



OCEANSIDE MORTGAGE COMPANY

615 W. Lacey Road
Forked River, NJ 08731
609-971-8500 Fax 609-971-8411

APPLICATION CHECKLIST

BORROWER NAME:		NEW RATE:	
LOAN OFFICER:		OLD RATE:	
LOAN AMOUNT:		ORIG. FEE:	
PRODUCT:	IRRRL	DISC PTS.:	

IRRRL:	
	NOTE
	MORTGAGE
	SOCIAL SECURITY (copy of SS Card, W-2, or Paystubs)
	HOMEOWNERS INSURANCE INFO.
	HUD-1 SETTLEMENT STATEMENT
	DD-214
	COE
	OLD TITLE POLICY – Required in Florida
	SURVEY – Required in Florida

Closing Costs: OSM Borrower Financed Other

Skip Payment: Yes No

Brwr Cell Phone: _____ Co Cell Phone: _____

Email: _____ Email: _____

Additional Information and Notes:

Uniform Residential Loan Application

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

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

Borrower

Co-Borrower

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

II. PROPERTY INFORMATION AND PURPOSE OF LOAN	
Subject Property Address (street, city, state & ZIP)	No. of Units
Legal Description of Subject Property (attach description if necessary)	Year Built

Purpose of Loan	<input type="checkbox"/>	Purchase	<input type="checkbox"/>	Construction	<input type="checkbox"/>	Other (explain):	Property will be:
	<input type="checkbox"/>	Refinance	<input type="checkbox"/>	Construction-Permanent			<input type="checkbox"/>
							<input type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input type="checkbox"/> Investment

Complete this line if construction or construction-permanent loan.

Year Lot Acquired	Original Cost	Amount Existing Liens	(a) Present Value of Lot	(b) Cost of Improvements	Total (a + b)
	\$	\$	\$	\$	\$

Complete this line if this is a refinance loan.

Year Acquired	Original Cost	Amount Existing Liens	Purpose of Refinance	Describe Improvements	<input type="checkbox"/> made <input type="checkbox"/> to be made
	\$	\$		Cost: \$	

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

Borrower	III. BORROWER INFORMATION	Co-Borrower
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Borrower's Name (include Jr. or Sr. if applicable)				Co-Borrower's Name (include Jr. or Sr. if applicable)			
Social Security Number	Home Phone (incl. area code)	DOB (mm/dd/yyyy)	Yrs. School	Social Security Number	Home Phone (incl. area code)	DOB (mm/dd/yyyy)	Yrs. School
<input type="checkbox"/> Married	<input type="checkbox"/> Unmarried (include single, divorced, widowed)	Dependents (not listed by Co-Borrower)		<input type="checkbox"/> Married	<input type="checkbox"/> Unmarried (include single, divorced, widowed)	Dependents (not listed by Borrower)	
<input type="checkbox"/> Separated		no.	ages	<input type="checkbox"/> Separated		no.	ages
Present Address (street, city, state, ZIP)				Present Address (street, city, state, ZIP)			
<input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs.				<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 type="checkbox"/> Own	<input type="checkbox"/> Rent	_____ No. Yrs.	Former Address (street, city, state, ZIP)	<input type="checkbox"/> Own	<input type="checkbox"/> Rent	_____ No. Yrs.
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Borrower	IV. EMPLOYMENT INFORMATION	Co-Borrower
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Name & Address of Employer	<input type="checkbox"/> Self Employed	Yrs. on this job	Name & Address of Employer	<input type="checkbox"/> Self Employed	Yrs. on this job
			Yrs. employed in this line of work/profession		
Position/Title/Type of Business	Business Phone (incl. area code)		Position/Title/Type of Business	Business Phone (incl. area code)	

If employed in current position for less than two years or if currently employed in more than one position, complete the following:

Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from - to)	Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from - to)
			Monthly Income		
			\$		
Position/Title/Type of Business	Business Phone (incl. area code)		Position/Title/Type of Business	Business Phone (incl. area code)	
Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from - to)	Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from - to)
			Monthly Income		
			\$		
Position/Title/Type of Business	Business Phone (incl. area code)		Position/Title/Type of Business	Business Phone (incl. area code)	

V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION

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

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

Describe Other Income

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

B/C	Monthly Amount
	\$

VI. ASSETS AND LIABILITIES

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

Completed Jointly Not Jointly

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

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
		\$	\$	\$	\$	\$	\$
	Totals	\$	\$	\$	\$	\$	\$

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

Alternate Name	Creditor Name	Account Number

VII. DETAILS OF TRANSACTION		VIII. DECLARATIONS				
	\$	If you answer "Yes" to any questions a through i, please use continuation sheet for explanation.	Borrower		Co-Borrower	
			Yes	No	Yes	No
a. Purchase price			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. Alterations, improvements, repairs		a. Are there any outstanding judgments against you?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c. Land (if acquired separately)		b. Have you been declared bankrupt within the past 7 years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. Refinance (incl. debts to be paid off)		c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e. Estimated prepaid items		d. Are you a party to a lawsuit?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
f. Estimated closing costs		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 type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
g. PMI, MIP, Funding Fee		(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.)				
h. Discount (if Borrower will pay)		f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee? If "Yes," give details as described in the preceding question.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
i. Total costs (add items a through h)		g. Are you obligated to pay alimony, child support, or separate maintenance?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
j. Subordinate financing		h. Is any part of the down payment borrowed?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
k. Borrower's closing costs paid by Seller		i. Are you a co-maker or endorser on a note?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
l. Other Credits (explain)		-----				
m. Loan amount (exclude PMI, MIP, Funding Fee financed)		j. Are you a U.S. citizen?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
n. PMI, MIP, Funding Fee financed		k. Are you a permanent resident alien?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
o. Loan amount (add m & n)		l. Do you intend to occupy the property as your primary residence? If "Yes," complete question m below.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
p. Cash from/to Borrower (subtract j, k, l & o from i)		m. Have you had an ownership interest in a property in the last three years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		(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)?				

IX. ACKNOWLEDGEMENT AND AGREEMENT

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

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

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

X. INFORMATION FOR GOVERNMENT MONITORING PURPOSES

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

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

<p>To be Completed by Interviewer</p> <p>This application was taken by:</p> <input type="checkbox"/> Face-to-face interview <input type="checkbox"/> Mail <input type="checkbox"/> Telephone <input type="checkbox"/> Internet	<p>Interviewer's Name (print or type)</p> <hr/> <p>Interviewer's Signature Date</p> <hr/> <p>Interviewer's Phone Number (incl. area code)</p> <p align="center">(609) 971-8500</p>	<p>Name and Address of Interviewer's Employer</p> <p align="center">Oceanside Mortgage Company 615 Lacey Road Forked River, NJ 08731</p>
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CONTINUATION SHEET/RESIDENTIAL LOAN APPLICATION

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

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

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

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

GOOD FAITH ESTIMATE

Lender: Oceanside Mortgage Company
 Address: 615 Lacey Road
 Forked River, NJ 08731

Sales Price:
 Base Loan Amount:
 Total Loan Amount:
 Interest Rate:
 Type of Loan:
 Preparation Date:
 Loan Number:

Applicant(s):

Property Address:

The information provided below reflects estimates of the charges which you are likely to incur at the settlement of your loan. The fees listed are estimates - actual charges may be more or less. Your transaction may not involve a fee for every item listed. The numbers listed beside the estimates generally correspond to the numbered lines contained in the HUD-1 or HUD-1A settlement statement which you will be receiving at settlement. The HUD-1 or HUD-1A settlement statement will show you the actual cost for items paid at settlement.

800 ITEMS PAYABLE IN CONNECTION WITH LOAN:	1100 TITLE CHARGES:
801 Origination Fee @ % + \$ \$ _____	1101 Closing or Escrow Fee \$ _____
802 Discount Fee @ % + \$ \$ _____	1102 Abstract or Title Search \$ _____
803 Appraisal Fee \$ _____	1103 Title Examination \$ _____
804 Credit Report \$ _____	1105 Document Preparation Fee \$ _____
805 Lender's Inspection Fee \$ _____	1106 Notary Fee \$ _____
806 Mortgage Insurance Application Fee \$ _____	1107 Attorney's Fee \$ _____
807 Assumption Fee \$ _____	1108 Title Insurance \$ _____
808 Mortgage Broker Fee \$ _____	\$ _____
810 Tax Related Service Fee \$ _____	\$ _____
811 Application Fee \$ _____	\$ _____
812 Commitment Fee \$ _____	\$ _____
813 Lender's Rate Lock-In Fee \$ _____	\$ _____
814 Processing Fee \$ _____	\$ _____
815 Underwriting Fee \$ _____	1200 GOVERNMENT RECORDING AND TRANSFER CHARGES:
816 Flood Cert \$ _____	1201 Recording Fee \$ _____
817 Yield Spread Premium (0-4.5%) \$ _____	1202 City/County Tax/Stamps \$ _____
900 ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE:	1203 State Tax/Stamps \$ _____
901 Interest for days @ \$ /day \$ _____	1204 Intangible Tax \$ _____
902 Mortgage Insurance Premium \$ _____	\$ _____
903 Hazard Insurance Premium \$ _____	\$ _____
904 County Property Taxes \$ _____	\$ _____
905 Flood Insurance \$ _____	\$ _____
\$ _____	1300 ADDITIONAL SETTLEMENT CHARGES:
1000 RESERVES DEPOSITED WITH LENDER:	1301 Survey \$ _____
1001 Hazard Ins. Mo. @ \$ Per Mo. \$ _____	1302 Pest Inspection \$ _____
1002 Mortgage Ins. Mo. @ \$ Per Mo. \$ _____	\$ _____
1004 Tax & Assmt. Mo. @ \$ Per Mo. \$ _____	\$ _____
1006 Flood Insurance \$ _____	\$ _____
\$ _____	Subtotal section 1300 \$ _____
"S"/"B" designates those costs to be paid by Seller/Broker.	"A" designates those costs affecting APR.
TOTAL ESTIMATED MONTHLY PAYMENT:	TOTAL ESTIMATED FUNDS NEEDED TO CLOSE:
Principal & Interest \$ _____	Payoffs Down Payment \$ _____
Real Estate Taxes \$ _____	Estimated Closing Costs \$ _____
Hazard Insurance \$ _____	Estimated Prepaid Items / Reserves \$ _____
Flood Insurance \$ _____	Total Paid Items (Subtract) \$ _____
Mortgage Insurance \$ _____	Other \$ _____
Other \$ _____	CASH FROM BORROWER \$ _____
TOTAL MONTHLY PAYMENT \$ _____	

THIS SECTION IS COMPLETED ONLY IF A PARTICULAR PROVIDER OF SERVICE IS REQUIRED. Listed below are providers of service which we required you to use. The charges indicated in the Good Faith Estimate above are based upon the corresponding charge of the below designated providers.

