



CUSTOMER INFORMATION PACKAGE

Loan #: 100559434

Date: MAY 15, 2015

Closing Date: MAY 15, 2015

Borrower(s): CLYDE SHERWOOD JR, DOROTHY SHERWOOD

Property Address: 3318 NORTH 26TH STREET, KALAMAZOO, MICHIGAN 49048

Please review the following documents included in this Customer Information Package which precede your "loan package" for informational purposes.*

The Customer Information Package is not required to be signed, but is provided for your review prior to closing to answer common questions:

- **Cover Letter/Summary of Your Loan - Page 2**
- **Brief Description of Key Documents - Page 3**
- **Frequent Asked Questions - Pages 4-5**
- **Explanation of Certain Documents - Pages 6-7**

Excellent customer service is extremely important to loanDepot.com.

At the scheduled closing, the closing agent (most likely a local notary we've assigned) will sit with you while you sign the loan documents and to acknowledge your signatures. If there is money due at closing, the notary will collect this from you based on instructions that your Loan Processor has reviewed with you.

If you have any questions during or after your loan closing, please do not hesitate to contact us.

Sincerely,

* Actual Loan Documents should be reviewed for complete information. This Customer Information Package includes summaries or paraphrased definitions to help in understanding typical Loan Documents.

Robert Jackson

26642 Towne Centre Drive ■ Foothill Ranch, CA 92610 ■ loanDepot.com ■ 1-888-DEPOT88





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Borrower(s): CLYDE SHERWOOD JR, DOROTHY SHERWOOD

Property Address: 3318 NORTH 26TH STREET, KALAMAZOO, MICHIGAN 49048

Dear CLYDE SHERWOOD JR, DOROTHY SHERWOOD

Congratulations! You're ready to close on your home loan from **loanDepot.com**! Below you will see a summary of important loan information. On the following pages - before we get to any of the documents you're required to sign - we've included a brief description of key loan documents, along with Frequently Asks Questions (FAQ's).

Your New Loan is: A fixed rate for the entire term of the loan. Your rate will never change

The interest rate for this loan is:	4.250 %
The total number of payments will be:	360
The Loan Amount is:	\$ 115,429.00

Based on this rate and term, here is the Payment Breakdown:

Principal and Interest	\$ 567.84
Homeowner's Insurance	\$ 44.22
Tax Escrow	\$ 141.80
Flood Insurance	\$
Mortgage Insurance	\$

Total Monthly Payment* \$ 753.86

**If homeowner's insurance, taxes or mortgage insurance is not indicated above, that means loanDepot.com will NOT be collecting these each month to be paid on your behalf. In that case, Homeowner's Insurance and Property Taxes will be your responsibility to pay when they come due.*

The first payment is due on: JULY 1, 2015

Payment Address: LOANDEPOT.COM, LLC
26642 TOWNE CENTRE DRIVE
FOOTHILL RANCH, CALIFORNIA 92610

loanDepot.com will eventually transfer your loan to a company with whom we have a relationship to service the loan and collect monthly payments. This will not affect your interest rate or other loan terms. You will be notified in writing prior to us transferring your loan. We recommend that you do not set up automatic bill payments or bi-weekly (accelerated) payment plans until you receive notice from the new servicing partner where to send your monthly payment.

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CUSTOMER INFORMATION PACKAGE

KEY DOCUMENTS TO BE SIGNED AT CLOSING

Below is a description of some key documents you will sign at your closing:

SETTLEMENT STATEMENT (HUD-1)

This statement breaks down all payoffs, closing costs and third-party fees payable at closing. This includes the loan origination fee; the charge you might pay (points) or credit you might receive (rebate) for the chosen interest rate; as well as amounts to be set aside in an escrow account for taxes and insurance (if applicable).

If you have property taxes due or homeowner's insurance due within 45 days of the first payment date, these will also be collected at closing and shown on this statement.

The bottom line (Line 303) shows if there is money due from you (because the new loan doesn't cover everything) or money being refunded to you (because the new loan sufficiently covers everything).

