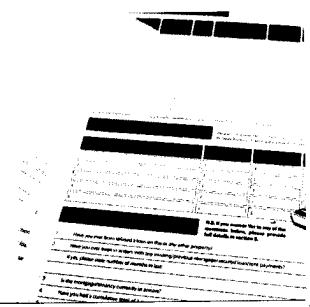


# *Appendix*



# Appendix

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# Sample Loan Application

## 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 or similar rights pursuant to applicable 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 who has community property or similar rights and the 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"/> USDA/Rural Housing Service <input type="checkbox"/> FHA <input type="checkbox"/> Conventional <input type="checkbox"/> Other (explain):		Agency Case Number	Lender Case Number
Amount \$	Interest Rate %	No. of Months	Amortization Type: <input type="checkbox"/> Fixed Rate <input type="checkbox"/> Other (explain): <input type="checkbox"/> GPM <input type="checkbox"/> ARM (type):

### II. PROPERTY INFORMATION AND PURPOSE OF LOAN

Subject Property Address (street, city, state & ZIP)		No. of Units
Legal Description of Subject Property (attach description if necessary)		Year Built
Purpose of Loan <input type="checkbox"/> Purchase <input type="checkbox"/> Refinance <input type="checkbox"/> Construction <input type="checkbox"/> Construction-Permanent <input type="checkbox"/> Other (explain):		Property will be: <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 made to be made
	\$	\$		

Title will be held in what Name(s)	Manner in which Title will be held	Estate will be held in: <input type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold (show expiration date)
------------------------------------	------------------------------------	---

Source of Down Payment, Settlement Charges, and/or Subordinate Financing (explain)

Sample Loan Application *continued*

Borrower				III. BORROWER INFORMATION				Co-Borrower			
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"/> Separated		Dependents (not listed by Co-Borrower)		<input type="checkbox"/> Married <input type="checkbox"/> Separated		Dependents (not listed by Borrower)					
<input type="checkbox"/> Unmarried (include single, divorced, widowed)		no.	ages	<input type="checkbox"/> Unmarried (include single, divorced, widowed)		no.	ages				
Present Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent ___ No. Yrs.				Present Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent ___ No. Yrs.							
Mailing Address, if different from Present Address				Mailing Address, if different from Present Address							

*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.
---	---

Borrower		IV. EMPLOYMENT INFORMATION		Co-Borrower	
Name & Address of Employer <input type="checkbox"/> Self Employed	Yrs. on this job	Name & Address of Employer <input type="checkbox"/> Self Employed	Yrs. on this job		
	Yrs. employed in this line of work/profession		Yrs. employed in this line of work/profession		
Position/Title/Type of Business	Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)		

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

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

## Sample Loan Application *continued*

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:		
<b>Total</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>	<b>Total</b>	<b>\$</b>	<b>\$</b>

\* 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

## Sample Loan Application *continued*

ASSETS		LIABILITIES and Pledged Assets. List the creditor's name, address, and account number for all outstanding debts, including automobile loans, revolving charge accounts, real estate loans, alimony, child support, stock pledges, etc. Use continuation sheet, if necessary. Indicate by (*) those liabilities, which will be satisfied upon sale of real estate owned or upon refinancing of the subject property.			
Description	Cash or Market Value			Monthly Payment & Months Left to Pay	Unpaid Balance
Cash deposit toward purchase held by:	\$				
<b>List checking and savings accounts below</b>					
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 Company		\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union		Acct. no.			
Acct. no.	\$	Name and address of Company		\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union		Acct. no.			
Acct. no.	\$	Name and address of Company		\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union		Acct. no.			
Acct. no.	\$	Name and address of Company		\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union		Acct. no.			
Acct. no.	\$	Name and address of Company		\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union		Acct. no.			
Acct. no.	\$	Name and address of Company		\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union		Acct. no.			
Stocks & Bonds (Company name/number & description)	\$	Name and address of Company		\$ Payment/Months	\$
		Acct. no.			
Life insurance net cash value	\$	Name and address of Company		\$ Payment/Months	\$
Face amount: \$					
Subtotal Liquid Assets	\$	Acct. no.			
Real estate owned (enter market value from schedule of real estate owned)	\$	Alimony/Child Support/Separate Maintenance Payments Owed to:		\$	
Vested interest in retirement fund	\$				
Net worth of business(es) owned (attach financial statement)	\$	Job-Related Expense (child care, union dues, etc.)		\$	
Automobiles owned (make and year)	\$				
Other Assets (itemize)	\$				
		Total Monthly Payments		\$	
Total Assets a.	\$	Net Worth (a minus b)	\$	Total Liabilities b.	\$