ITEM NO.	NAME & ADDRESS OF PROVIDER	TELEPHONE NO.	NATURE OF RELATIONSHIP

These estimates are provided pursuant to the Real Estate Settlement Procedures Act of 1974, as amended (RESPA). Additional information can be found in the HUD Special Information Booklet, which is to be provided to you by your mortgage broker or lender, if your application is to purchase residential property and the Lender will take a first lien on the property.

 Applicant Date Applicant Date

 Applicant Date Applicant Date

This Good Faith Estimate is being provided by a mortgage broker, and no lender has yet been obtained.



CERTIFICATION, DISCLOSURES AND NOTICES

Name (s)/Address(s) of Applicant(s):

Property Address:

OCCUPANCY CERTIFICATION

The above-described applicants, as evidenced by their signatures below, certify that, upon taking (or, in the case of a refinance, retaining) title to the above-described property, their occupancy status **will be:**

- PRIMARY RESIDENCE.** Occupied by owner as his/her principal residence.
- SECONDARY RESIDENCE.** Occupied by owner as second home, while maintaining a principal residence elsewhere.
- INVESTMENT PROPERTY.** Not owner occupied. Purchased as an investment to be held or rented.

EMPLOYMENT CERTIFICATION

Information about an applicant's employment, income and obligations is critical to determining whether or not an application for a loan will be approved. At the time of loan closing, applicants are required to execute a sworn statement that the information supplied on the loan application about employment and income is still current, and that the applicant has not received notice of, or have knowledge of an impending layoff, and that the outstanding obligations of the applicant are still substantially the same as reported on the application. If there is a change in your employment or financial circumstances prior to loan closing, you must immediately notify your loan officer in order to obtain approval of the changes.

EQUAL CREDIT OPPORTUNITY ACT

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or a 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:

FAIR CREDIT REPORTING ACT

The credit standing of all individual applicants for credit will be investigated, possibly by means of a consumer report from a consumer reporting agency. The investigative consumer report may include information about an applicant's character, general reputation, personal characteristics, and mode of living, as applicable. As an applicant, you have the right to make a written request, within a reasonable period of time, for a disclosure of the nature and scope of the investigation. If your application for credit is denied due to an unfavorable consumer report, you will be notified of the identity of the Consumer Reporting Agency which furnished the report, and of your right to request, within sixty (60) days, the reasons for the adverse action, as required by section 615 (b) of the Fair Credit Reporting Act.

ANTI-COERCION STATEMENT

The insurance laws of this State provide that the Lender may not require the Borrower to take insurance through any particular insurance agent or company to protect the mortgaged property. The Borrower, subject to the rules adopted by the Insurance Commissioner, has the right to have the insurance placed with an Insurance Agency or Company of his or her choice, provided such Agency meets the requirements of the Lender. The Lender, however, has the right to designate reasonable financial and experience requirements as to the Company and the adequacy of the coverage.

If the selection of the Insurance Agent or Company is not mutually agreeable, then the Lender shall furnish the Borrower a copy of the Rules and Regulations promulgated by the Insurance Commissioner governing the placing of such insurance.

Applicant acknowledges having read the foregoing statement, of the Rules of Insurance Commissioner relative thereto, and understands applicant's rights and privileges and those of the Lender relative to the placing of such insurance. Applicant has selected the following entities to write the insurance covering the property described above:

Insurance Company:

Agent:

Agent's Address:

Agent's Telephone Number:

GOVERNMENT LOANS ONLY

Right to Financial Privacy Act of 1978—The Department of Housing and Urban Development and/or the Department of Veterans Affairs has the right to access financial information held by a financial institution in determining whether to qualify an applicant as a prospective mortgagor under its program requirements. Financial records regarding your transaction will be available to the Department of Housing and Urban Development and/or the Department of Veterans Affairs without further notice or authorization, but it will not be disclosed or released outside the agency except as required and permitted by law.

ACKNOWLEDGEMENT

The applicant(s) identified above certify that he/she/they have read and understand the Disclosures, Notices and Certifications above, as evidenced by his/her/their signature(s) below.

Applicant Date

Applicant Date

Applicant Date

Applicant Date

RESPA TRANSFER OF SERVICING DISCLOSURE

LENDER: Oceanside Mortgage Company
615 W. Lacey Road
Forked River, NJ 08731

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

Because you are applying for a mortgage loan covered by the Real Estate Settlement Procedures Act (RESPA) (12 U.S.C. Section 2601 et seq.) you have certain rights under that Federal law. This statement tells you about those rights. It also tells you what the chances are that the servicing for this loan may be transferred to a different loan servicer. "Servicing" refers to collecting your principal, interest and escrow account payments, if any. If your loan servicer changes, there are certain procedures that must be followed. This statement generally explains those procedures.

TRANSFER PRACTICES AND REQUIREMENTS

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

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

COMPLAINT RESOLUTION

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

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

DAMAGES AND COSTS

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

SERVICING TRANSFER ESTIMATES BY ORIGINAL LENDER

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

- We may assign, sell or transfer the servicing of your loan while the loan is outstanding.
- We are able to service your loan and we will will not haven't decided whether to service your loan.

OR

- We do not service mortgage loans, and we have not serviced mortgage loans in the past three years.
- We presently intend to assign, sell or transfer the servicing of your mortgage loan. You will be informed about your servicer.
- We assign, sell or transfer the servicing of some of our loans while the loan is outstanding depending on the type of loan and other factors.

For the program you have applied for, we expect to:

- sell all of the mortgage servicing retain all of the mortgage servicing
- assign, sell or transfer 100 % of the mortgage servicing

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

- [0 to 25%] or [NONE] 26 to 50 % 51 to 75% [75 to 100%] or [ALL]

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

3. We have previously assigned, sold, or transferred the servicing of first lien mortgage loans.

OR

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

Year	Percentage of Loans Transferred (Rounded to nearest quartile - 0%, 25%, 50%, 75%, or 100%)
2005	100%
2006	100%
2007	100%

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

Oceanside Mortgage Company

Date Your Present Service or Lender

ACKNOWLEDGMENT OF MORTGAGE LOAN APPLICANT

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

Borrower Date

Borrower Date

Borrower Date

Borrower Date

MORTGAGE DISCLOSURE STATEMENT

THIS DISCLOSURE CONTAINS IMPORTANT INFORMATION CONCERNING- THE KEY FEATURES OF THE MORTGAGE (LOAN) FOR WHICH YOU HAVE APPLIED. THE LENDER IS REQUIRED BY LAW TO DISCLOSE THIS INFORMATION TO YOU. WE URGE YOU TO READ THIS DISCLOSURE CAREFULLY.

IF YOU HAVE ANY QUESTIONS, PLEASE CALL THE LENDER. YOU MAY ALSO WISH TO CONSULT YOUR ATTORNEY. THIS DISCLOSURE DOES NOT CONSTITUTE A COMMITMENT ON THE PART OF THE LENDER TO MAKE A LOAN TO YOU.

SINCE LENDERS MAY SELL SOME LOANS THEY HAVE MADE, THE TERM "LENDER" REFERS TO THE LENDER MAKING THE LOAN OR TO ANYONE TO WHOM THE LOAN IS SOLD.

A. GENERAL DISCRIPTION OF THE LOAN PROGRAM:

YOU HAVE APPLIED FOR A MORTGAGE LOAN. IF THE LENDER ISSUES A COMMITMENT TO YOU AND THE LOAN IS CLOSED, YOU WILL BECOME BOUND BY THE TERMS OF THE NOTE AND THE SECURITY INSTRUMENT USED TO CREATE A LIEN ON YOUR PROPERTY. THOSE DOCUMENTS ESTABLISH YOUR LEGAL RIGHTS AND OBLIGATIONS UNDER THE LOAN PROGRAM. YOU SHOULD READ AND UNDERSTAND THE PROVISIONS OF THE NOTE AND SECURITY AGREEMENT.

REPAYMENT OF THE LOAN WILL BE SECURED BY A SECURITY INSTRUMENT ON YOUR PROPERTY. IF YOU FAIL TO MAKE THE PAYMENTS ON YOUR LOAN AS REQUIRED BY THE LOAN DOCUMENTS, YOU WILL BE SUBJECT TO LOSING YOUR INTEREST IN THE PROPERTY THROUGH FORCLOSURE.

THE INTEREST-RATE ON THE LOAN MAY BE EITHER A FIXED RATE OR AN ADJUSTABLE RATE. IF YOU HAVE APPLIED FOR AN ADJUSTABLE RATE LOAN PROGRAM, THE LENDER WILL BE GIVING YOU ADDITIONAL DISCLOSURES THAT WILL EXPLAIN THE ADJUSTABLE RATE FEATURES OF THE LOAN.

B. DUE-ON-SALE CLAUSE

SUBJECT TO ANY APPLICABLE LAW, IF YOU SELL OR TRANSFER ALL OR ANY PART OF THE PROPERTY, OR IF ANY INTEREST IN IT IS SOLD OR TRANSFERRED, WITHOUT PRIOR WRITTEN CONSENT OF THE LENDER, THE LENDER HAS THE RIGHT TO EQUIRE YOU TO IMMEDIATELY PAY THE LOAN IN FULL. THIS IS CALLED A DUE-ON-SALE CLAUSE. IF THE LENDER DOES REQUIRE YOU TO PAY THE LOAN IN FULL, YOU MUST BE GIVEN 30 DAYS PRIOR WITTEN NOTICE IN WHICH TO MAKE YOUR PAYMENT. IF YOU DO NOT MAKE THE PAYMENT BY THE TIME SPECIFIED, YOU WILL BE IN DEFAULT AND THE LENDER CAN BEGIN FORCLOSURE PROCEEDINGS.

THE LENDER SHALL NOT EXERCISE ITS RIGHTS UNDER THE DUE-ON-SALE CLAUSE IF THE SALE OR TRANSFER INVOLVES:

1. CREATION OF A SUBORDINATE LIEN WITHOUT A TRANSFER OF OCCUPANCY (OTHER THAN A CONTRACT OR DEED);
2. PURCHASE MONEY LIENS FOR HOUSEHOLD APPLIANCES;
3. DEATH OF A JOINT TENANT OR TENANT BY THE ENTIRETY;
4. LEASES FOR THREE YEARS OR LESS WITHOUT AN OPTION TO PURCHASE;
5. TRANSFERS WHERE THE NEW OWNER WILL BE THE OCCUPANT AND (1) IS A RELATIVE OF THE BORROWER WHO ACQUIRED THE PROPERTY BECAUSE OF THE DEATH OF THE BORROWER, (2) IS THE SPOUSE OR CHILD(REN) OF THE BORROWER, OR (3) IS A TRANSFERS RESULTING FROM A DECREE OF DISOLUTION OF MARRIAGE, LEGAL SEPARATION AGREEMENT, OR FROM AN INCIDENTAL PROPERTY SETTLEMENT AGREEMENT BY WHICH THE SPOUSE BECOMES AN OWNER OF THE PROPERTY; OR
6. AN INTER VIVOS TRUST FOR THE BENEFIT OF THE BORROWER, WHO WILL REMAIN THE OCCUPANT OF THE PROPERTY AND THE BENEFICIARY OF THE TRUST.