NOTE

This document is your promise to repay your loan. It contains many of the important terms, such as your loan amount, interest rate, due dates and late charges. The payment shown in your note is the principal and interest (not including any taxes or insurance to be collected, if applicable).

MORTGAGE/DEED OF TRUST (AND RIDERS)

This document (sometimes called the security instrument) contains the legal description of your property (which may be "attached"), and secures to the Lender repayment of the debt outlined in your note using the property as collateral. This document is recorded in your county recorder's office, and outlines the manner in which the Lender can take action for non-payment.

This document also sets forth your agreement to keep the property insured, pay all property taxes, and otherwise keep the property in good condition.

The Mortgage or Deed of Trust sometimes includes "Riders," which apply to particular types of properties (i.e., Condominiums) or loan types (i.e., Adjustable Rates).

FEDERAL TRUTH-IN-LENDING STATEMENT (TIL)

This is a federally-required form showing the "Annual Percentage Rate" (APR) on your loan. The APR is not the same as your interest rate. The APR calculation includes items in addition to interest, so it is typically higher than your note rate. It is a combination of the amount of interest to be paid over the life of the loan, along with the pre-paid **finance charges*** calculated as an annual rate. One of the purposes is to compare the true cost of one loan to another.

** Finance charges typically include prepaid items, such as: origination fees, points, certain third-party services (i.e., "settlement fee"), as detailed on the form "Itemization of Amount Financed." This is added to the loan just for the purposes of calculated the "APR."*



CUSTOMER INFORMATION PACKAGE

FREQUENTLY ASKED QUESTIONS

1. What is a "three-day right to cancel"?

- a. Federal law regarding refinance transactions (not including "Second Homes" or "Investment Properties") requires a period of three business days immediately following the closing during which time you can cancel (or rescind) the closing. The lender cannot complete the loan or disburse any funds until after the three-day period ends.

If this applies to your loan, a Notice of Right to Cancel document will be included.

2. What is an "escrow account" (or impound account)?

- a. An escrow account is set up at the time of closing to be used by the lender to collect and pay your property taxes, homeowner's insurance and private mortgage insurance (if applicable). Money must be deposited in the account at closing to ensure sufficient funds are available to pay the next bill coming due. You will continue to pay into the account with part of your monthly mortgage payment to ensure sufficient funds are also available to pay future payments.

For certain loans, the escrow account is required (for example, all FHA Loans require an Escrow Account). For other loans (typically those below 80% loan-to-value), the escrow account may be optional.

Your loan documents will specify if we are setting up an escrow account for you.

3. What is Private Mortgage Insurance?

- a. On certain loans, the lender obtains Private Mortgage Insurance (PMI) to protect them in case of default. The borrower pays the premium for PMI, typically as a portion of the monthly mortgage payment.

Private Mortgage Insurance is typically required when the loan-to-value is greater than 80%. In addition, all FHA loans require monthly insurance premiums.

Your loan documents will specify if the loan includes mortgage insurance.

4. Why is it called an "estimated" HUD-1 (settlement statement)?

- a. The lender is bound by the fees shown on the HUD-1, unless there is a valid change in circumstances that affects the pre-paid items. In most cases, these fees will not change after closing, but certain fees are still "estimated."

An example of this is the "pre-paid" interest: you pay at closing the interest due on the new loan for the remainder of the month, and the funding date might change. If the loan funds one day later, you will pay one day less of "pre-paid" interest. Another example is "recording fees" - because each local jurisdiction may charge per page, and there may be a small change to recording fees based on the number of pages recorded.

You will receive a "Final" HUD-1 from the settlement agent once your loan funds.

5. Why is the mortgage payoff on the HUD-1 higher than my "current balance"?

- a. Each month, your mortgage company probably sends you a payment coupon or statements that include your "current balance." This is typically the balance reported to the credit reporting agencies as well. However, your mortgage also probably accrues interest daily (per diem) between payments. Therefore, when paying off the loan in full, the actual payoff will include the "current balance" plus interest due since the last payment, along with any other money due to your existing lender.

