and received a copy of this notice at the time of loan application. This notice does not constitute a contract or binding agreement. It is designed to provide current HUD/FHA policy regarding refunds.

Signature & Date:

X  3-5-10
MATTHEW P KILMURRY
Signature & Date:

X _____

Signature & Date:

X _____

Signature & Date:

X _____

Signature & Date:

X _____

Signature & Date:

X _____

INFORMED CONSUMER CHOICE DISCLOSURE NOTICE

Loan Number: 4051001622

Case Number: TBD

Date: MARCH 4, 2010

Borrower: MATTHEW P KILMURRY

Property Address: 1712 ANGEL COURT
SEVERN, MARYLAND 21144

In addition to an FHA-insured mortgage, you may also qualify for other mortgage products offered by your lender. To assure that you are aware of possible choices in financing, your lender has prepared a comparison of the typical costs of alternative conventional mortgage product(s) below, using representative loan amounts and costs (the actual loan amounts and associated costs shown below will vary from your own mortgage loan transaction). You should study the comparison carefully, ask questions, and determine which product is best for you. The information provided below was prepared as of December 1, 2009.

Neither your lender nor FHA warrants that you actually qualify for any mortgage loan offered by your lender. This notice is provided to identify the key differences between these mortgage products offered by your lender. **This disclosure is not a contract or offer to lend and does not constitute loan approval.** Actual mortgage approval can only be made following a full underwriting analysis by your mortgage lender.

	FHA Financing 203(b) Fixed Rate	Conventional Financing 97% with Mortgage Insurance (MI)
1 Sales Price	\$200,000	\$200,000
2 Mortgage Amount	\$193,000 (\$196,377 w/Up-front Mortgage Insurance Premium)	\$194,000
3 Closing Costs	\$2,000	\$2,000
4 Downpayment Needed	\$7,000	\$6,000
5 Interest Rate and Term of Loan in Years	6.00%/30 Year Loan	6.00%/30 Year Loan
6 Monthly Payment (principal and interest only)	\$1,177.38	\$1,163.13
7 Loan-to-Value	96.50%	97.00%
8 Monthly Mortgage Insurance Premium (first year)	\$89.51 ^{1/}	\$145.50
9 Maximum Number of Years of Monthly Insurance Premium Payments	Approx. 12 Years	Approx. 13 Years
10 Up-front Mortgage Insurance Premium (if applicable)	\$3,377.50 ^{2/} (Included in Mortgage Amount, line 2)	N/A

^{1/} Monthly mortgage insurance premiums are calculated on the average annual principal balance, i.e., as the amount you owe on the loan decreases each year, so does the amount of the monthly premium.

^{2/} Based on an upfront mortgage insurance premium rate of 1.75%.

FHA MORTGAGE INSURANCE PREMIUM INFORMATION

If you paid an upfront mortgage insurance premium, you will also be charged a monthly mortgage insurance premium until the loan to value ratio of your mortgage reaches 78 percent of the **initial** sales price or appraised value of your home, whichever was lower (provided that premiums are paid for at least five years). You will reach the 78 percent loan-to-value threshold in one of two ways: Through normal amortization as you make your monthly payments, or by paying additional principal on the mortgage. Your lender can advise you on when the mortgage will reach the 78 percent level through normal amortization.

If you have a 15-year mortgage and make a down payment in excess of 10 percent, you will not have to make monthly mortgage insurance premiums. You will also reach the 78 percent loan-to-value threshold earlier than on longer term mortgages and may not have to pay monthly mortgage insurance premiums for the full five years.

You are required to make these payments on your FHA-insured loan unless you refinance or the mortgage is otherwise paid in full.

If you were **not** charged an upfront premium, you will pay the monthly premium for the life of the mortgage.



Loan Number: 4051001622

Please acknowledge receipt of a copy of this disclosure by signing below.

Matthew P. Kilmurry 3-5-10
Applicant Signature Date Applicant Signature Date
MATTHEW P KILMURRY

Applicant Signature Date Applicant Signature Date

Applicant Signature Date Applicant Signature Date

HOME SAVINGS OF AMERICA

13010 MORRIS ROAD, BLDG 1, SUITE 600
ALPHARETTA, GEORGIA 30004

Loan Number: 4051001622

SERVICING DISCLOSURE STATEMENT

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

Date: MARCH 4, 2010

You are applying for a mortgage loan covered by the Real Estate Settlement Procedures Act (RESPA) (12 U.S.C. 2601 et seq.). RESPA gives you certain rights under Federal law. This statement describes whether the servicing for this loan may be transferred to a different loan servicer. "Servicing" refers to collecting your principal, interest, and escrow payments, if any, as well as sending any monthly or annual statements, tracking account balances, and handling other aspects of your loan. You will be given advance notice before a transfer occurs.