YOU SHOULD ALWAYS CHECK WITH THE LENDER IN THE EVENT OF A PROPOSED SALE OR TRANSFER.

C. PREPAYMENT PENALTIES AND LATE CHARGES

PREPAYMENT: YOU HAVE THE RIGHT TO MAKE PAYMENTS OF PRINCIPAL AT ANY TIME BEFORE THEY ARE DUE. THIS IS KNOWN AS A PREPAYMENT. WHEN YOU MAKE A PREPAYMENT, YOU MUST TELL THE LENDER IN WRITING THAT YOU ARE DOING SO. YOU MAY TAKE A FULL PREPAYMENT OR PARTIAL PREPAYMENTS WITHOUT PAYING ANY PREPAYMENT CHARGE. ALL PREPAYMENTS WILL BE APPLIED TO REDUCE THE AMOUNJT OF PRINCIPAL THAT YOU OWE UNDER THE TERMS OF THE NOTE. A PARTIAL PREPAYMENT WILL NOT POSTPONE THE DUE DATE OR AMOUNT OF ANY MONTHLY PAYMENTS, UNLESS LENDER AGREES IN WRITING TO THOSE CHANGES.

LATE CHARGES: IF ANY PAYMENT IS RECEIVED BY THE LENDER AFTER THE (15TH) DAY OF THE MONTH IN WHICH IS DUE, YOU WILL RECEIVE A LATE CHARGE OF _____% OF THE MONTHLY PAYMENT AMOUNT, OR THE MAXIMUM LATE CHARGE PERMITTED BY STATE LAW, WICHEVER IS LESS.

D. ESCROW REQUIREMENTS

SUBJECT TO APPLICABLE LAW OR TO A WRITTEN WAIVER BY THE LENDER, YOU WILL BE REQUIRED TO MAKE MONTHLY ESCROW PAYMENTS IN ADDITION TO THE MONTHLY PAYMENTS OF PRINCIPAL AND INTEREST ON THE LOAN. ESCROW PAYMENTS WILL BE EQUAL TO (1/12) OF THE ESCROW ITEMS WHICH ARE:

YEARLY TAXES AND ASSESSMENTS WHICH MAY OBTAIN PRIORITY OVE THE SECURITY INSTRUMENTS; YEARLY LEASEHOLD PAYMENTS AND GROUND RENTS ON TITLE PROPERTY, IF ANY; YEARLY HAZARD INSURANCE PREMIUMS; AND YEARLY MORTGAGE INSURANCE PREMIUMS, IF ANY. THE PURPOSE OF THE ESCROW PAYMENTS IS TO ENABLE THE LENDER TO PAY THE ESCROW ITEMS ON YOUR BEHALF.

THE LENDER SHALL GIVE TO YOU, WITHOUT CHARGE, AN ANNUAL ACCOUNTING OF THE ESCROW PAYMENTS SHOWING CREDITS AND DEBITS AND THE PURPOSE FOR EACH DEBIT TO YOUR ESCROW ACCOUNT.

IF THE AMOUNT OF THE ESCROW PAYMENTS HELD BY THE LENDER, TOGETHER WITH FUTURE MONTHLY ESCROW PAYMENTS PAYABLE PRIOR TO THE DUE DATE OF THE ESCROW ITEMS, SHALL EXCEED THE AMOUNT REQUIRED TO PAY THE ESCROW ITEMS WHEN DUE, THE EXCESS SHALL BE, AT YOUR OPINION, EITHER PROMPTLY PAID TO YOU OR CREDITED TO YOU ON YOUR MONTHLY ESCROW PAYMENTS. IF THE AMOUNT OF THE FUNDS HELD BY THE LENDER IN YOUR ESCROW ACCOUNT IS NOT SUFFICIENT TO PAY THE ESCROW ITEMS WHEN DUE, YOU SHALL PAY THE LENDER ANY AMOUNT NECESSARY TO MAKE UP THE DEFICIENCY IN ONE OR MORE PAYMENTS AS MAY BE REQUIRED BY THE LENDER.

FAILURE TO MAKE REQUIRED ESCROW PAYMENTS IS A DEFAULT UNDER THE TERMS OF YOUR LOAN AND SECURITY INSTRUMENT WHICH MAY RESULT IN THE LENDER DECLAIRING THE UNPAID BALANCE ON YOUR LOAN IMMEDIATELY DUE AND PAYABLE.

Applicant Date

Applicant Date

Applicant Date

Applicant Date

Request for Transcript of Tax Return

(Rev. April 2006)

Department of the Treasury
Internal Revenue Service

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

OMB No. 1545-1872

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

1a Name shown on tax return. If a joint return, enter the name shown first.	1b First social security number on tax return or employer identification number (see instructions)
2a If a joint return, enter spouse's name shown on tax return	2b Second social security number if joint tax return
3 Current name, address (including apt., room, or suite no.), city, state, and ZIP code	
4 Previous address shown on the last return filed if different from line 3	
5 If the transcript or tax information is to be mailed to a third party (such as a mortgage company), enter the third party's name, address, and telephone number. The IRS has no control over what the third party does with the tax information.	

Caution: If a third party requires you to complete Form 4506-T, **do not** sign Form 4506-T if lines 6 and 9 are blank.

6 Transcript requested. Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request. ▶ _____

a Return Transcript, which includes most of the line items of a tax return as filed with the IRS. Transcripts are only available for the following returns: Form 1040 series, Form 1065, Form 1120, Form 1120A, Form 1120H, Form 1120L, and Form 1120S. Return transcripts are available for the current year and returns processed during the prior 3 processing years. Most requests will be processed within 10 business days

b Account Transcript, which contains information on the financial status of the account, such as payments made on the account, penalty assessments, and adjustments made by you or the IRS after the return was filed. Return information is limited to items such as tax liability and estimated tax payments. Account transcripts are available for most returns. Most requests will be processed within 30 calendar days

c Record of Account, which is a combination of line item information and later adjustments to the account. Available for current year and 3 prior tax years. Most requests will be processed within 30 calendar days

7 Verification of Nonfiling, which is proof from the IRS that you **did not** file a return for the year. Most requests will be processed within 10 business days

8 Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcript. The IRS can provide a transcript that includes data from these information returns. State or local information is not included with the Form W-2 information. The IRS may be able to provide this transcript information for up to 10 years. Information for the current year is generally not available until the year after it is filed with the IRS. For example, W-2 information for 2003, filed in 2004, will not be available from the IRS until 2005. If you need W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213. Most requests will be processed within 45 days

Caution: If you need a copy of Form W-2 or Form 1099, you should first contact the payer. To get a copy of the Form W-2 or Form 1099 filed with your return, you must use Form 4506 and request a copy of your return, which includes all attachments.

9 Year or period requested. Enter the ending date of the year or period, using the mm/dd/yyyy format. If you are requesting more than four years or periods, you must attach another Form 4506-T. For requests relating to quarterly tax returns, such as Form 941, you must enter each quarter or tax period separately.

_____ / _____ / _____ _____ / _____ / _____ _____ / _____ / _____ _____ / _____ / _____

Signature of taxpayer(s). I declare that I am either the taxpayer whose name is shown on line 1a or 2a, or a person authorized to obtain the tax information requested. If the request applies to a joint return, **either** husband or wife must sign. If signed by a corporate officer, partner, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506-T on behalf of the taxpayer.

Sign Here		Date	Telephone number of taxpayer on line 1a or 2a ()
	Signature (see instructions)		
	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 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.

Note. If you are requesting more than one transcript or other product and the chart below shows two different service centers, mail your request to the service center based on the address of your most recent return.

Chart for individual transcripts (Form 1040 series and Form W-2)

If you filed an individual return and lived in:	Mail or fax to the "Internal Revenue Service" at:
District of Columbia, Maine, Maryland, Massachusetts, New Hampshire, New York, Vermont	RAIVS Team Stop 679 Andover, MA 05501 978-247-9255
Alabama, Delaware, Florida, Georgia, North Carolina, Rhode Island, South Carolina, Virginia	RAIVS Team P.O. Box 47-421 Stop 91 Doraville, GA 30362 678-530-5326
Arkansas, Kansas, Kentucky, Louisiana, Mississippi, Oklahoma, Tennessee, Texas, West Virginia	RAIVS Team Stop 6716 AUSC Austin, TX 73301 512-460-2272
Alaska, Arizona, California, Colorado, Hawaii, Idaho, Montana, Nebraska, Nevada, New Mexico, Oregon, South Dakota, Utah, Washington, Wyoming	RAIVS Team Stop 38101 Fresno, CA 93888 559-253-4990
Connecticut, Illinois, Indiana, Iowa, Michigan, Minnesota, Missouri, North Dakota, Ohio, Wisconsin	RAIVS Team Stop 6705-B41 Kansas City, MO 64999 816-823-7667
New Jersey, Pennsylvania, a foreign country, or A.P.O. or F.P.O. address	RAIVS Team DP 135SE Philadelphia, PA 19255-0695 215-516-2931

Chart for all other transcripts

If you lived in or your business was in:	Mail or fax to the "Internal Revenue Service" at:
Alabama, Alaska, Arizona, Arkansas, California, Colorado, Florida, Georgia, Hawaii, Idaho, Iowa, Kansas, Louisiana, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Tennessee, Texas, Utah, Washington, Wyoming	RAIVS Team P.O. Box 9941 Mail Stop 6734 Ogden, UT 84409 801-620-6922
Connecticut, Delaware, District of Columbia, Illinois, Indiana, Kentucky, Maine, Maryland, Massachusetts, Michigan, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Vermont, Virginia, West Virginia, Wisconsin	RAIVS Team P.O. Box 145500 Stop 2800 F Cincinnati, OH 45250 859-669-3592
A foreign country, or A.P.O. or F.P.O. address	RAIVS Team DP 135SE Philadelphia, PA 19255-0695 215-516-2931

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

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

Signature and date. Form 4506-T must be signed and dated by the taxpayer listed on line 1a or 2a. If you completed line 5 requesting the information be sent to a third party, the IRS must receive Form 4506-T within 60 days of the date signed by the taxpayer or it will be rejected.

Individuals. Transcripts of jointly filed tax returns may be furnished to either spouse. Only one signature is required. Sign Form 4506-T exactly as your name appeared on the original return. If you changed your name, also sign your current name.

Corporations. Generally, Form 4506-T can be signed by: (1) an officer having legal authority to bind the corporation, (2) any person designated by the board of directors or other governing body, or (3) any officer or employee on written request by any principal officer and attested to by the secretary or other officer.

Partnerships. Generally, Form 4506-T can be signed by any person who was a member of the partnership during any part of the tax period requested on line 9.