## Sample Loan Application *continued*

### 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.)

<b>BORROWER</b> <input type="checkbox"/> I do not wish to furnish this information		<b>CO-BORROWER</b> <input type="checkbox"/> I do not wish to furnish this information	
Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino		Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino	
Race: <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White		Race: <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White	
Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male		Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male	
<b>To be Completed by Interviewer</b> This application was taken by: <input type="checkbox"/> Face-to-face interview <input type="checkbox"/> Mail <input type="checkbox"/> Telephone <input type="checkbox"/> Internet	Interviewer's Name (print or type)	Name and Address of Interviewer's Employer	
	Interviewer's Signature	Date	
	Interviewer's Phone Number <small>(incl. area code)</small>		

## Sample Loan Application *continued*

CONTINUATION SHEET/RESIDENTIAL LOAN APPLICATION		
Use this continuation sheet if you need more space to complete the Residential Loan Application. Mark <b>B</b> for Borrower or <b>C</b> 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	



# Sample Real Estate Agency Disclosure Statement



## AGENCY DISCLOSURE STATEMENT



The real estate agent who is providing you with this form is required to do so by Ohio law. You will not be bound to pay the agent or the agent's brokerage by merely signing this form. Instead, the purpose of this form is to confirm that you have been advised of the role of the agent(s) in the transaction proposed below. (For purposes of this form, the term "seller" includes a landlord and the term "buyer" includes a tenant.)

Property Address: \_\_\_\_\_  
Buyer(s): \_\_\_\_\_  
Seller(s): \_\_\_\_\_

### I. TRANSACTION INVOLVING TWO AGENTS IN TWO DIFFERENT BROKERAGES

The buyer will be represented by \_\_\_\_\_ AGENT(S) \_\_\_\_\_, and \_\_\_\_\_ BROKERAGE \_\_\_\_\_  
The seller will be represented by \_\_\_\_\_ AGENT(S) \_\_\_\_\_, and \_\_\_\_\_ BROKERAGE \_\_\_\_\_

### II. TRANSACTION INVOLVING TWO AGENTS IN THE SAME BROKERAGE

If two agents in the real estate brokerage \_\_\_\_\_ represent both the buyer and the seller, check the following relationship that will apply:

- Agent(s) \_\_\_\_\_ work(s) for the buyer and Agent(s) \_\_\_\_\_ work(s) for the seller. Unless personally involved in the transaction, the broker and managers will be "dual agents", which is further explained on the back of this form. As dual agents they will maintain a neutral position in the transaction and they will protect all parties' confidential information.
- Every agent in the brokerage represents every "client" of the brokerage. Therefore, agents \_\_\_\_\_ and \_\_\_\_\_ will be working for both the buyer and seller as "dual agents". Dual agency is explained on the back of this form. As dual agents they will maintain a neutral position in the transaction and they will protect all parties' confidential information. Unless indicated below, neither the agent(s) nor the brokerage acting as a dual agent in this transaction has a personal, family or business relationship with either the buyer or seller. *If such a relationship does exist, explain:* \_\_\_\_\_

### III. TRANSACTION INVOLVING ONLY ONE REAL ESTATE AGENT

- Agent(s) \_\_\_\_\_ and real estate brokerage \_\_\_\_\_ will
- be "dual agents" representing both parties in this transaction in a neutral capacity. Dual agency is further explained on the back of this form. As dual agents they will maintain a neutral position in the transaction and they will protect all parties' confidential information. Unless indicated below, neither the agent(s) nor the brokerage acting as a dual agent in this transaction has a personal, family or business relationship with either the buyer or seller. *If such a relationship does exist, explain:* \_\_\_\_\_
  - represent only the (check one)  seller or  buyer in this transaction as a client. The other party is not represented and agrees to represent his/her own best interest. Any information provided the agent may be disclosed to the agent's client.