The payoff on the HUD-1 is based on a written payoff demand from your lender.



CUSTOMER INFORMATION PACKAGE

6. Where is the credit of my initial "lock-fee"?

- a. When we fund your loan, the Lock-In Fee is credited to your closing costs on the settlement statement (HUD-1). It is not credited back on the original credit card (if paid that way). You can see this credit on line 204 of the HUD-1. For example, if you paid a \$495 Lock-In Fee, you will see a credit for \$495 on the HUD-1, and this impacts the amount due at closing (by reducing it) or the amount of cash-out (by increasing it).

7. Where do I make my first payment? Will I receive a "coupon book"?

- a. Typically, you will make your first payment to loanDepot.com, but you will not receive a "coupon book." loanDepot.com will eventually transfer your loan to a company with whom we have a relationship to service the loan and collect monthly payments. This will not affect your interest rate or other loan terms. You will be notified in writing prior to us transferring your loan. You can make your first payment to:

LOANDEPOT.COM, LLC
26642 TOWNE CENTRE DRIVE
FOOTHILL RANCH, CALIFORNIA 92610

Detailed information is shown on the "Payment Letter" in your Loan Documents.

8. Should I continue making my existing mortgage payments? How might that effect this loan closing?

- a. loanDepot.com always encourages borrowers to continue making mortgage payments as they come due until you are notified that your new loan has "funded." Only you best know the current due date and applicable grace period provided by the existing lender. If you make additional mortgage payments after this closing date, you can request we update the written "payoff demand" from which your current payoff is based. However, it is not always feasible to update the payoff demand before funding the new loan. In those cases, your existing lender may be "overpaid," and they are responsible for returning any overpayment to you directly.

9. Will my mortgage be assigned to a new lender?

- a. loanDepot.com will eventually transfer your loan to a company with whom we have a relationship to service the loan and collect monthly payments. This will not affect your interest rate or other loan terms. You will be notified in writing prior to us transferring your loan. We recommend that you do not setup automatic bill payments or bi-weekly (accelerated) payment plans until you receive notice from the new servicing partner.

You can reach loanDepot.com's Loan Servicing Department at 1-888-DEPOT-88 .

10. Can I setup a bi-weekly payment plan?

- a. Bi-weekly payment plans may allow you to pay off your mortgage sooner. Generally, these programs withdraw 1/2 of your total mortgage payment from your bank account every 2 weeks. This results in 26 "half payments" (or 13 full payments) each year. Since only 12 payments are due, the 13th payment is applied to the principal, thereby reducing the balance faster than if you made regular payments.

Although loanDepot.com does not provide automatic payment or bi-weekly payment plans, many of our servicing partners offer this type of payment program. They may or may not charge a service fee to setup such a plan or processing fee to accept payments this way. Until you are transferred to a company to collect the monthly payments, you will not be able to setup bi-weekly payments.

However, you can achieve the same results by simply making one additional payment towards principal each year. Alternatively, you can you could make an additional 1/12th principal payment (or some other amount) each month. The additional payment can be mailed with your normal payment.

11. What if I receive a tax bill or insurance bill after closing

- a. You are responsible for the timely payments of both taxes and insurance. However, if your new loan is setup with an escrow account (whereby we are collecting taxes and insurance from you monthly to pay on your behalf) or the settlement statement (HUD-1) indicates upcoming taxes or insurance were collected as part of the closing, then you can mail the document to loanDepot.com's Loan Servicing Department:

Tax Bills
loanDepot.com, LLC
6053 S Fashion Square Drive
Suite 200
Murray, UT 84107
Servicer Loan Number: 0070695366

Insurance Bills
loanDepot.com, LLC
P.O. Box 202028
Florence, SC 29502-2028
Servicer Loan Number:
0070695366

26642 Towne Centre Drive ■ Foothill Ranch, CA 92610 ■ loanDepot.com ■ 1-888-DEPOT88



CUSTOMER INFORMATION PACKAGE

FREQUENTLY ASKED QUESTIONS REGARDING CERTAIN DOCUMENTS IN THE LOAN PACKAGE (Listed here in the order they typically appear)