All others. See Internal Revenue Code section 6103(e) if the taxpayer has died, is insolvent, is a dissolved corporation, or if a trustee, guardian, executor, receiver, or administrator is acting for the taxpayer.

Documentation. For entities other than individuals, you must attach the authorization document. For example, this could be the letter from the principal officer authorizing an employee of the corporation or the Letters Testamentary authorizing an individual to act for an estate.

Privacy Act and Paperwork Reduction Act Notice

We ask for the information on this form to establish your right to gain access to the requested tax information under the Internal Revenue Code. We need this information to properly identify the tax information and respond to your request. Sections 6103 and 6109 require you to provide this information, including your SSN or EIN. If you do not provide this information, we may not be able to process your request. Providing false or fraudulent information may subject you to penalties.

Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation, and cities, states, and the District of Columbia for use in administering their tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by section 6103.

The time needed to complete and file Form 4506-T will vary depending on individual circumstances. The estimated average time is: **Learning about the law or the form**, 10 min.; **Preparing the form**, 12 min.; and **Copying, assembling, and sending the form to the IRS**, 20 min.

If you have comments concerning the accuracy of these time estimates or suggestions for making Form 4506-T simpler, we would be happy to hear from you. You can write to the Internal Revenue Service, Tax Products Coordinating Committee, SE:W:CAR:MP:T:T:SP, 1111 Constitution Ave. NW, IR-6406, Washington, DC 20224. Do not send the form to this address. Instead, see *Where to file* on this page.

HUD/VA Addendum to Uniform Residential Loan Application

OMB Approval No. VA: 2900-0144
 HUD: 2502-0059 (exp. 9/30/2007)

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 type="checkbox"/> HUD/FHA Application for Insurance under the National Housing Act				
5. Borrower's Name & Present Address (Include zip code)		7. Loan Amount (include the UFMIP if for HUD or Funding Fee if for VA) \$	8. Interest Rate %	9. Proposed Maturity 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 / mo.
		12b. Term of Monthly Premium months		
		13. Lender's I.D. Code	14. Sponsor / Agent I.D. Code	
15. Lender's Name & Address (include zip code)		16. Name & Address of Sponsor / Agent		
Type or Print all entries clearly		17. Lender's Telephone Number		

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

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

Part II - Lender's Certification

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

A. The loan terms furnished in the Uniform Residential Loan Application and this Addendum are true, accurate and complete.

B. The information contained in the Uniform Residential Loan Application and this Addendum was obtained directly from the borrower by an employee of the undersigned lender or its duly authorized agent and is true to the best of the lender's knowledge and belief.

C. The credit report submitted on the subject borrower (and co-borrower, if any) was ordered by the undersigned lender or its duly authorized agent directly from the credit bureau which prepared the report and was received directly from said credit bureau.

D. The verification of employment and verification of deposits were requested and received by the lender or its duly authorized agent without passing through the hands of any third persons and are true to the best of the lender's knowledge and belief.

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

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

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

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

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

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

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

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

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

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

Part III - Notices to Borrowers. Public reporting burden for this collection of information is estimated to average 6 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. This agency may not conduct or sponsor, and a person is not required to respond to, a collection information unless that collection displays a valid OMB control number.

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

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

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

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

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

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

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

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

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

Date signed

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 Yes No past 60 months on which there was a HUD/FHA mortgage?

Is it to be sold? Yes No

22b. Sales Price \$

22c. Original Mortgage Amt \$

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 (\$) 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. Date

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.

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.

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 _____
Signature & Date:

X _____

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.

Signature & Date:

X _____
Signature & Date:

X _____



OCEANSIDE MORTGAGE COMPANY

615 W. Lacey Road
Forked River, NJ 08731
609-971-8500 Fax 609-971-8411

PATRIOT ACT INFORMATION DISCLOSURE
IMPORTANT INFORMATION ABOUT APPLICATION PROCEDURES

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 every customer.

What this means to you: When you apply for a loan, we will ask you 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.

Required Information:

Borrower Name:	
Co-Borrower Name:	
Borrower Date of Birth:	
Co-Borrower Date of Birth:	
Borrower Physical Address:	
Co-Borrower Physical Address:	

Method of Identification (Only one form of identification is required):

Borrower:

Document	State	ID Number	Issued	Expiration
Driver’s License				
State ID Card				
Military ID Card				
Passport				
Resident Alien Card	USA			

Co-Borrower:

Document	State	ID Number	Issued	Expiration
Driver’s License				
State ID Card				
Military ID Card				
Passport				
Resident Alien Card	USA			

To the best of my ability, I hereby affirm that the borrower’s signature as set forth on the application is identical to that on his/her identification document; that upon visual inspection, the borrower appears to be one and the same person as pictured on his/her identification document and it is my belief that he/she is the one and the same person.

I also affirm that, to the best of my knowledge, the information contained in the loan application is true and correct.

INTERVIEWER-LOAN OFFICER/PROCESSOR



OCEANSIDE MORTGAGE COMPANY
615 W. Lacey Road
Forked River, NJ 08731
609-971-8500 Fax 609-971-8411

Homeowners Insurance Information

Insurance Company: _____

Address: _____

Name of Agent: _____

Phone Number(s): _____

Policy Number: _____

Policy is paid by: Borrower or Escrow Account

Flood Insurance Information (if applicable)

Insurance Company: _____

Address: _____

Name of Agent: _____

Phone Number(s): _____

Policy Number: _____

Policy is paid by: Borrower or Escrow Account

Condo Information (if applicable)

Name of Condo Association: _____

Phone Number(s): _____

Incomplete information may delay the processing of this application

Lender: Oceanside Mortgage Company
615 W Lacey Road
Forked River, NJ 08731

Date:

Statement of Borrower's Benefits

I plan to enter into a transaction, which refinances one, or more existing mortgage loan(s) with a new mortgage loan secured by my home located at:

I understand:

- There are costs associated with my new loan, and my new loan may have different terms (including duration) than my existing loan(s).
- Under New Jersey law, the Lender wants to make sure that I have determined that my new loan will provide a reasonable, tangible net benefit to me after taking into account the terms of both the new and existing loan, the cost of the new loan, and my own circumstances.
- The lender is making the loan to me in reliance upon representations in this Statement of Borrower Benefits.

By refinancing my existing loan(s), the following benefits apply to me (please check every benefit that applies):

_____ I will receive cash-out from the new loan to pay necessary expenses. I will use the proceeds of my new loan towards the following (please check all that apply):

- | | |
|----------------------------|--------------------|
| _____ Medical expenses | _____ Other: _____ |
| _____ Educational expenses | _____ Other: _____ |
| _____ Medical expenses | _____ Other: _____ |

_____ I will obtain a lower interest rate. My existing mortgage rate is _____

_____ I will obtain a lower monthly payment. My existing mortgage payment is _____

_____ I will obtain a shorter loan term. (e.g., from a 30-year term to a 15-year term).

_____ I will consolidate other loans and debts I have into a single new loan.

_____ I will obtain the certainty of a fixed rate.

_____ I will be able to make the balloon payment on my existing loan.

_____ I will avoid foreclosure or cure a default on an existing mortgage loan.

_____ Other (please specify): _____

I have considered the terms of both the existing and new loans, the cost of the new loan, and my personal circumstances. I believe the overall benefits of the new loan make the new loan beneficial to me. I have determined that it would be beneficial for me to refinance my existing loan(s) with the new loan for the reason or reasons identified above. I certify that I have read and I understand this Statement of Borrower's Benefits. I have had a chance to ask any questions about it that I have and it is true and correct.

Applicant Date

Applicant Date

Applicant Date

Applicant Date



OCEANSIDE MORTGAGE COMPANY
 615 W. Lacey Road
 Forked River, NJ 08731
 609-971-8500 Fax 609-971-8411

Informed Consumer Choice Disclosure Notice

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 typical costs of alternative conventional mortgage product(s) below, using representative loan amounts and costs (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 January 2001.

Neither your lender nor FHA warrants that you actually qualify for any mortgage loan offered by your lender. This disclosure is not a contract and does not constitute a 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
1. Sales Price	\$100,000	\$100,000
2. Mortgage Amount (with Up-front Mortgage Insurance Premium)	\$99,216	\$97,000
3. Closing Costs	\$2000	\$7000
4. Down payment needed	\$4250	\$5000
5. Interest rate and term of loan in Years	7.00% / 30 Year Loan	7.00% / 30 Year Loan
6. Monthly Payment (principal and Interest only)	\$660	\$645
7. Loan to Value	97.75%	97%
8. Monthly Mortgage Insurance Premium (First Year)	\$41.34	\$76.63
9. Maximum Number of Years Monthly Insurance Premium Payments	14 years	Approx. 13 years
10. Upfront Mortgage Insurance Premium	\$1466 (Included In Mortgage Amount)	N.A.

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 5 years). You will reach 78% loan-to-value threshold in one of two ways: Through normal amortization as you make your monthly payments, or by paying additional principal on your mortgage. Your lender can advise you on when the mortgage will reach the 78% level through normal amortization.

If you have a 15-year mortgage and make a down payment in excess of 10%, you will not have to make monthly mortgage insurance premiums. You will also reach the 78% 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 up-front premium, as for example on condominiums, you will pay the monthly premium for the life of the mortgage.

I/We have received a copy of this disclosure.

 Applicant Date

 Applicant Date

 Applicant Date

 Applicant Date



OCEANSIDE MORTGAGE COMPANY

615 W. Lacey Road
Forked River, NJ 08731
609-971-8500 Fax 609-971-8411

VA FUNDING FEE DISCLOSURE

REGARDING THE ONE TIME MIP PREMIUM, I ELECT:

- () TO PAY FEE OF % OF MY MORTGAGE AMOUNT AT THE
TIME OF SETTLEMENT; OR
- (X) TO FINANCE A FEE OF 0.5 % OF MY MORTGAGE AMOUNT.

NOTE: DISABLED VETERANS WITH DOCUMENTED INCOME AND/OR VA
COMPENSATION ARE EXEMPT FROM THIS FEE.

VETERANS SIGNATURE DATE



OCEANSIDE MORTGAGE COMPANY

615 W. Lacey Road
 Forked River, NJ 08731
 609-971-8500 Fax 609-971-8411

CREDIT SCORE INFORMATION DISCLOSURE

Borrower(s) Name and Address:	Lender Name and Address: Oceanside Mortgage Company 615 W. Lacey Road Forked River, NJ 08731
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In connection with your application for a home loan, the lender must disclose to you the score that a credit bureau distributed to users and the lender used in connection with your home loan, and the key factors affecting your credit scores.

The credit score is a computer-generated summary calculated at the time of the request and based on information a credit bureau 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 credit bureau at the address and telephone number provided with this notice, or contact the lender, if the lender developed or generated the credit score. The credit bureau plays no part in the decision to take any action on the loan application and is unable to provide you with specific reasons for the decision on a loan application.