### CONSENT

I (we) consent to the above relationships as we enter into this real estate transaction. If there is a dual agency in this transaction, I (we) acknowledge reading the information regarding dual agency explained on the back of this form.

BUYER/TENANT _____	DATE _____	SELLER/LANDLORD _____	DATE _____
BUYER/TENANT _____	DATE _____	SELLER/LANDLORD _____	DATE _____

## Sample Real Estate Agency Disclosure Statement *continued*

### DUAL AGENCY

Ohio law permits a real estate agent and brokerage to represent both the seller and buyer in a real estate transaction as long as this is disclosed to both parties and they both agree. This is known as dual agency. As a dual agent, a real estate agent and brokerage represent two clients whose interests are, or at times could be, different or adverse. For this reason, the dual agent(s) may not be able to advocate on behalf of the client to the same extent the agent may have if the agent represented only one client.

**As a dual agent, the agent(s) and brokerage shall:**

- Treat both clients honestly;
- Disclose latent (not readily observable) material defects to the purchaser, if known by the agent(s) or brokerage;
- Provide information regarding lenders, inspectors and other professionals, if requested;
- Provide market information available from a property listing service or public records, if requested;
- Prepare and present all offers and counteroffers at the direction of the parties;
- Assist both parties in completing the steps necessary to fulfill the terms of any contract, if requested.

**As a dual agent, the agent(s) and brokerage shall not:**

- Disclose information that is confidential, or that would have an adverse effect on one party's position in the transaction, unless such disclosure is authorized by the client or required by law;
- Advocate or negotiate on behalf of either the buyer or seller;
- Suggest or recommend specific terms, including price, or disclose the terms or price a buyer is willing to offer or that a seller is willing to accept;
- Engage in conduct that is contrary to the instructions of either party and may not act in a biased manner on behalf of one party.

**Compensation:** Unless agreed otherwise, the brokerage will be compensated per the agency agreement.

**Management Level Licensees:** Generally the broker and managers in a brokerage also represent the interests of any buyer or seller represented by an agent affiliated with that brokerage. Therefore, if both buyer and seller are represented by agents in the same brokerage, the broker and manager are dual agents. There are two exceptions to this. The first is where the broker or manager is personally representing one of the parties. The second is where the broker or manager is selling or buying his own real estate. These exceptions only apply if there is another broker or manager to supervise the other agent involved in the transaction.

**Responsibilities of the Parties:** The duties of the agent and brokerage in a real estate transaction do not relieve the buyer and seller from the responsibility to protect their own interests. The buyer and seller are advised to carefully read all agreements to assure that they adequately express their understanding of the transaction. The agent and brokerage are qualified to advise on real estate matters. IF LEGAL OR TAX ADVICE IS DESIRED, YOU SHOULD CONSULT THE APPROPRIATE PROFESSIONAL.

**Consent:** By signing on the reverse side, you acknowledge that you have read and understand this form and are giving your voluntary, informed consent to the agency relationship disclosed. If you do not agree to the agent(s) and/or brokerage acting as a dual agent, you are not required to consent to this agreement and you may either request a separate agent in the brokerage to be appointed to represent your interests or you may terminate your agency relationship and obtain representation from another brokerage.