Check the appropriate box under "Servicing Transfer Information."

SERVICING TRANSFER INFORMATION

☒ We may assign, sell, or transfer the servicing of your loan while the loan is outstanding.

or

☐ We do not service mortgage loans of the type for which you applied. We intend to assign, sell, or transfer the servicing of your mortgage loan before the first payment is due.

or

☐ The loan for which you have applied will be serviced at this financial institution and we do not intend to sell, transfer, or assign the servicing of the loan.



MARYLAND APPLICATION DISCLOSURE

Date: MARCH 4, 2010

Licensee: HOME SAVINGS OF AMERICA

Applicant Name(s): MATTHEW P KILMURRY

Property Address: 1712 ANGEL COURT, SEVERN, MARYLAND 21144

Maryland law (Md. Comm. Law Code Ann. §§12-119 and 12-120) requires the above-named Licensee to make the following disclosures to you:

1. SETTLEMENT SERVICES

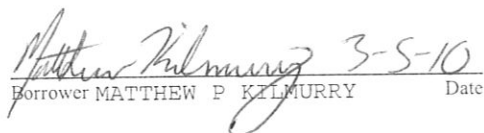
- Your lender regularly imposes fees on borrowers for settlement or document review services performed by an attorney, title insurance company or other person designated by the lender.
- You have the right to employ an attorney or title insurance company of your choice to perform a title search, examination of title, or closing. To exercise this right, you must notify your lender, within seven (7) days after application for your loan, of the name and business address of your choice of attorney or title insurance company. Your lender may reject the attorney or title insurance company of your choice for good cause within seven (7) days after the lender's receipt of your election notice.
- Regardless of who performs these settlement or document review services, the attorney or title insurance company may perform services for the benefit of the lender and you may be required by the lender to pay all or a portion of the cost of such services at or prior to closing. The estimated fees and charges (or range of fees and charges) for such services are disclosed on the Good Faith Estimate of Settlement Charges.

2. PROCESSING YOUR LOAN APPLICATION

- The Licensee will keep you generally informed of the progress of the processing of your loan application in the event that problems arise in the processing or underwriting of your loan which may delay closing.
- The Licensee cannot guarantee that your loan application will be accepted into a particular loan program.

ACKNOWLEDGMENT

Each of the undersigned acknowledges receipt of Maryland Application Disclosure.


Borrower MATTHEW P KILMURRY Date

Borrower Date

Borrower Date

Borrower Date

Borrower Date

Borrower Date



MARYLAND COMMITMENT

Date: MARCH 4, 2010

Lender: HOME SAVINGS OF AMERICA

Applicant(s): MATTHEW P KILMURRY

Property Address: 1712 ANGEL COURT
SEVERN, MARYLAND 21144

We are pleased to inform you that your application for a mortgage loan, repayment of which will be secure by a lien on property that you own or are acquiring, has been approved on the following terms and conditions:

Loan Amount: \$325,986.00

Loan Term (Months): 360

Loan Type: ☒ FHA Insured ☐ VA Guaranteed ☐ Conventional ☐ Other:

☒ Purchase ☐ Refinance

Interest Rate: Your interest rate is: 5.000 %.

☐ Your interest rate is a variable rate. The interest rate quoted above is your initial interest rate; your interest rate can change during the term of your loan. The following provisions apply to your loan:

Index Description:

Index Value:

Margin:

Adjustment period: Every months

☐ After an initial fixed rate period of 360 months

Rate cap (per adjustment):

☐ First adjustment period only; thereafter, each adjustment period

Rate cap (lifetime):

Rate floor (lifetime):

☐ Your loan has a **balloon payment**. A final balloon payment (assuming all scheduled principal payments, if any, are made in accordance with the loan contract) of \$ N/A will be due on N/A estimated date.