If you have questions concerning the terms of the loan, contact the lender.

The credit bureau(s) listed below provided a credit score that was used in connection with your home loan application.

Credit Bureau #1	Credit Bureau #2	Credit Bureau #3
Experian P0 Box 2002 Allen, TX 75013 (888) 397-3742 www.experian.com	Trans Union P0 Box 2000 Chester, PA 19022 (800) 888-4213 www.transunion.com	Equifax Credit Information Services P0 Box 740241 Atlanta, GA 30374 (800)685-111 www.eciifax.com
Model Used: FICO II Range of Possible Scores: 360 to 840	Model Used: FICO Classic 98 Range of Possible Scores: 395 to 848	Model Used: Beacon 5.0 Range of Possible Scores: 360 to 950
Borrower	Borrower	Borrower
Name: Score: Created: _____ Comments:	Name: Score: Created: _____ Comments:	Name: Score: Created: _____ Comments:
Co-Borrower	Co-Borrower	Co-Borrower
Name: Score: Created: _____ Comments:	Name: Score: Created: _____ Comments:	Name: Score: Created: _____ Comments:

I/We have received a copy of this Credit Score Information Disclosure.

Applicant

Date

Applicant

Date



OCEANSIDE MORTGAGE COMPANY
615 W. Lacey Road
Forked River, NJ 08731
609-971-8500 Fax 609-971-8411

FHA “NO COST” CLOSING DISCLOSURE RELEASE

Oceanside Mortgage Company pays all closing costs involved with the closing of your loan. These costs include but are not limited to the following charges: settlement agent fee, title insurance, recording of the new mortgage, and overnight delivery fees.

Oceanside Mortgage Company utilizes the services of Chicago Title Insurance Company and/or Service Link to act in the capacity of settlement agent. You are permitted and encouraged to utilize the services of an attorney of your choice to represent your interests at time of closing. However, if you choose to use your own attorney, any and all fees charged by your attorney will be your responsibility.

By executing this form, you acknowledge that you have read and understand same, and although you are permitted and encouraged to seek legal counsel of your own, you have waived your right to personal representation, and release Oceanside Mortgage Company from any and all conflict of interest claims that may arise from this transaction.

Applicant Date

Applicant Date

Applicant Date

Applicant Date

NEW JERSEY APPLICATION DISCLOSURE

Lender: Oceanside Mortgage Company

Applicant(s): _____

Property Address: _____

The above-named applicant's ("you") have applied for a residential mortgage loan from Oceanside Mortgage Company ("we", "us", or "our), repayment of which will be secured by real property you own. We are required by applicable New Jersey law or regulation to provide the following disclosures.

We are licensed as a ("Mortgage Banker") by the New Jersey Department of Banking and Insurance.

BASIC MORTGAGE INFORMATION

\$	Mortgage Amount			
\$	Sales Price			
<input type="checkbox"/> Yes <input type="checkbox"/> No	PMI or MIP			
%	Fixed Rate			
%	Adjustable Rate	Term: _____	Index: _____	Margin: _____

FEES AND CHARGES

You will be charged the following fees in connection with your application for a mortgage loan. This disclosure does not disclose all of the fees and charges that you may be obligated to pay in connection with your loan.

Fee	Description	Amount	Paid By	Terms and Conditions of Refundability*
Application Fee	Covers the cost of accepting and processing your mortgage loan application.	\$ _____	<input type="checkbox"/> Lender <input type="checkbox"/> Upfront <input type="checkbox"/> Paid at close	Non-refundable
Appraisal Fee**	Paid to an appraiser retained to determine the value of the property securing the loan.	\$ _____	<input type="checkbox"/> Lender <input type="checkbox"/> Borrower <input type="checkbox"/> Paid at close	Only if appraisal has not been ordered
Credit Report Fee**	Paid to a credit reporting agency for a report that discloses your past credit payment history.	\$ _____	<input type="checkbox"/> Lender <input type="checkbox"/> Borrower <input type="checkbox"/> Paid at close	Refundable only if credit report has not been ordered
Total Upfront Fees Collected		\$ _____	<input type="checkbox"/> Check <input type="checkbox"/> Cash <input type="checkbox"/> Credit Card	

*The terms and conditions for the refund of certain fees are subject to applicable rules and regulations of the New Jersey Department of Banking and Insurance (N.J.A.C. 3:1-16.1 to 3:1-16.11).

**The disclosed appraisal and credit report fees are estimates of the actual cost of the services. Should the actual costs exceed the estimate, you understand that you will be billed and will pay the shortfall at or prior to closing.

Initials: _____

NEW JERSEY APPLICATION DISCLOSURE

DISCLOSURE OF DISCOUNT POINTS

In addition to the fee listed above, you will also have to pay:

\$	Points to Oceanside Mortgage Company for obtaining my mortgage
----	---

FLOATING RATE/RATE LOCK DISCLOSURE

My application is taken at today's market rate and will float until closing. I understand that my rate at closing may be higher or lower depending upon market conditions.

Please lock in my application at the above quoted rate. If this rate is not available, please contact me within forty-eight (48) hours. I will have the option of a full refund if I do not accept the available lock-in rate or chose to have my rate float.

SPECIAL DELIVERY CHARGES

If this box is checked, then you authorize us to charge you for overnight delivery, messenger, fax, and other related special delivers fees required to expedite the processing and closing of your loan. The amount of each such fee, if any, is or will be disclosed on the good faith estimate of settlement charges.

OTHER CONDITIONS OF REFUND

You may, without penalty or responsibility to additional fees, withdraw your application at any time prior to acceptance of a commitment. Upon such withdrawal, we must refund to you only those fees to which you may be entitled, provided, however, that:

- (1) if we fail to provide you with this disclosure, we must promptly refund all fees paid to us;
- (2) if we fail to issue a commitment or justifiable credit denial and our realistic estimate of the time need to do so has expired through no substantial fault on your part, and as a result you have withdrawn your application, we must promptly refund all fees paid to us; and
- (3) where your application is denied, or a commitment s issued on terms and conditions substantially dissimilar to those for which you have applied, and such terms and conditions are not acceptable to you for reasons (other than bona fide underwriting considerations) which we knew or should have known at the time of application from facts disclosed on the face of your application, we must promptly refund all fees paid to us.

HAZARD INSURANCE

NOTICE TO BORROWER

YOU MAY BE REQUIRED TO PURCHASE PROPERTY INSURANCE AS A CONDITION OF RECEIVING THE LOAN.

IF THE PROPERTY INSURANCE IS REQUIRED, YOU MAY SECURE INSURANCE FROM A COMPANY OR AGENT OF YOUR CHOICE.

ESTIMATED PROCESSING TIME

Upon receipt of your mortgage loan application and the fees disclosed above, we estimated that we will require **30** business days to process and either approve or deny your loan application. We will not be in a position to issue a commitment until after we have completed a satisfactory underwriting analysis of any appraisal and/or credit reports we require in connection with your loan application and any delays in our receipt of these items will delay the processing of your loan. We are not responsible for any delay that arises from your substantial default.

NEW JERSEY APPLICATION DISCLOSURE

LENDER REPRESENTATIVE

Should you have any questions, comments or complaints about our processing of your application, please contact the following designated person in writing or by telephone:

Name: Cheri Sievers
Title: Senior Loan Processor
Address: 615 Lacey Road
Forked River, NJ 08731
Telephone: (609) 971-8500
Fax: (609) 971-8411
E-mail: csievers@oceansidemortgage.net

RIGHT TO OWN ATTORNEY

Under NJ Stat Ann Section 46:10 A-6 the lender is required to advise you of the following prior to your acceptance of a written offer by the lender to you to make a loan secured by real property:

1. The interest of the borrower and the lender are or may be different and may conflict
2. The lender's attorney / title company represents only the lender and not the borrower
3. The borrower is therefore, advised to employ an attorney of the borrower's choice license to practice law in this state to represent the interests of the borrower.

ACKNOWLEDGEMENT

By signing below, you acknowledge that you have received and read this disclosure. This disclosure is neither a contract nor a commitment to lend.

You understand the purpose of the appraisal is for the lender's use in making an underwriting decision and that the lender does not warrant the value or condition of the property.

Applicant Date

Applicant Date

Applicant Date

Applicant Date



OCEANSIDE MORTGAGE COMPANY

615 W. Lacey Road
Forked River, NJ 08731
609-971-8500 Fax 609-971-8411

NOTICE TO VETERANS

Chapter 37 of title 38, United States code, was amended by public law 100-198 Veterans' Home Loan Program Improvements and Property Rehabilitation Act of 1987 to include a new section 1817A which deals with assumptions and releases from liability. The law requires prior approval by the loan holder of VA of the transfer of property securing a loan for which a commitment is made on or after March 1, 1988, if the loan is not paid in full as part of the transfer.

To comply with the regulations issued by the VA, the following requirements must be met:

- (1.) All assumptions must be approved by the loan holder or VA
- (2.) The loan securing the property must be current
- (3.) The prospective purchaser will assume full liability for repayment of the loan, including the indemnity liability to the VA
- (4.) The prospective purchaser must qualify from a credit standpoint.

Failure to meet any or all of the above requirements could be grounds for acceleration of the loan. The loan may be accelerated in the event of failure to obtain prior approval of an assumption.

A fee equal to one-half of one (1) percent of the balance of the loan as of the date of transfer of the property shall be payable at the time of transfer to the loan holder or its authorized agent, as a trustee for the secretary of Veterans Affairs. If this fee is not paid at the time of transfer, security instrument, shall bear interest at the rate therein provided, and at the option of the loan holder, shall be immediately be due and payable. This fee is automatically waived if the assumer is exempt under the provisions of 38 USC 1829(B).

Upon application for approval to allow assumption of a loan, the loan holder may charge a processing fee for determining the creditworthiness of the assumer and subsequently revising the holder's ownership records when an approved transfer is completed. The amount of this charge shall not exceed the maximum established by the Department of Veteran's Affairs for a loan to which section 1817A of Chapter 37, title 38, United States Code applies.

By signing below, I/we certify that I/we have read and understand the contents of this notice.

SIGNATURE

DATE

SIGNATURE

DATE



OCEANSIDE MORTGAGE COMPANY

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Forked River, NJ 08731
609-971-8500 Fax 609-971-8411

MILITARY ACTIVATION / DEPLOYMENT CERTIFICATION

This is to certify that:

_____ I am not currently a member of the United States Military Reserve or National Guard Unit.

_____ I am currently a member of the United States Military Reserve or National Guard Unit. As of this date, I have not been notified of the mobilization of my military unit.

SIGNATURE OF VETERAN DATE



OCEANSIDE MORTGAGE COMPANY

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Forked River, NJ 08731
609-971-8500 Fax 609-971-8411

NON DISCRIMINATION CERTIFICATION

“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, or natural origin. I recognize that any restrictive 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 US District court against any person responsible for the violation of the applicable law.”