Any questions regarding the role or responsibilities of the brokerage or its agents should be directed to an attorney or to:

Ohio Department of Commerce  
 Division of Real Estate & Professional Licensing  
 77 S. High Street, 20<sup>th</sup> Floor  
 Columbus, OH 43215-6133  
 (614) 466-4100



## Sample Multiple Listing Service Listing

**123 MAIN STREET, Anytown, USA 55555**

**\$230,000** | \$1,000 per month | Personalize this estimate | Check local mortgage rates

**3 Bed, 1 Bath** | 0.13 Acres (5,663 Sq. Ft. Lot) | MLS IS #MC0000000



No Additional Photos

### Property Information for 123 MAIN STREET

#### Property Features

- Single Family Property
- Status: ACTIVE
- County: MONTGOMERY
- Subdivision: KENSINGTON HEIGHTS
- Year Built: 1949
- 3 total bedroom(s)
- 1 total bath(s)
- 1 total full bath(s)
- Two story
- Type: Detached home, Fee simple, Sold "as is"
- Style: Cape Cod
- Dining room
- Bathroom(s) on main floor
- Bedroom(s) on main floor
- 1 car garage
- Heating features: Natural Gas Fuel
- Forced air heat
- Central air conditioning
- Cooling features: Electric
- Roofing: Composition
- Lot is 5663 sq. ft.
- Approximately 0.13 acre(s)
- Lot size is less than 1/2 acre

#### Interior Features

Clothes dryer, Clothes washer, Dishwasher, Disposal, Exhaust fan/hood, Gas range and oven, Refrigerator, Separate dining room, Bedroom(s) on upper level(s)

#### Exterior Features

Public sewer service, Public water supply

#### Listing Information

Refreshed at 9:58 AM (less than 5 minutes ago)

Added on Jan 9, 2009 (4 days ago)

**This listing is brokered by**

**Your Trusted Realtor**

# Sample HUD-1 Settlement Statement

**A. Settlement Statement**

U.S. Department of Housing and Urban Development

OMB Approval No. 2502-0265

**B. Type of Loan**

1.  FHA 2.  FmHA 3.  Conv. Unins. 4.  VA 5.  Conv. Ins.

6. File Number: \_\_\_\_\_ 7. Loan Number: \_\_\_\_\_ 8. Mortgage Insurance Case Number: \_\_\_\_\_

**C. Note:** This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. Items marked "(p.o.c.)" were paid outside the closing; they are shown here for informational purposes and are not included in the totals.

D. Name & Address of Borrower: \_\_\_\_\_ E. Name & Address of Seller: \_\_\_\_\_ F. Name & Address of Lender: \_\_\_\_\_

G. Property Location: \_\_\_\_\_ H. Settlement Agent: \_\_\_\_\_ I. Settlement Date: \_\_\_\_\_

Place of Settlement: \_\_\_\_\_

J. Summary of Borrower's Transaction		K. Summary of Seller's Transaction	
<b>100. Gross Amount Due From Borrower</b>		<b>400. Gross Amount Due To Seller</b>	
101. Contract sales price		401. Contract sales price	
102. Personal property		402. Personal property	
103. Settlement charges to borrower (line 1400)		403.	
104.		404.	
105.		405.	
<b>Adjustments for items paid by seller in advance</b>		<b>Adjustments for items paid by seller in advance</b>	
106. City/town taxes to		406. City/town taxes to	
107. County taxes to		407. County taxes to	
108. Assessments to		408. Assessments to	
109.		409.	
110.		410.	
111.		411.	
112.		412.	
<b>120. Gross Amount Due From Borrower</b>		<b>420. Gross Amount Due To Seller</b>	
<b>200. Amounts Paid By Or In Behalf Of Borrower</b>		<b>500. Reductions In Amount Due To Seller</b>	
201. Deposit or earnest money		501. Excess deposit (see instructions)	
202. Principal amount of new loan(s)		502. Settlement charges to seller (line 1400)	
203. Existing loan(s) taken subject to		503. Existing loan(s) taken subject to	
204.		504. Payoff of first mortgage loan	
205.		505. Payoff of second mortgage loan	
206.		506.	
207.		507.	
208.		508.	
209.		509.	
<b>Adjustments for items unpaid by seller</b>		<b>Adjustments for items unpaid by seller</b>	
210. City/town taxes to		510. City/town taxes to	
211. County taxes to		511. County taxes to	
212. Assessments to		512. Assessments to	
213.		513.	
214.		514.	
215.		515.	
216.		516.	
217.		517.	
218.		518.	
219.		519.	
<b>220. Total Paid By/For Borrower</b>		<b>520. Total Reduction Amount Due Seller</b>	
<b>300. Cash At Settlement From/To Borrower</b>		<b>600. Cash At Settlement To/From Seller</b>	
301. Gross amount due from borrower (line 120)		601. Gross amount due to seller (line 420)	
302. Less amounts paid by/for borrower (line 220)	( )	602. Less reductions in amt. due seller (line 520)	( )
<b>303. Cash</b> <input type="checkbox"/> From <input type="checkbox"/> To Borrower		<b>603. Cash</b> <input type="checkbox"/> To <input type="checkbox"/> From Seller	