- 1. HUD-1:** See page 3 of this Customer Information Package for details on the HUD-1.
- 2. ALLONGE:** The Allonge is an additional piece of paper that allows for information that cannot be printed on your NOTE. Typically this includes adding additional endorsements when your loan is transferred. You do not sign the Allonge, and it cannot change any terms contained within the note.
- 3. NOTE:** See page 3 of this Customer Information Package for details on the NOTE.
- 4. MORTGAGE/DEED OF TRUST:** See page 3 of this Customer Information Package for details on the Mortgage/Deed of Trust.
- 5. GENERAL CLOSING INSTRUCTIONS:** The General Closing Instructions include the written instructions from the Lender to the Closing Agent to detail all the requirements that must be met before the loan can be "funded" and before monies are disbursed to all parties.
- 6. FEDERAL TRUST-IN-LENDING DISCLOSURE (TIL):** See page 3 of this Customer Information Package for details on the TIL.
- 7. ITEMIZATION OF AMOUNT FINANCED:** The Itemization of Amount Financed lists the pre-paid items that are included on the APR calculation on the TIL.
- 8. NOTICE OF RIGHT TO CANCEL:** The Notice of Right to Cancel includes the "Date of the Transaction" and therefore the date by which you have to cancel (typically 3 business days later). Each borrower should receive multiple copies (at least one to sign, two to keep - so that if one of those two is sent in to cancel, you still have a remaining copy).
- 9. 4506-T:** The 4506-T form allows the lender to request a Transcript "Summary" of your most recent tax return filings. In most cases, you've already signed this at the beginning of the process, and we've already requested this from the IRS. The form is included again in the event another transcript summary needs to be requested. The authorization to do so with this form expires after 120 days.
- 10. RESIDENTIAL MORTGAGE CREDIT SCORE DISCLOSURE:** The lender is required to make available to you the Credit Score(s) used in determining your loan approval. The lender must also include the Key Factors that (may have) adversely affected your score. These factors are copied verbatim from your credit report provided by the credit reporting agencies, and the lender has no control over what factors are used or how those factors are determined.
- 11. CUSTOMER IDENTIFICATION VERIFICATION:** The government requires that financial institutions verify identification for each person who obtains financing. Instead of requiring you to submit a "copy" of this identification; the notary will certify that it was verified at the time of your closing.



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- 12. HARDSHIP:** In the event we are closing towards the end of the month, and the loan doesn't fund until the beginning of the next month, then your first payment might be due within less than 30 days. This document acknowledges that possibility.
- 13. IMPOUND AUTHORIZATION:** This document will show whether the lender is REQUIRING an Escrow/Impound Account for the collection of property taxes and insurance, and in cases where it's not required, it will reflect whether the borrower is REQUESTING an Impound/Escrow Account.
- 14. INITIAL ESCROW ACCOUNT DISCLOSURE STATEMENT (if included):** This document will show the deposits to and payments from the Impound/Escrow account. Each month the borrower pays into the account (as part of their mortgage payment), and at scheduled times throughout the year the Lender pays out property tax and insurance bills from this account. The purpose is to show how much money needs to be collected upfront (at closing), along with ongoing monthly contributions, so that the account never drops below a pre-determined "cushion" (typically the low balance will never be less than at least 2-months of each).
- 15. PAYMENT LETTER TO BORROWER:** This document outlines the first payment due date, the amount of the payment due, along with instructions on where to make the first payment.
- 16. SIGNATURE AFFIDAVIT AND AKA STATEMENT:** This document serves two purposes. First, the signature affidavit is for the notary to acknowledge the way you've signed the document is your signature. It is important that this signature match those throughout the loan package. Second, the AKA statements lists all known name variations (typically drawn from your credit report and other documents you've provided). You need to sign next to each to acknowledge the name variation. Sometimes the credit reporting agencies include name variations that are not names you are known as. In that case, you can write "not known as" next to the erroneously reported name variation.