SIGNATURE OF VETERAN DATE



OCEANSIDE MORTGAGE COMPANY

615 W. Lacey Road
Forked River, NJ 08731
609-971-8500 Fax 609-971-8411

INTEREST RATE AND DISCOUNT DISCLOSE STATEMENT

1. This statement is regarding the interest rate and discount points that you may pay on a mortgage guaranteed by the VA (Department of Veteran's Affairs) must be delivered to you prior to execution of the borrower's certification on the HUD/VA Addendum to the Uniform Residential Loan Application.
2. VA does not establish the interest rate for mortgage loans to be guaranteed or set either a maximum or minimum on the interest rate or on discount points that may be paid by you. This means that you may pay such interest rate and discount points as you and the lender agree upon. The seller may also pay the discount points, or a portion thereof, if you and the seller agree to such an arrangement.
3. It is important for you to understand that the interest rate and discount points and the length of time the lender will honor the loan terms and all freely negotiable with the lender. Lenders may agree to offer the loans terms for a definite period of time (i.e., 30, 60 or 90 days,) or may refuse to do so. This arrangement is commonly referred to as a lock-in agreement. Keep in mind that your agreement with the seller will also affect the date you can close your loan.
4. The terms of your agreement with the lender will determine the degree, if any, that the interest rate and discount points may change before closing. An increase of more than 1 percent in the interest rate requires re-underwriting of the loan approval by VA or by the lender. It may be necessary for the lender to obtain your signature on a new application. If, after re-underwriting, it is determined that you remain qualified from a credit risk standpoint, the conditions of your agreements with the lender and the seller may require you to complete the transaction or lose your deposit.

**IT IS YOUR RESPONSIBILITY TO ASSURE THAT
YOU UNDERSTAND THE TRANSACTION**

SIGNATURE

DATE

SIGNATURE

DATE



OCEANSIDE MORTGAGE COMPANY

615 W. Lacey Road
Forked River, NJ 08731
609-971-8500 Fax 609-971-8411

VETERAN'S NEAREST LIVING RELATIVE

Name: _____

Address: _____

Phone: _____

Relationship: _____

Please be advised that I have no outstanding VA educational loans.

SIGNATURE OF VETERAN DATE



OCEANSIDE MORTGAGE COMPANY

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609-971-8500 Fax 609-971-8411

VA BENEFIT-RELATED INDEBTEDNESS LETTER CERTIFICATION

I certify that the undersigned veteran:

- Is not receiving disability benefits
- Is not entitled to receive VA disability benefits for the receipt of retired pay
- Has not received VA disability benefits in the past
- Is not a surviving spouse of a veteran who died on active duty or as a result of a service connected disability.

SIGNATURE OF VETERAN DATE

SIGNATURE OF LENDER DATE



OCEANSIDE MORTGAGE COMPANY

615 W. Lacey Road
Forked River, NJ 08731
609-971-8500 Fax 609-971-8411

VA RATE REDUCTION CERTIFICATION

PREVIOUS LOAN

Previous Loan Number _____
Loan Amount _____
Original Term _____
Monthly Payment _____
Interest Rate _____
Original Borrowers _____

PROPOSED LOAN

New Loan Number _____
Proposed Loan Amt _____
Proposed Term _____
Proposed Monthly Pmt _____
Interest Rate _____
Borrowers _____

TIME TO RECOUP CLOSING COSTS

Monthly Decrease in Pmt _____
Total Closing Costs _____
Recoup Closing Costs _____ Months

I/We hereby certify that I/we understand the effect of the loan payment and interest rate involved in refinancing our home loan.

SIGNATURE

DATE

SIGNATURE

DATE



FEDERAL COLLECTION POLICY NOTICE

The Federal Government is authorized by law to take any or all of the following actions in the event your VA-guaranteed or VA-financed loan payments become delinquent or you default on your VA-guaranteed or VA-financed loan:

- Your name and account information may be reported to a credit bureau.
- Additional interest and penalty charges may be assessed for the period of time that payment is not made.
- Charges to cover additional administrative costs incurred by the Government to service your account may be assessed.
- Amounts owed to you under other Federal programs may be offset.
- Your account may be referred to a private collection agency to collect the amount due.
- Your account may be referred to the Department of Justice for litigation in the courts.
- If you are a current or retired Federal employee, your salary or civil service retirement benefits may be offset.
- Your debt may be referred to the Internal Revenue Service for offset against any amount owed to you as an income tax refund.
- Any written - off debt may be reported to the Internal Revenue Service as taxable income.

All of these actions can and will be used to recover any debts owed the Department of Veterans Affairs when it is determined to be in the best interest of the Government to do so.

CERTIFICATION

I have read and I understand the actions the Federal Government can take in the event that I fail to meet my scheduled payments in accordance with the terms and conditions of my agreement to purchase property with a VA-guaranteed or VA-financed loan.

Signature: _____ Date: _____

COUNSELING CHECKLIST FOR MILITARY HOMEBUYERS

1. Failure on the part of a borrower on active duty to disclose that he/she expects to leave the area within 12 months due to transfer orders or completion of his/her enlistment period may constitute "bad faith." If your loan is foreclosed under circumstances which include such bad faith, you may be required to repay VA for any loss suffered by the Government under the guaranty. (In ANY case in which VA suffers a loss under the guaranty, the loss must be repaid before your loan benefits can be restored to use in obtaining another VA loan.)
2. Although real estate values have historically risen in most areas, there is no assurance that the property for which you are seeking financing will increase in value or even retain its present value.
3. It is possible that you may encounter difficulty in selling your house, recovering your investment or making any profit, particularly if there is an active new home market in the area.
4. Receiving military orders for a permanent change of duty station or an unexpected early discharge due to a reduction in force will not relieve you of your obligation to make your mortgage payments on the first of each month.
5. "Letting the house go back" is **NOT** an acceptable option. A decision to do so may be considered "bad faith". A foreclosure will result in a bad credit record, a possible debt you will owe the government and difficulty in getting more credit in the future.
6. If unexpected circumstances lead to difficulty in making your payments, contact your mortgage company promptly. It will be easier to resolve any problems if you act quickly and be open and honest with the mortgage company.
7. **YOUR VA LOAN MAY NOT BE ASSUMED WITHOUT THE PRIOR APPROVAL OF VA OR YOUR LENDER.**
8. **DO NOT BE MISLED!** VA does not guarantee the **CONDITION** of the house which you are buying, whether it is new or previously occupied. VA guarantees only the **LOAN**. You may talk to many people when you are in the process of buying a house. Particularly with a previously occupied house, you may pick up the impression along the way that you need not be overly concerned about any needed repairs or hidden defects since VA will be sure to find them and require them to be repaired. This is **NOT TRUE!** In every case, ultimately, it is your responsibility to be an informed buyer and to assure yourself that what you are buying is satisfactory to you in all respects. Remember, VA guarantees only the loan - **NOT** the condition.
9. If you have any doubts about the condition of the house which you are buying, it is in your best interest to seek expert advice before you legally commit yourself in a purchase agreement. Particularly with a previously occupied house, most sellers and their real estate agents are willing to permit you, at your expense, to arrange for an inspection by a qualified residential inspection service. Also, most sellers and agents are willing to negotiate with you concerning what repairs are to be included in the purchase agreement. Steps of this kind can prevent many later problems, disagreements, and major disappointments.
10. Proper maintenance is the best way to protect your home and improve the chance that its value will increase.
11. If you are buying a previously owned house, you should look into making energy efficient improvements. You can add up to \$6,000 to your VA loan to have energy efficient improvements installed. Consult your lender or the local VA office.

I HEREBY CERTIFY THAT the lender has counseled me and I fully understand the counseling items set forth above.

(Borrower's Signature)

(Date)

I HEREBY CERTIFY THAT the borrower has been counseled regarding the counseling items set forth above.

(Lender's Signature)

(Date)



INTEREST RATE REDUCTION REFINANCING LOAN WORKSHEET

RESPONDENT BURDEN: VA may not conduct or sponsor, and respondent is not required to respond to this collection of information unless it displays a valid OMB Control Number. Public reporting burden for this collection of information is estimated to average 10 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. If you have comments regarding this burden estimate or any other aspect of this collection of information, call 1-800-827-1000 for mailing information on where to send your comments.

NOTE - Submit this form when requesting guaranty on an Interest Rate Reduction Refinancing Loan.	VA LOAN NUMBER
--	----------------

SECTION I - INITIAL COMPUTATION

LINE NO.	ITEM	AMOUNT
1.	EXISTING VA LOAN BALANCE (PLUS COST OF ENERGY EFFICIENT IMPROVEMENTS)	\$
2.	SUBTRACT ANY CASH PAYMENT FROM VETERANS	-
3.	TOTAL	\$

SECTION II - PRELIMINARY LOAN AMOUNT

4.	ENTER TOTAL FROM LINE 3	\$
5.	ADD _____% DISCOUNT BASED ON LINE 4	+
6.	ADD _____% ORIGINATION FEE BASED ON LINE 4	+
7.	ADD _____% FUNDING FEE BASED ON LINE 4	+
8.	ADD OTHER ALLOWABLE CLOSING COSTS AND PREPAIDS	+
9.	TOTAL	\$

SECTION III- FINAL COMPUTATION

10.	ENTER TOTAL FROM LINE 9	\$
11.	ADD _____% DISCOUNT BASED ON LINE 10	+
12.	SUBTOTAL	=
13.	SUBTRACT AMOUNT SHOWN ON LINE 5	-
14.	SUBTOTAL	=
15.	SUBTRACT AMOUNT SHOWN ON LINE 7	-
16.	SUBTOTAL	=
17.	ADD _____% FUNDING FEE BASED ON LINE 16	+
18.	TOTAL - MAXIMUM LOAN AMOUNT	\$ *

NOTE: * MAXIMUM LOAN AMOUNT MAY BE ROUNDED OFF, BUT MUST ALWAYS BE ROUNDED DOWN TO AVOID CASH TO THE VETERAN. ROUND-OFF AMOUNTS OF LESS THAN \$50 DO NOT REQUIRE RECOMPUTATION.