CAUTION TO BORROWER: IF YOU DO NOT HAVE THE FUNDS TO PAY THE BALLOON PAYMENT WHEN DUE, IT MAY BE NECESSARY FOR YOU TO OBTAIN A NEW LOAN AGAINST YOUR PROPERTY FOR THIS PURPOSE AND YOU MAY BE REQUIRED TO AGAIN PAY COMMISSION AND EXPENSES FOR ARRANGING THE LOAN. KEEP THIS IN MIND IN DECIDING UPON THE AMOUNT AND TERMS OF THE LOAN THAT YOU OBTAIN AT THIS TIME.

☐ If this box is checked, then your loan provides for negative amortization.

Lender's Points: .153 % of the loan amount ☒ to be paid by you.

N/A % of the loan amount ☐ to be paid by the seller.

Broker's Compensation*: \$ N/A / N/A % of the loan amount.

Expiration Date: This Commitment will remain in effect until MAY 3, 2010. If your loan does not close by that date, the lender has no legal obligation to honor the terms of this commitment.

*Includes all compensation paid to broker regardless of source of payment.



The terms set forth in this Commitment describe only some of the terms of the loan for which you have applied. This Commitment does not disclose all of the fees and charges that you may be obligated to pay in connection with your loan. The specific terms of your loan will be contained in the promissory note, security instrument and other related loan documents that you receive and sign in connection with your loan. You should read and become familiar with all of the terms and conditions of your loan documents before you sign them.

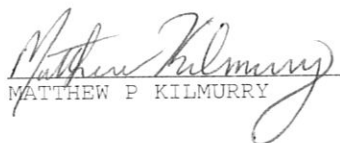
This Commitment is subject to the satisfaction of all conditions set forth herein and in any other agreement between you and the lender and in the lender's closing instructions to the closing agent, as well as all underwriting requirements established from time to time by the lender. All of the terms of this Commitment are subject to change, in whole or in part and at any time, based on information, circumstances or events which could reasonably be expected to be a relevant consideration in the lender's decision to make the loan on the terms set forth in part above, including, without limitation, information, circumstances or events that could materially and adversely affect the value or marketability of the security property or your ability to repay the loan.

Lender's Representative
DICKERSON, RON

Date

ACKNOWLEDGMENT

Each of the undersigned acknowledges receipt of a fully completed and executed copy of this Commitment at least 72 hours before the time of settlement agreed to by the parties.

 3-5-10
MATTHEW P KILMURRY Applicant

Applicant

Applicant

Applicant

Applicant

Applicant

MARYLAND DISCLOSURE OF SELLER-PAID FEES

Date: MARCH 4, 2010

Licensee: HOME SAVINGS OF AMERICA

Borrower(s): MATTHEW P KILMURRY

Property Address: 1712 ANGEL COURT
SEVERN, MARYLAND 21144

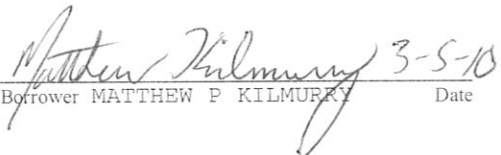
The Licensee is conditioning the making of your loan on the real estate seller's paying the following fees:

Description of Fee:	\$ _____
Description of Fee:	\$ _____
Description of Fee:	\$ _____
Description of Fee:	\$ _____
Description of Fee:	\$ _____
Description of Fee:	\$ _____
Description of Fee:	\$ _____
Description of Fee:	\$ _____
Description of Fee:	\$ _____
Description of Fee:	\$ _____

You, the Borrower(s), have the responsibility for informing the seller about the above-referenced fees. You are hereby advised that your loan will not be made unless the seller, or someone other than you, the Borrower(s), pays those fees.

ACKNOWLEDGMENT

Each of the undersigned Borrower(s) acknowledge receipt of this disclosure at the time the Borrower(s) elect the type of loan applied for.

	3-5-10		
Borrower MATTHEW P KILMURRY	Date	Borrower	Date

_____	Date	_____	Date
Borrower		Borrower	

_____	Date	_____	Date
Borrower		Borrower	



MARYLAND FINANCING AGREEMENT

Date: MARCH 4, 2010

Licensee: HOME SAVINGS OF AMERICA

Applicant Name(s): MATTHEW P KILMURRY

Property Address: 1712 ANGEL COURT
SEVERN, MARYLAND 21144

You have applied for a mortgage loan, repayment of which will be secured by a first lien on a one-to-four-family home that you will occupy. The following disclosures are required under Maryland law and are based upon preliminary information you have provided regarding the terms of the mortgage loan you are seeking. (Items are checked if applicable.)