Section 5 of the Real Estate Settlement Procedures Act (RESPA) requires the following: • HUD must develop a Special Information Booklet to help persons borrowing money to finance the purchase of residential real estate to better understand the nature and costs of real estate settlement services; • Each lender must provide the booklet to all applicants from whom it receives or for whom it prepares a written application to borrow money to finance the purchase of residential real estate; • Lenders must prepare and distribute with the Booklet a Good Faith Estimate of the settlement costs that the borrower is likely to incur in connection with the settlement. These disclosures are mandatory.

Section 4(a) of RESPA mandates that HUD develop and prescribe this standard form to be used at the time of loan settlement to provide full disclosure of all charges imposed upon the borrower and seller. These are third party disclosures that are designed to provide the borrower with pertinent information during the settlement process in order to be a better shopper.

The Public Reporting Burden for this collection of information is estimated to average one hour 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 collect this information, and you are not required to complete this form, unless it displays a currently valid OMB control number. The information requested does not lend itself to confidentiality.

## Sample HUD-1 Settlement Statement *continued*

L. Settlement Charges					
<b>700. Total Sales/Broker's Commission based on price \$</b>				@	% =
Division of Commission (line 700) as follows:					
701. \$		to		Paid From Borrowers Funds at Settlement	Paid From Seller's Funds at Settlement
702. \$		to			
703. Commission paid at Settlement					
704.					
<b>800. Items Payable in Connection With Loan</b>					
801. Loan Origination Fee		%			
802. Loan Discount		%			
803. Appraisal Fee		to			
804. Credit Report		to			
805. Lender's Inspection Fee					
806. Mortgage Insurance Application Fee to					
807. Assumption Fee					
808.					
809.					
810.					
811.					
<b>900. Items Required By Lender To Be Paid In Advance</b>					
901. Interest from		to	@ \$	/day	
902. Mortgage Insurance Premium for					
				months to	
903. Hazard Insurance Premium for					
				years to	
904.					
				years to	
905.					
<b>1000. Reserves Deposited With Lender</b>					
1001. Hazard insurance		months @ \$		per month	
1002. Mortgage insurance		months @ \$		per month	
1003. City property taxes		months @ \$		per month	
1004. County property taxes		months @ \$		per month	
1005. Annual assessments		months @ \$		per month	
1006.		months @ \$		per month	
1007.		months @ \$		per month	
1008.		months @ \$		per month	
<b>1100. Title Charges</b>					
1101. Settlement or closing fee					
		to			
1102. Abstract or title search					
		to			
1103. Title examination					
		to			
1104. Title insurance binder					
		to			
1105. Document preparation					
		to			
1106. Notary fees					
		to			
1107. Attorney's fees					
		to			
(includes above items numbers:					
				)	
1108. Title insurance					
		to			
(includes above items numbers:					
				)	
1109. Lender's coverage					
		\$			
1110. Owner's coverage					
		\$			
1111.					
1112.					
1113.					
<b>1200. Government Recording and Transfer Charges</b>					
1201. Recording fees: Deed \$ : Mortgage \$ : Releases \$					
1202. City/county tax/stamps: Deed \$ : Mortgage \$					
1203. State tax/stamps: Deed \$ : Mortgage \$					
1204.					
1205.					
<b>1300. Additional Settlement Charges</b>					
1301. Survey to					
1302. Pest inspection to					
1303.					
1304.					
1305.					
<b>1400. Total Settlement Charges (enter on lines 103, Section J and 502, Section K)</b>					