SIGNING TIPS (NOTARY/ATTORNEY: SIGN THIS FORM)

SIGNING "DO'S AND "DON'TS"

DO:

- Confirm address and borrower name(s) on documents
 - Borrower names will match their vesting on title
- Have all parties sign consistently throughout the package
 - Be sure signature affidavit matches signature throughout
- Complete notary acknowledgment sections, including stamp
 - Confirm or correct and initial closing county, if applicable
- Pay close attention to Right-to-Cancel dates
 - Correct dates only with borrower initials, when applicable
- Be sure borrower signs and dates when date is indicated
 - Be sure to date **all** documents that have "Date" fields
- Instruct the borrower to "check boxes" when choices exist
 - Examples include Appraisal Notifications and CA Per Diem Forms

DO NOT:

- Include signatures or dates on documents where **not** indicated
- Permit borrowers to "under-sign" (sign the name as printed)
- Allow a "non-borrower" to sign the NOTE
 - Unless NOTE specifically indicates it is required
- Sign the Notice of Right-to-Cancel under "I wish to cancel"
 - Unless they intend to rescind the transaction
- Allow anyone to write-on or mark-up documents
- Change numbers or terms on the documents

NOTARY/ATTORNEY SIGNATURE:

I acknowledge that I have read and understand the above instructions.

Sign: _____ Date: _____

loanDepot



Case Number: 29-29-6-0737714

Loan Number: 100559434

MORTGAGE

THIS LOAN IS NOT ASSUMABLE WITHOUT THE APPROVAL OF THE DEPARTMENT OF VETERANS AFFAIRS OR ITS AUTHORIZED AGENT .

MIN:100853701005594345

MERS Phone: 888-679-6377

DEFINITIONS

Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 10, 12, 17, 19 and 20. Certain rules regarding the usage of words used in this document are also provided in Section 15.

(A) "**Security Instrument**" means this document, which is dated MAY 15, 2015, together with all Riders to this document.

(B) "**Borrower**" is CLYDE SHERWOOD, JR. AND DOROTHY SHERWOOD, HUSBAND AND WIFE, AS TENANTS BY THE ENTIRETIES, AND THE SURVIVOR OF THEM

Borrower's address is 3318 NORTH 26TH STREET, KALAMAZOO, MICHIGAN 49048

Borrower is the mortgagor under this Security Instrument.

(C) "**MERS**" is Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is acting solely as a nominee for Lender and Lender's successors and assigns. **MERS is the mortgagee under this Security Instrument.** MERS is organized and existing under the laws of Delaware, and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS.

(D) "**Lender**" is LOANDEPOT.COM, LLC

Lender is a LIMITED LIABILITY COMPANY organized



and existing under the laws of DELAWARE
Lender's address is 26642 TOWNE CENTRE DRIVE, FOOTHILL RANCH,
CALIFORNIA 92610

(E) "Note" means the promissory note signed by Borrower and dated MAY 15, 2015
The Note states that Borrower owes Lender ONE HUNDRED FIFTEEN THOUSAND FOUR
HUNDRED TWENTY-NINE AND 00/100 Dollars (U.S. \$ 115,429.00)
plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt
in full not later than JUNE 1, 2045

(F) "Property" means the property that is described below under the heading "Transfer of Rights in the
Property."

(G) "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.

(H) "Riders" means all Riders to this Security Instrument that are executed by Borrower. The following
Riders are to be executed by Borrower [check box as applicable]:

- | | |
|--|--|
| <input type="checkbox"/> Adjustable Rate Rider | <input type="checkbox"/> Planned Unit Development Rider |
| <input type="checkbox"/> Balloon Rider | <input type="checkbox"/> Biweekly Payment Rider |
| <input type="checkbox"/> 1-4 Family Rider | <input type="checkbox"/> Second Home Rider |
| <input type="checkbox"/> Condominium Rider | <input checked="" type="checkbox"/> Other(s) [specify]
VA Assumption Policy Rider |

(I) "Applicable Law" means all controlling applicable federal, state and local statutes, regulations,
ordinances and administrative rules and orders (that have the effect of law) as well as all applicable final,
non-appealable judicial opinions.