Loan Amount: 325,986.00

Loan Term (Months): 360

Loan Type: ☒ FHA Insured ☐ VA Guaranteed ☐ Conventional ☐ Other:☒ Purchase ☐ Refinance

Interest Rate: Your interest rate is: 5.000 %.

☐ Your interest rate is subject to change.☐ Your interest rate is a **variable rate**. The interest rate quoted above is your initial interest rate; your interest rate can change during the term of your loan. The following provisions apply to your loan:

Index Description:

Index Value:

Margin:

Adjustment period: Every months

☐ After an initial fixed rate period of 360 months

Rate cap (per adjustment):

☐ First adjustment period only; thereafter, each adjustment period

Rate cap (lifetime):

☐ Your interest rate is subject to final determination in the future based on:☐ The lender's prevailing interest rate for the type of loan for which you have applied at that time.☐ Other:

Lender's Points: .153 % of the loan amount

☒ Points are to be paid by you.☐ Points are to be paid by the seller.☐ Points are to be paid by both you and the seller.

Broker's Compensation*: \$ N/A / N/A % of the loan amount

Expiration Date: This Financing Agreement will remain in effect until the date the commitment letter is issued.

The terms set forth in this Financing Agreement describe only some of the terms of the loan for which you have applied. This Financing Agreement does not disclose all of the fees and charges that you may be obligated to pay in connection with your loan. The specific terms of your loan will be contained in the promissory note, security instrument and other related loan documents that you receive and sign in connection with your loan. You should read and become familiar with all of the terms and conditions of your loan documents before you sign them.

This Financing Agreement is subject to the satisfaction of all conditions set forth herein and in any other agreement between you and the lender and in the lender's closing instructions to the closing agent, as well as all underwriting requirements established from time to time by the lender. All of the terms of this Financing Agreement are subject to change, in whole or in part and at any time, based on information, circumstances or events which could reasonably be expected to be a relevant consideration in the lender's decision to make the loan on the terms set forth in part above, including, without limitation, information, circumstances or events that could materially and adversely affect the value or marketability of the security property or your ability to repay the loan.

*Includes all compensation paid to broker regardless of source of payment.



THIS FINANCING AGREEMENT IS NEITHER A CONTRACT NOR A COMMITMENT TO LEND

Licensee's Representative Date

ACKNOWLEDGMENT

Each of the undersigned acknowledges receipt of a fully completed and executed copy of this Financing Agreement within 10 business days after completion of the loan application.

 3-5-10
Applicant MATTHEW P KILMURRY Date

Applicant Date

Applicant Date

Applicant Date

Applicant Date

Applicant Date



Loan Number: 4051001622

MORTGAGE BROKER AGREEMENT

Date: MARCH 4, 2010

Borrower(s) Name and Address: MATTHEW P KILMURRY
2523 BRIAR RIDGE LANE
ODENTON, MARYLAND 21113

Mortgage Broker Name and Address:

Maryland law requires this agreement to be executed prior to the time we collect a fee for acting as a mortgage loan broker or perform any mortgage brokerage services on your behalf. We are not a mortgage lender and we do not provide credit.

WE WILL PROVIDE THE FOLLOWING SERVICES IN CONNECTION WITH YOUR LOAN

- ☐ Assist you in completing the loan application for the type of loan you are seeking.
- ☐ Inform you of the various types of loan programs available and the terms of such loans.
- ☐ Analyze your income and debt and pre-qualify you to determine the maximum mortgage loan you could afford.
- ☐ Assist the lender in originating and underwriting the loan by obtaining and verifying information needed by the lender to evaluate your loan application, including credit reports, appraisal reports, employment verifications, and deposit verifications.
- ☐ Coordinate with you and the lender in fulfilling conditions to your loan approval and in preparing for loan closing, if your loan application is approved.
- ☐ Other (describe):

FOR OUR SERVICES

- ☐ We will receive a loan application fee of \$
- ☐ We will receive \$ or % of the loan in the form of (describe fee) from the lender at loan closing (if any).
- ☐ We will receive \$ or % of the loan directly from the loan closing (if any) or following the rescission period (for loans which qualify for rescission under the Federal Truth-in-Lending Act).
- ☐ We will receive from the lender a premium in the amount of \$ or % of the loan at loan closing (if any) or following the rescission period (for loans which qualify for rescission under the Federal Truth-in-Lending Act), based on our arrangement with the lender.