DATE	NAME OF LENDER Oceanside Mortgage Company	SIGNATURE AND TITLE OF OFFICER OF LENDER
------	--	--

VA LOAN SUMMARY SHEET

1. VA'S 12-DIGIT LOAN NUMBER		
2. VETERAN'S NAME <i>(First, middle, last)</i>		
3. VETERAN'S SOCIAL SECURITY NUMBER	4. GENDER OF VETERAN <i>(Check one)</i> <input type="checkbox"/> MALE <input type="checkbox"/> FEMALE	5. VETERAN'S DATE OF BIRTH <i>(mm/dd/yyyy)</i>
6A. ETHNICITY <input type="checkbox"/> NOT HISPANIC OR LATINO <input type="checkbox"/> HISPANIC OR LATINO	6B. RACE <i>(May select more than one)</i> <input type="checkbox"/> AMERICAN INDIAN OR ALASKAN NATIVE <input type="checkbox"/> ASIAN <input type="checkbox"/> BLACK OR AFRICAN AMERICAN <input type="checkbox"/> NATIVE HAWAIIAN OR PACIFIC ISLANDER <input type="checkbox"/> WHITE <input type="checkbox"/> UNKNOWN	
7. ENTITLEMENT CODE <i>(01 to 11, from VA Certificate of Eligibility)</i>		8. AMOUNT OF ENTITLEMENT AVAILABLE <i>(from VA Certificate of Eligibility)</i>
9. BRANCH OF SERVICE <i>(Check one)</i> <input type="checkbox"/> 1. ARMY <input type="checkbox"/> 2. NAVY <input type="checkbox"/> 3. AIR FORCE <input type="checkbox"/> 4. MARINE CORPS <input type="checkbox"/> 5. COAST GUARD <input type="checkbox"/> 6. OTHER		
10. MILITARY STATUS <i>(Check one)</i> <input type="checkbox"/> 1. SEPARATED FROM SERVICE <input type="checkbox"/> 2. IN SERVICE		
11. FIRST TIME HOME BUYER <i>(Check one)</i> <input type="checkbox"/> YES <input type="checkbox"/> NO		This means a veteran who has not previously purchased a home, either by cash, assumption, or new financing.
12. LOAN PROCEDURE <i>(Check one)</i> <input type="checkbox"/> AUTOMATIC <input type="checkbox"/> AUTO-IRRRL <input type="checkbox"/> VA PRIOR APPROVAL		
13. PURPOSE OF LOAN <i>(Check one)</i> <input type="checkbox"/> 1. HOME (INCLUDES MH ON PERMANENT FOUNDATION) <input type="checkbox"/> 2. MANUFACTURED HOME <input type="checkbox"/> 3. CONDOMINIUM <input type="checkbox"/> 4. ALTERATIONS/IMPROVEMENTS <input type="checkbox"/> 5. REFINANCE		
14. LOAN CODE <i>(Check one)</i> <input type="checkbox"/> 1. PURCHASE <input type="checkbox"/> 2. IRRRL (STREAMLINE REFINANCE) <input type="checkbox"/> 3. CASH OUT REFINANCE (MAX 90% LTV) <input type="checkbox"/> 4. MANUFACTURED HOME REFI <input type="checkbox"/> 5. REFINANCING OVER 90% OF RV		
15. TYPE OF MORTGAGE <i>(Check one)</i> <input type="checkbox"/> 0. REGULAR FIXED PAYMENT <input type="checkbox"/> 1. GPM-NEVER TO EXCEED CRV <input type="checkbox"/> 2. OTHER GPMs <input type="checkbox"/> 3. GEM <input type="checkbox"/> 4. TEMPORARY BUYDOWN <input type="checkbox"/> 5. HYBRID ARM <input type="checkbox"/> 6. ARM		
16. TYPE OF HYBRID-ARM <i>(NOTE: Must be completed if Hybrid Arm selected in Item 15.)</i> <input type="checkbox"/> 3/1 <input type="checkbox"/> 5/1 <input type="checkbox"/> 7/1 <input type="checkbox"/> 10/1		
17. TYPE OF OWNERSHIP <i>(Check one)</i> <input type="checkbox"/> 1. SOLE OWNERSHIP (VETERAN & SPOUSE OR VETERAN ONLY) <input type="checkbox"/> 2. JOINT - 2 OR MORE VETERANS <input type="checkbox"/> 3. JOINT - VETERAN/NON-VETERAN		18. CLOSING DATE <i>(mm/dd/yyyy)</i>
19. PURCHASE PRICE <i>(N/A for Refinance Loans)</i>		\$
20. REASONABLE VALUE <i>(For IRRRLs - If appraisal has not been done, loan amount of prior VA loan)</i>		\$
21. ENERGY IMPROVEMENTS <i>(Check all applicable boxes)</i> <input type="checkbox"/> NONE <input type="checkbox"/> INSTALLATION OF SOLAR HEATING/COOLING <input type="checkbox"/> REPLACEMENT OF A MAJOR SYSTEM <input type="checkbox"/> ADDITION OF A NEW FEATURE <input type="checkbox"/> INSULATION, CAULKING, WEATHER-STRIPPING, ETC. <input type="checkbox"/> OTHER IMPROVEMENTS		\$
22. LOAN AMOUNT	(Purchase - Purchase Price or RV (lesser) + Funding Fee) (Refi - Max 90% LTV + Funding Fee) (IRRRL - Old Loan Payoff + All Closing Costs)	\$
23. PROPERTY TYPE <i>(Check one)</i> <input type="checkbox"/> NEITHER <input type="checkbox"/> PUD <input type="checkbox"/> CONDOMINIUM		
24. APPRAISAL TYPE <i>(Check one)</i> <input type="checkbox"/> IND - SINGLE PROPERTY-IND APPRAISAL <input type="checkbox"/> ONE - MASTER CRV CASE (MCRV) <input type="checkbox"/> LAPP - LENDER APPRAISAL <input type="checkbox"/> MBL - MANUFACTURED HOME <input type="checkbox"/> HUD - CONVERSION <input type="checkbox"/> PMC - PROP. MGMT. CASE		

25. TYPE OF STRUCTURE (Check one)			
<input type="checkbox"/> 1. CONVENTIONAL CONSTRUCTION	<input type="checkbox"/> 2. SINGLEWIDE M/H	<input type="checkbox"/> 3. DOUBLEWIDE M/H	
<input type="checkbox"/> 4. M/H LOT ONLY	<input type="checkbox"/> 5. PREFABRICATED HOME	<input type="checkbox"/> 6. CONDOMINIUM CONVERSION	
26. PROPERTY DESIGNATION (Check one)			
<input type="checkbox"/> 1. EXISTING OR USED HOME, CONDO, M/H		<input type="checkbox"/> 2. APPRAISED AS PROPOSED CONSTRUCTION	
<input type="checkbox"/> 3. NEW EXISTING - NEVER OCCUPIED		<input type="checkbox"/> 4. ENERGY IMPROVEMENTS	
27. NO. OF UNITS (Check one)			28. MCRV NO.
<input type="checkbox"/> SINGLE	<input type="checkbox"/> TWO UNITS	<input type="checkbox"/> THREE UNITS	<input type="checkbox"/> FOUR OR MORE
29. MANUFACTURED HOME CATEGORY (Check one)			
<input type="checkbox"/> 0. OTHER - NOT M/H		<input type="checkbox"/> 1. M/H ONLY (RENTED SPACE)	
<input type="checkbox"/> 2. M/H ONLY (VETERAN-OWNED LOT)		<input type="checkbox"/> 7. M/H ON PERMANENT FOUNDATION	
30. PROPERTY ADDRESS			
31. CITY	32. STATE	33. ZIP CODE	34. COUNTY
35. LENDER VA ID NUMBER	36. AGENT VA ID NUMBER (If applicable)	37. LENDER LOAN NUMBER	
FOR LAPP CASES ONLY			
38. LENDER SAR ID NUMBER			
39. GROSS LIVING AREA (Square Feet)	40. AGE OF PROPERTY (Yrs.)	41. DATE SAR ISSUED NOTIFICATION OF VALUE (mm/dd/yyyy)	
42. TOTAL ROOM COUNT	43. BATHS (No.)	44. BEDROOMS (No.)	
45. IF PROCESSED UNDER LAPP, WAS THE FEE APPRAISER'S ORIGINAL VALUE ESTIMATE CHANGED OR REPAIR RECOMMENDATIONS REVISED, OR DID THE SAR OTHERWISE MAKE SIGNIFICANT ADJUSTMENTS?			
<input type="checkbox"/> YES (If "Yes," there must be written justification by fee appraiser and/or SAR) <input type="checkbox"/> NO			
INCOME INFORMATION (Not Applicable for IRRRLs)			
46A. LOAN PROCESSED UNDER VA RECOGNIZED AUTOMATED UNDERWRITING SYSTEM			
<input type="checkbox"/> YES <input type="checkbox"/> NO (If "Yes," Complete Item 46B and 46C)			
46B. WHICH SYSTEM WAS USED?			46C. RISK CLASSIFICATION
<input type="checkbox"/> 01. LP <input type="checkbox"/> 02. DU <input type="checkbox"/> 03. PMI AURA <input type="checkbox"/> 04. CLUES <input type="checkbox"/> 05 ZIPPY			<input type="checkbox"/> 1. APPROVE <input type="checkbox"/> 2. REFER
47. CREDIT SCORE (Enter the median credit score for the veteran only)			
48. LIQUID ASSETS			\$
49. TOTAL MONTHLY GROSS INCOME (Item 32 +Item 39 from VA Form 26-6393)			\$
50. RESIDUAL INCOME			\$
51. RESIDUAL INCOME GUIDELINE			\$
52. DEBT-INCOME RATIO (If Income Ratio is over 41% and Residual Income is not 120% of guideline, statement of justification signed by underwriter's supervisor must be included on or with VA Form 26-6393) %			
53. SPOUSE INCOME CONSIDERED		54. SPOUSE'S INCOME AMOUNT (If considered)	
<input type="checkbox"/> YES <input type="checkbox"/> NO (If "Yes," Complete Item 54)		\$	
DISCOUNT INFORMATION (Applicable for All Loans)			
55. DISCOUNT POINTS CHARGED		% OR	\$
56. DISCOUNT POINTS PAID BY VETERAN		% OR	\$
57. TERM (Months)	58. INTEREST RATE	59. FUNDING FEE EXEMPT	
	%	<input type="checkbox"/> Y - EXEMPT <input type="checkbox"/> N - NOT EXEMPT	
FOR IRRRLS ONLY			
60. PAID IN FULL VA LOAN NUMBER			
61. ORIGINAL LOAN AMOUNT		62. ORIGINAL INTEREST RATE	
\$		%	
63. REMARKS			

Department of Veterans Affairs	TO	Department of Veterans Affairs Attn: Loan Guaranty Division
<h2 style="margin: 0;">REQUEST FOR A CERTIFICATE OF ELIGIBILITY</h2>		

NOTE: Please read information on reverse before completing this form. If additional space is required, attach a separate sheet.

1. FIRST-MIDDLE-LAST NAME OF VETERAN	2. DATE OF BIRTH	3. VETERAN'S DAYTIME TELEPHONE NO. ()
4. ADDRESS OF VETERAN (No., street or rural route, city or P.O., State and ZIP Code)	5. MAIL CERTIFICATE OF ELIGIBILITY TO: (Complete ONLY if the Certificate is to be mailed to an address different from the one listed in Item 4)	

6. MILITARY SERVICE DATA (ATTACH PROOF OF SERVICE - SEE PARAGRAPH "D" ON REVERSE)

A. ITEM	B. PERIODS OF ACTIVE SERVICE		C. NAME (Show your name exactly as it appears on your separation papers or Statement of Service)	D. SOCIAL SECURITY NUMBER	E. SERVICE NUMBER (If different from Social Security No.)	F. BRANCH OF SERVICE
	DATE FROM	DATE TO				
1.						
2.						
3.						
4.						