(J) "Community Association Dues, Fees, and Assessments" means all dues, fees, assessments and other
charges that are imposed on Borrower or the Property by a condominium association, homeowners
association or similar organization.

(K) "Electronic Funds Transfer" means any transfer of funds, other than a transaction originated by
check, draft, or similar paper instrument, which is initiated through an electronic terminal, telephonic
instrument, computer, or magnetic tape so as to order, instruct, or authorize a financial institution to debit
or credit an account. Such term includes, but is not limited to, point-of-sale transfers, automated teller
machine transactions, transfers initiated by telephone, wire transfers, and automated clearinghouse
transfers.

(L) "Escrow Items" means those items that are described in Section 3.

(M) "Miscellaneous Proceeds" means any compensation, settlement, award of damages, or proceeds paid
by any third party (other than insurance proceeds paid under the coverages described in Section 5) for:
(i) damage to, or destruction of, the Property; (ii) condemnation or other taking of all or any part of the
Property; (iii) conveyance in lieu of condemnation; or (iv) misrepresentations of, or omissions as to, the
value and/or condition of the Property.

(N) "Periodic Payment" means the regularly scheduled amount due for (i) principal and interest under
the Note, plus (ii) any amounts under Section 3 of this Security Instrument.

(O) "RESPA" means the Real Estate Settlement Procedures Act (12 U.S.C. §2601 et seq.) and its
implementing regulation, Regulation X (12 C.F.R. Part 1024), as they might be amended from time to
time, or any additional or successor legislation or regulation that governs the same subject matter. As used
in this Security Instrument, "RESPA" refers to all requirements and restrictions that are imposed in regard
to a "federally related mortgage loan" even if the Loan does not qualify as a "federally related mortgage
loan" under RESPA.

(P) "Successor in Interest of Borrower" means any party that has taken title to the Property, whether
or not that party has assumed Borrower's obligations under the Note and/or this Security Instrument.



TRANSFER OF RIGHTS IN THE PROPERTY

This Security Instrument secures to Lender: (i) the repayment of the Loan, and all renewals, extensions and modifications of the Note; and (ii) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, warrant, grant and convey to MERS (solely as nominee for Lender and Lender's successors and assigns) and to the successors and assigns of MERS, with power of sale, the following described property located in the

COUNTY of KALAMAZOO :
[Type of Recording Jurisdiction] [Name of Recording Jurisdiction]
SEE LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF AS EXHIBIT "A".
A.P.N. : 39-07-05-355-110

which currently has the address of 3318 NORTH 26TH STREET
[Street]
KALAMAZOO, Michigan 49048 ("Property Address"):
[City] [Zip Code]

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property." Borrower understands and agrees that MERS holds only legal title to the interests granted by Borrower in this Security Instrument, but, if necessary to comply with law or custom, MERS (as nominee for Lender and Lender's successors and assigns) has the right: to exercise any or all of those interests, including, but not limited to, the right to foreclose and sell the Property; and to take any action required of Lender including, but not limited to, releasing and canceling this Security Instrument.

BORROWER COVENANTS that Borrower is lawfully seised of the estate hereby conveyed and has the right to mortgage, grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. Payment of Principal, Interest, Escrow Items, Prepayment Charges, and Late Charges. Borrower shall pay when due the principal of, and interest on, the debt evidenced by the Note and any prepayment charges and late charges due under the Note. Borrower shall also pay funds for Escrow Items pursuant to Section 3. Payments due under the Note and this Security Instrument shall be made in U.S.



currency. However, if any check or other instrument received by Lender as payment under the Note or this Security Instrument is returned to Lender unpaid, Lender may require that any or all subsequent payments due under the Note and this Security Instrument be made in one or more of the following forms, as selected by Lender: (a) cash; (b) money order; (c) certified check, bank check, treasurer's check or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a federal agency, instrumentality, or entity; or (d) Electronic Funds Transfer.