In no event shall the cost of these services exceed \$ paid to us whether directly or indirectly.

. Such amounts shall include all compensation

REFUNDABILITY

The application fee deposit made by you was used to pay third party fees incurred on your behalf for a property appraisal or credit report. Any third party fees collected in excess of the actual costs will be refunded to you.



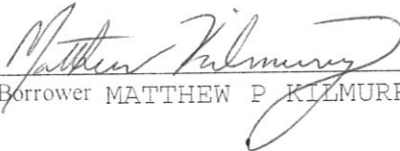
Loan Number: 4051001622

If for any reason the mortgage loan application you submit does not result in a loan closing, you will not be required to pay us for our services other than an application fee. If your loan is subject to the right of rescission under the Federal Truth-in-Lending Act and you exercise that right, within 20 calendar days the lender must return any money you have given to anyone in connection with the transaction. If any money has been paid from loan proceeds and you later rescind, you understand the money will be refunded to the lender.

If you agree to the terms and conditions stated above, this agreement will be in effect from the date of this agreement until APRIL 18, 2010

By signing below, borrower agrees to the terms and conditions of this agreement and acknowledges receipt of this Mortgage Broker Agreement.

Broker Date

 3-5-10
Borrower MATTHEW P KILMURRY Date

Borrower Date

Borrower Date

Borrower Date

Borrower Date

Borrower Date

Loan Number: 4051001622

NOTICE OF YOUR RIGHT TO RESCIND A PURCHASE CONTRACT

Date: MARCH 4, 2010

Licensee: HOME SAVINGS OF AMERICA

Applicant Name(s): MATTHEW P KILMURRY

Property Address: 1712 ANGEL COURT, SEVERN, MARYLAND 21144

- If you are purchasing a one- to four-family single family residential property, the seller of the property is required to complete and deliver to each purchaser on or before entering into a contract of sale, a written residential property condition disclosure statement or a written residential property disclaimer statement on a standardized form developed by the Maryland Real Estate Commission.
- If you **do not** receive the disclosure or disclaimer statement on or before entering into the contract of sale, you have the unconditional right, upon written notice to the seller or the seller's agent, to rescind the contract of sale at any time before or within five (5) days following receipt of the disclosure or disclaimer statement, and to the immediate return of any deposits made on account of the contract.
- Your unconditional right to rescind the contract of sale terminates, if unexercised, at the end of the five (5) day period following the date of your receipt of this notice.

MD Real Property Section 10-702.


Applicant MATTHEW P KILMURRY Date 3-5-10

Applicant _____ Date _____

Applicant _____ Date _____

Applicant _____ Date _____

Applicant _____ Date _____

Applicant _____ Date _____



CONSUMER CREDIT SCORE DISCLOSURE

Loan Number: 4051001622

Date: MARCH 4, 2010

Lender: HOME SAVINGS OF AMERICA

Borrower: MATTHEW P KILMURRY

Property Address: 1712 ANGEL COURT, SEVERN, MARYLAND 21144

NOTICE TO THE HOME LOAN APPLICANT

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 that 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.

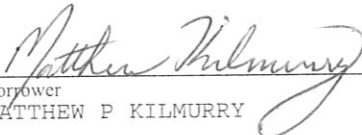
Because the score is based on information in your credit history, it is very important that you review the credit-related information that is being furnished to make sure it is accurate. Credit records may vary from one company to another.

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.

Lender Contact Information: HOME SAVINGS OF AMERICA
13010 MORRIS ROAD, BLDG 1, SUITE 600
ALPHARETTA, GEORGIA 30004

By signing below, the undersigned hereby acknowledges receipt of a copy of this disclosure.