7A. WERE YOU DISCHARGED, RETIRED OR SEPARATED FROM SERVICE BECAUSE OF DISABILITY OR DO YOU NOW HAVE ANY SERVICE-CONNECTED DISABILITIES? <input type="checkbox"/> YES <input type="checkbox"/> NO (If "Yes," complete Item 7B)	7B. VA CLAIM FILE NUMBER C-
--	------------------------------------

8. PREVIOUS VA LOANS (Must answer N/A if no previous VA home loan. DO NOT LEAVE BLANK)

A. ITEM	B. TYPE (Home, Refinance, Manufactured Home, or Direct)	C. ADDRESS OF PROPERTY	D. DATE OF LOAN	E. DO YOU STILL OWN THE PROPERTY? (YES/NO)	F. DATE PROPERTY WAS SOLD (Submit a copy of HUD-1, Settlement Statement, if available)	G. VA LOAN NUMBER (If known)
1.						
2.						
3.						
4.						
5.						
6.						

I CERTIFY THAT the statements herein are true to the best of my knowledge and belief.

9. SIGNATURE OF VETERAN (Do NOT print)	10. DATE SIGNED
--	-----------------

FEDERAL STATUTES PROVIDE SEVERE PENALTIES FOR FRAUD, INTENTIONAL MISREPRESENTATION, CRIMINAL CONNIVANCE OR CONSPIRACY PURPOSED TO INFLUENCE THE ISSUANCE OF ANY GUARANTY OR INSURANCE BY THE SECRETARY OF VETERANS AFFAIRS.

FOR VA USE ONLY

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11A. DATE CERTIFICATE ISSUED	11B. SIGNATURE OF VA AGENT
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INSTRUCTIONS FOR VA FORM 26-1880

PRIVACY ACT INFORMATION: No Certificate of Eligibility may be issued unless VA receives sufficient information to determine that you are eligible (38 U.S.C. 3702). You are not required to furnish the information, including the Social Security Number, but are urged to do so, since it is vital to proper action by VA in your case. Specifically, your Social Security Number is requested under authority of 38 U.S.C. 3702 and is requested only if the service department used your Social Security Number as a service number. Failure to provide a completed application will deprive VA of information needed in reaching decisions which could affect you. Responses may be disclosed outside VA only if the disclosure is authorized under the Privacy Act, including the routine uses identified in the VA system of records, 55VA26, Loan Guaranty Home, Condominium and Manufactured Home Loan Applicant Records, Specially Adapted Housing Applicant Records, and Vendee Loan Applicant Records - VA, published in the Federal Register.

RESPONDENT BURDEN: VA may not conduct or sponsor, and respondent is not required to respond to this collection of information unless it displays a valid OMB Control Number. Public reporting burden for this collection of information is estimated to average 15 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. If you have comments regarding this burden estimate or any other aspect of this collection of information, call 1-800-827-1000 for mailing information on where to send your comments.

A. Mail this completed form, along with proof of service, to the Eligibility Center at P.O. Box 20729, Winston-Salem, NC 27120 (for veterans located in the eastern half of the country) or P.O. Box 240097, Los Angeles, CA 90024 (for veterans located in the western half of the country). Veterans stationed overseas may use either address.

B. Military Service Requirements for VA Loan Eligibility: (NOTE: Cases involving other than honorable discharges will usually require further development by VA. This is necessary to determine if the service was under other than dishonorable conditions.)

1. Wartime Service. If you served anytime during World War II (September 16, 1940 to July 25, 1947), Korean Conflict (June 27, 1950 to January 31, 1955), or Vietnam Era (August 5, 1964 to May 7, 1975) you must have served at least 90 days on active duty and have been discharged or released under other than dishonorable conditions. If you served less than 90 days, you may be eligible if discharged because of service-connected disability.

2. Peacetime Service. If your service fell entirely within one of the following periods: July 26, 1947 to June 26, 1950, or February 1, 1955 to August 4, 1964, you must have served at least 181 days of continuous active duty and have been discharged or released under conditions other than dishonorable. If you entered service after May 7, 1975 but prior to September 8, 1980 (enlisted) or October 17, 1981 (officer) and completed your service before August 2, 1990, 181 days service is also required. If you served less than 181 days, you may be eligible if discharged for a service-connected disability.

3. Service after September 7, 1980 (enlisted) or October 16, 1981 (officer) and prior to August 2, 1990. If you were separated from service which began after these dates, you must have: (a) Completed 24 months of continuous active duty for the full period (at least 181 days) for which you were called or ordered to active duty, and been discharged or released under conditions other than dishonorable; or (b) Completed at least 181 days of active duty and been discharged under the specific authority of 10 U.S.C. 1173 (hardship discharge) or 10 U.S.C. 1171 (early out discharge), or have been determined to have a compensable service-connected disability; or (c) Been discharged with less than 181 days of service for a service-connected disability. Individuals may also be eligible if they were released from active duty due to an involuntary reduction in force, certain medical conditions, or, in some instances, for the convenience of the Government.

4. Gulf War. If you served on active duty during the Gulf War (August 2, 1990 to a date yet to be determined), you must have: (a) Completed 24 months of continuous active duty or the full period (at least 90 days) for which you were called or ordered to active duty, and been discharged or released under conditions other than dishonorable; or (b) Completed at least 90 days of active duty and been discharged under the specific authority of 10 U.S.C. 1173 (hardship discharge), or 10 U.S.C. 1171 (early out discharge), or have been determined to have a compensable service-connected disability; or (c) Been discharged with less than 90 days of service for a service-connected disability. Individuals may also be eligible if they were released from active duty due to an involuntary reduction in force, certain medical conditions, or, in some instances, for the convenience of the Government.

5. Active Duty Service Personnel. If you are now on active duty, you are eligible after having served on continuous active duty for at least 181 days (90 days during the Persian Gulf War) unless discharged or separated from a previous qualifying period of active duty service.

6. Selected Reserve Requirements for VA Loan Eligibility. If you are not otherwise eligible and you have completed a total of 6 years in the Selected Reserves or National Guard (member of an active unit, attended required weekend drills and 2-week active duty training) and (a) Were discharged with an honorable discharge; or (b) Were placed on the retired list or (c) Were transferred to the Standby Reserve or an element of the Ready Reserve other than the Selected Reserve after Service characterized as honorable service; or (d) Continue to serve in the Selected Reserve. Individuals who completed less than 6 years may be eligible if discharged for a service-connected disability. Eligibility for Selected Reservists expires September 30, 2007.

C. Unmarried surviving spouses of eligible veterans seeking determination of basic eligibility for VA Loan Guaranty benefits are NOT required to complete this form, but are required to complete VA Form 26-1817, Request for Determination of Loan Guaranty Eligibility-Unmarried Surviving Spouse.

D. Proof of Military Service

1. "Regular" Veterans. Attach to this request your most recent discharge or separation papers from active military duty since September 16, 1940, which show active duty dates and type of discharge. If you were separated after January 1, 1950, DD Form 214 must be submitted. If you were separated after October 1, 1979, and you received DD Form 214, Certificate of Release or Discharge From Active Duty, 1 July edition, VA must be furnished Copy 4 of the form. You may submit either original papers or legible copies. In addition, if you are now on active duty submit a statement of service signed by, or by direction of, the adjutant, personnel officer, or commander of your unit or higher headquarters showing date of entry on your current active duty period and the duration of any time lost. Any Veterans Services Representative in the nearest Department of Veterans Affairs office or center will assist you in securing necessary proof of military service.

2. Selected Reserves/National Guard. If you are a discharged member of the Army or Air Force National Guard you may submit a NGB Form 22, Report of Separation and Record of Service, or NGB Form 23, Retirement Points Accounting, or it's equivalent (this is similar to a retirement points summary). If you are a discharged member of the Selected Reserve you may submit a copy of your latest annual point statement and evidence of honorable service. You may submit either your original papers or legible copies. Since there is no single form used by the Reserves or National Guard similar to the DD Form 214, it is your responsibility to furnish adequate documentation of at least 6 years of honorable service. In addition, if you are currently serving in the Selected Reserve you must submit a statement of service signed by, or by the direction of, the adjutant, personnel officer or commander of your unit or higher headquarters showing the length of time that you have been a member of the unit.



OCEANSIDE MORTGAGE COMPANY

615 W. Lacey Road
Forked River, NJ 08731
609-971-8500 Fax 609-971-8411

Contacting Oceanside Mortgage

Your Loan Officer:

Loan Officer Cell:

Your Loan Processor:

Processor Phone Number: 800-955-8965 – or – 609-971-8500

Processor Fax Number: 800-928-8903 – or – 609-971-8411

Processor Email: processing@oceansidemortgage.net



OCEANSIDE MORTGAGE COMPANY

615 W. Lacey Road
Forked River, NJ 08731
609-971-8500 Fax 609-971-8411

Directions to Oceanside Mortgage Company

From NORTH JERSEY:

Take the Parkway North until you reach **Exit 74**, Forked River. Follow the exit to Lacey Road and make a right hand turn at the stop sign. Once you turn onto Lacey Road, you will follow that through 3 lights. *** See below

From SOUTH JERSEY:

Take the Parkway South until you reach **Exit 74**, Forked River. Follow the exit to Lacey Road and make a right hand turn. Once you turn onto Lacey Road, you will follow that through 4 lights. *** See below

From the ATLANTIC CITY EXPRESSWAY:

Take the Atlantic City express Way East until you reach the Garden State Parkway. Take the Parkway North until you reach **Exit 74**, Forked River. Follow the exit to Lacey Road and make a right hand turn. Once you turn onto Lacey Road, you will follow Lacey Road through 4 lights. *** See below

From ROUTE 195:

Enter Route 195 East and continue until you see signs for the Garden State Parkway. Take the Parkway South until you reach **Exit 74**, Forked River. Follow the exit to Lacey Road and make a right hand turn. Once you turn onto Lacey Road, you will follow that through 4 lights. *** See below

From ROUTE 295

Make your way to Route 70 East. Follow Route 70 East through 2 traffic circles (Routes 73 and 206). Continue along Route 70 East, through each roundabout until you reach the third roundabout, Route 72. Take Route 72 South for approximately 16 miles until you see signs for the Parkway NORTH. Take the Parkway north to **Exit 74**. At the end of the exit will be a stop sign. Make a right onto Lacey Road. Continue down Lacey Road through 3 traffic lights. *** See below

***** Proceed for approx. ¼ mile. Our office is located in the
Cobblestones Office center, across from the United States Post Office.**

Closing Date: _____

Closing Time: _____