Payments are deemed received by Lender when received at the location designated in the Note or at such other location as may be designated by Lender in accordance with the notice provisions in Section 14. Lender may return any payment or partial payment if the payment or partial payments are insufficient to bring the Loan current. Lender may accept any payment or partial payment insufficient to bring the Loan current, without waiver of any rights hereunder or prejudice to its rights to refuse such payment or partial payments in the future, but Lender is not obligated to apply such payments at the time such payments are accepted. If each Periodic Payment is applied as of its scheduled due date, then Lender need not pay interest on unapplied funds. Lender may hold such unapplied funds until Borrower makes payment to bring the Loan current. If Borrower does not do so within a reasonable period of time, Lender shall either apply such funds or return them to Borrower. If not applied earlier, such funds will be applied to the outstanding principal balance under the Note immediately prior to foreclosure. No offset or claim which Borrower might have now or in the future against Lender shall relieve Borrower from making payments due under the Note and this Security Instrument or performing the covenants and agreements secured by this Security Instrument.

2. Application of Payments or Proceeds. Except as otherwise described in this Section 2, all payments accepted and applied by Lender shall be applied in the following order of priority: (a) interest due under the Note; (b) principal due under the Note; (c) amounts due under Section 3. Such payments shall be applied to each Periodic Payment in the order in which it became due. Any remaining amounts shall be applied first to late charges, second to any other amounts due under this Security Instrument, and then to reduce the principal balance of the Note.

If Lender receives a payment from Borrower for a delinquent Periodic Payment which includes a sufficient amount to pay any late charge due, the payment may be applied to the delinquent payment and the late charge. If more than one Periodic Payment is outstanding, Lender may apply any payment received from Borrower to the repayment of the Periodic Payments if, and to the extent that, each payment can be paid in full. To the extent that any excess exists after the payment is applied to the full payment of one or more Periodic Payments, such excess may be applied to any late charges due. Voluntary prepayments shall be applied first to any prepayment charges and then as described in the Note.

Any application of payments, insurance proceeds, or Miscellaneous Proceeds to principal due under the Note shall not extend or postpone the due date, or change the amount, of the Periodic Payments.

3. Funds for Escrow Items. Borrower shall pay to Lender on the day Periodic Payments are due under the Note, until the Note is paid in full, a sum (the "Funds") to provide for payment of amounts due for: (a) taxes and assessments and other items which can attain priority over this Security Instrument as a lien or encumbrance on the Property; (b) leasehold payments or ground rents on the Property, if any; and (c) premiums for any and all insurance required by Lender under Section 5. These items are called "Escrow Items." At origination or at any time during the term of the Loan, Lender may require that Community Association Dues, Fees, and Assessments, if any, be escrowed by Borrower, and such dues, fees and assessments shall be an Escrow Item. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this Section. Borrower shall pay Lender the Funds for Escrow Items unless Lender waives Borrower's obligation to pay the Funds for any or all Escrow Items. Lender may waive Borrower's obligation to pay to Lender Funds for any or all Escrow Items at any time. Any such waiver may only be in writing. In the event of such waiver, Borrower shall pay directly, when and where payable, the amounts due for any Escrow Items for which payment of Funds has been waived by Lender and, if Lender requires, shall furnish to Lender receipts evidencing such payment within such time period as Lender may require. Borrower's obligation to make such payments and to provide receipts shall for



all purposes be deemed to be a covenant and agreement contained in this Security Instrument, as the phrase "covenant and agreement" is used in Section 9. If Borrower is obligated to pay Escrow Items directly, pursuant to a waiver, and Borrower fails to pay the amount due for an Escrow Item, Lender may exercise its rights under Section 9 and pay such amount and Borrower shall then be obligated under Section 9 to repay to Lender any such amount. Lender may revoke the waiver as to any or all Escrow Items at any time by a notice given in accordance with Section 14 and, upon such revocation, Borrower shall pay to Lender all Funds, and in such amounts, that are then required under this Section 3.

Lender may, at any time, collect and hold Funds in an amount (a) sufficient to permit Lender to apply the Funds at the time specified under RESPA, and (b) not to exceed the maximum amount a lender can require under RESPA. Lender shall estimate the amount of Funds due on the basis of current data and reasonable estimates of expenditures of future Escrow Items or otherwise in accordance with Applicable Law.