## Sample Mortgage

After Recording Return To:

\_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

\_\_\_\_\_  
 [Space Above This Line For Recording Data] \_\_\_\_\_

### SHORT FORM MORTGAGE

#### DEFINITIONS

Words used in multiple sections of this Security Instrument are defined below, in the "Definitions" Section of the Master Form, and in Sections 3, 11, 13, 18, 20 and 21 of the Master Form. Certain rules regarding the usage of words used in this Security Instrument are also provided in Section 16 of the Master Form.

"Master Form" means that certain Master Form Mortgage recorded in the Office of the Recorder on \_\_\_\_\_, 20\_\_\_\_ in \_\_\_\_\_, Book/Volume \_\_\_\_\_,  
 [Recording Office]

Page Number(s) \_\_\_\_\_, for land situate in the County of \_\_\_\_\_.  
 [Name of Recording Jurisdiction]

(A) **"Security Instrument."** This document, which is dated \_\_\_\_\_, \_\_\_\_\_, together with all Riders to this document, will be called the "Security Instrument."

(B) **"Borrower."** \_\_\_\_\_, whose address is \_\_\_\_\_ sometimes, will be called "Borrower" and sometimes simply "I" or "me."

(C) **"Lender."** \_\_\_\_\_ will be called "Lender." Lender is a corporation or association which exists under the laws of \_\_\_\_\_.  
 Lender's address is \_\_\_\_\_.

(D) **"Note."** The note signed by Borrower and dated \_\_\_\_\_, \_\_\_\_\_, will be called the "Note." The Note shows that I owe Lender \_\_\_\_\_ Dollars (U.S. \$ \_\_\_\_\_) plus interest and other amounts that may be payable. I have promised to pay this debt in Periodic Payments and to pay the debt in full by \_\_\_\_\_, \_\_\_\_\_.

(E) **"Property."** The property that is described below in the section titled "Description of the Property," will be called the "Property."

(F) **"Loan."** The "Loan" means the debt evidenced by the Note, plus interest, any prepayment charges and late charges due under the Note, and all sums due under this Security Instrument, plus interest.

(G) **"Sums Secured."** The amounts described below in the section titled "Borrower's Transfer to Lender of Rights in the Property" sometimes will be called the "Sums Secured."

# Sample Grant Deed

RECORDING REQUESTED BY

WHEN RECORDED MAIL THIS DEED AND, UNLESS OTHERWISE SHOWN BELOW, MAIL TAX STATEMENTS TO:

Name

Street Address

City & State  
Zip

Title Order No. \_\_\_\_\_ Escrow No. \_\_\_\_\_

## Grant Deed

SPACE ABOVE THIS LINE FOR RECORDER'S USE

This form furnished by Gateway Title Company

The undersigned declares that the documentary transfer tax is \$ \_\_\_\_\_ and is  
 computed on full value of the interest or property conveyed, or is  
 computed on full value less the value of liens and encumbrances remaining thereon at time of sale. The land tenements or realty is located in  
 unincorporated area:  city of \_\_\_\_\_, and

FOR A VALUABLE CONSIDERATION, receipt of which is hereby acknowledged,

hereby GRANT(S) to

The following described real property in the County of \_\_\_\_\_, State of California:

Date \_\_\_\_\_

STATE OF CALIFORNIA  
 COUNTY OF \_\_\_\_\_ SS.