 3-5-10
Borrower Date
MATTHEW P KILMURRY



Loan Number: 4051001622

Date: MARCH 4, 2010

Lender: HOME SAVINGS OF AMERICA

Borrower: MATTHEW P KILMURRY

Property Address: 1712 ANGEL COURT, SEVERN, MARYLAND 21144

CREDIT SCORING INFORMATION

The following consumer reporting agency(ies) provided a credit score that was used by the Lender:

☒ **Equifax Credit Information Services**

P.O. Box 740241
Atlanta, GA 30374
To order report: 1-800-685-1111
To report fraud: 1-800-525-6285
Web Site: www.equifax.com

Current/Most Recent Credit Score: 662 Credit Score Date: 03/04/2010 Credit Score Range: 300-850

Key Factors Adversely Affecting Your Credit Score:

00040 DEROGATORY PUBLIC RECORD OR COLLECTION FILED
00018 NUMBER OF ACCOUNTS WITH DELINQUENCY
00013 TIME ON DELINQUENCY IS TOO RECENT OR UNKNOWN
00014 LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED

☒ **TransUnion Consumer Disclosure Center**

P.O. Box 1000
Chester, PA 19022
To order report: 1-800-888-4213
To report fraud: 1-800-916-8800
Web Site: www.transunion.com

Current/Most Recent Credit Score: 703 Credit Score Date: 03/04/2010 Credit Score Range: 300-850

Key Factors Adversely Affecting Your Credit Score:

☒ **Experian National Consumer Assistance Center**

P.O. Box 2002
Allen, TX 75013
To order report: 1-888-397-3742
To report fraud: 1-888-397-3742
Web Site: www.experian.com

Current/Most Recent Credit Score: 678 Credit Score Date: 03/04/2010 Credit Score Range: 340-820

Key Factors Adversely Affecting Your Credit Score:

40 DEROGATORY PUBLIC RECORD OR COLLECTION FILED
10 PROPORTION OF BALANCE TO HIGH CREDIT ON BANK REVOLVING OR ALL REVOLVING
ACCOUNTS
14 LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
33 PROPORTION OF CURRENT LOAN BALANCE TO ORIGINAL LOAN AMOUNT

☐

Current/Most Recent Credit Score: Credit Score Date: Credit Score Range:

Key Factors Adversely Affecting Your Credit Score:

Initials:

MK

PRIVACY NOTICE Loan Number: 4051001622

HOME SAVINGS OF AMERICA does not disclose and does not intend to disclose nonpublic personal information to nonaffiliated third parties, except as permitted by law.

HOME SAVINGS OF AMERICA collects and utilizes your nonpublic information for the purpose of attempting to obtain a loan on your behalf, as you have requested. We collect information about you from the following sources:


- a) Information on your loan application and other information that you provide us during the course of our relationship;
- b) Information obtained from consumer reporting agencies

HOME SAVINGS OF AMERICA restricts access to your nonpublic personal information to the following:

- a) Potential investors and their employees;
- b) Consumer reporting agencies;
- c) Our employees who need the information to provide services to you; and
- d) Other parties, only as necessary to complete your loan application or as required by law.

HOME SAVINGS OF AMERICA maintains safeguards to protect the confidentiality of your non-public personal information.

Dated: MARCH 4, 2010


Borrower MATTHEW P KILMURRAY

Borrower

Borrower

Borrower

Borrower

Borrower



Loan Number: 4051001622

TOTAL ESTIMATED FUNDS NEEDED TO CLOSE

Date: MARCH 4, 2010

Name of Originator: DICKERSON, RON
HOME SAVINGS OF AMERICA

Borrower Name(s): MATTHEW P KILMURRY

Property Address: 1712 ANGEL COURT, SEVERN, MARYLAND 21144

TOTAL ESTIMATED FUNDS NEEDED TO CLOSE:

a.	Purchase Price	332,000.00
b.	Alterations, Improvements and Repairs	
c.	Land (if acquired separately)	
d.	Refinance (including debts to be paid off)	
e.	Estimated Prepaid Items	1,960.28
f.	Estimated Closing Costs	6,725.32
g.	PMI, MIP, Funding Fee	5,606.65
h.	Discount (if Borrower will pay)	
i.	Total Costs (add items a through h)	346,292.25
j.	Subordinate Financing	
k.	Borrower's Closing Costs Paid by Seller	9,630.00
l.	Other Credits (explain): OTHER	5,000.00
m.	Loan Amount	320,380.00
n.	PMI, MIP, Funding Fee Financed	5,606.00
o.	Loan Amount (add m and n)	325,986.00
p.	Cash to close (subtract j, k, l and o from i)	5,676.25


Borrower MATTHEW P KILMURRY Date

Borrower Date

Borrower Date

Borrower Date

Borrower Date

Borrower Date