On \_\_\_\_\_ before me,  
 \_\_\_\_\_, personally appeared

FOR NOTARY SEAL OR STAMP

personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that they by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

Signature \_\_\_\_\_

MAIL TAX STATEMENTS TO PARTY SHOWN ON FOLLOWING LINE: IF NO PARTY SO SHOWN, MAIL AS DIRECTED ABOVE.

Name	Street Address	City and State
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GTC-GD (rev. 1/00)

# Sample Homeowners Insurance Policy

PAGE 2  
MAIL MACH-D

**ABC INSURANCE COMPANY**  
HOMEOWNERS POLICY DECLARATIONS

Named Insured and Residence Premises

Policy Number

POLICY PERIOD From: 07/09/03 To: 07/09/04  
(12:01 A.M. standard time at location of the residence premises)

COVERAGES AND LIMITS OF LIABILITY	
SECTION I A. Dwelling	\$182,000
C. Personal Property	\$136,500
D. Loss of Use (UP TO 12 MONTHS)	\$36,400
SECTION II E. Personal Liability – Each Occurrence	\$300,000
F. Medical Payments to Others – Each Person	\$1,000
-----	
Your premium has already been reduced by the following:	
FIRE/BURGLARY CREDIT	\$18.84 CR
<b>BASIC PREMIUM</b>	<b>\$932.98</b>
OTHER COVERAGES AND ENDORSEMENTS	
Form and Endorsements are printed on the following page.	\$211.94
DEDUCTIBLES (SECTION I ONLY)	
We cover only that part of the loss over the deductible stated.	
WIND AND HAIL	\$500
ALL OTHER PERILS	\$500
<b>TOTAL POLICY PREMIUM</b>	<b>\$1,144.92</b>
<b>THIS IS NOT A BILL. STATEMENT TO FOLLOW.</b>	

**FIRST MORTGAGEE:**  
BANK OF AMERICA, 133  
ITS SUCCESSORS AND/OR ASSIGNS  
PO BOX 1675  
CORAOPOLIS, PA 15108

LOAN NR

In Witness Whereof, this policy is signed on 07/02/03



Sample Homeowners Insurance Policy *continued*

PAGE 3

## ABC INSURANCE COMPANY

## HOMEOWNERS POLICY DECLARATIONS

Policy Number	Policy Term:	07/09/03	07/09/04
	Inception		Expiration

SECOND MORTGAGEE:  
 BANK OF AMERICA, 133  
 ITS SUCCESSORS AND/OR ASSIGNS  
 PO BOX 1675  
 CORAOPOLIS, PA 15108  
 LOAN NUMBER

## ADDITIONAL INSUREDS

KATHRYN A FISHER

LEGAL DESCRIPTION: LOT  
 SUBDIVISION: CALVERT MANOR

SPECIFICALLY LISTED BELOW ARE THE DECLARATIONS AND PREMIUMS FOR ENDORSEMENTS MADE A PART OF THIS POLICY AT THE TIME OF ISSUE. THE ENDORSEMENTS ARE ATTACHED STATING TERMS AND CONDITIONS.

QR3C1C	(04-93) QUICK REFERENCE-SPECIAL FORM	
HO-3R	(04-93) HOMEOWNERS SPECIAL FORM	
HO-MD	(06-99) MARYLAND SPECIAL PROVISIONS	
HO-17	(07-00) ADJUSTED BUILDING COST	
HO-41	(10-96) ADDITIONAL INSURED	
HO-216	(04-93) FIRE/BURGLARY PROTECTION CREDIT	
HO-125	(04-93) HOME PROTECTOR	\$94.18
HO-208MD	(07-00) WATER BACKUP OR SUMP PUMP OVERFLOW	\$25.00
HO-513	(04-93) PERSONAL COMPUTER COVERAGE	\$8.00
HO-728	(06-97) REPLACEMENT COST COVERAGE	\$84.76