The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentality, or entity (including Lender, if Lender is an institution whose deposits are so insured) or in any Federal Home Loan Bank. Lender shall apply the Funds to pay the Escrow Items no later than the time specified under RESPA. Lender shall not charge Borrower for holding and applying the Funds, annually analyzing the escrow account, or verifying the Escrow Items, unless Lender pays Borrower interest on the Funds and Applicable Law permits Lender to make such a charge. Unless an agreement is made in writing or Applicable Law requires interest to be paid on the Funds, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Borrower and Lender can agree in writing, however, that interest shall be paid on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds as required by RESPA.

If there is a surplus of Funds held in escrow, as defined under RESPA, Lender shall account to Borrower for the excess funds in accordance with RESPA. If there is a shortage of Funds held in escrow, as defined under RESPA, Lender shall notify Borrower as required by RESPA, and Borrower shall pay to Lender the amount necessary to make up the shortage in accordance with RESPA, but in no more than 12 monthly payments. If there is a deficiency of Funds held in escrow, as defined under RESPA, Lender shall notify Borrower as required by RESPA, and Borrower shall pay to Lender the amount necessary to make up the deficiency in accordance with RESPA, but in no more than 12 monthly payments.

Upon payment in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower any Funds held by Lender.

4. Charges; Liens. Borrower shall pay all taxes, assessments, charges, fines, and impositions attributable to the Property which can attain priority over this Security Instrument, leasehold payments or ground rents on the Property, if any, and Community Association Dues, Fees, and Assessments, if any. To the extent that these items are Escrow Items, Borrower shall pay them in the manner provided in Section 3.

Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender, but only so long as Borrower is performing such agreement; (b) contests the lien in good faith by, or defends against enforcement of the lien in, legal proceedings which in Lender's opinion operate to prevent the enforcement of the lien while those proceedings are pending, but only until such proceedings are concluded; or (c) secures from the holder of the lien an agreement satisfactory to Lender subordinating the lien to this Security Instrument. If Lender determines that any part of the Property is subject to a lien which can attain priority over this Security Instrument, Lender may give Borrower a notice identifying the lien. Within 10 days of the date on which that notice is given, Borrower shall satisfy the lien or take one or more of the actions set forth above in this Section 4.

Lender may require Borrower to pay a one-time charge for a real estate tax verification and/or reporting service used by Lender in connection with this Loan.

5. Property Insurance. Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage," and



any other hazards including, but not limited to, earthquakes and floods, for which Lender requires insurance. This insurance shall be maintained in the amounts (including deductible levels) and for the periods that Lender requires. What Lender requires pursuant to the preceding sentences can change during the term of the Loan. The insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's right to disapprove Borrower's choice, which right shall not be exercised unreasonably. Lender may require Borrower to pay, in connection with this Loan, either: (a) a one-time charge for flood zone determination, certification and tracking services; or (b) a one-time charge for flood zone determination and certification services and subsequent charges each time remappings or similar changes occur which reasonably might affect such determination or certification. Borrower shall also be responsible for the payment of any fees imposed by the Federal Emergency Management Agency in connection with the review of any flood zone determination resulting from an objection by Borrower.

If Borrower fails to maintain any of the coverages described above, Lender may obtain insurance coverage, at Lender's option and Borrower's expense. Lender is under no obligation to purchase any particular type or amount of coverage. Therefore, such coverage shall cover Lender, but might or might not protect Borrower, Borrower's equity in the Property, or the contents of the Property, against any risk, hazard or liability and might provide greater or lesser coverage than was previously in effect. Borrower acknowledges that the cost of the insurance coverage so obtained might significantly exceed the cost of insurance that Borrower could have obtained. Any amounts disbursed by Lender under this Section 5 shall become additional debt of Borrower secured by this Security Instrument. These amounts shall bear interest at the Note rate from the date of disbursement and shall be payable, with such interest, upon notice from Lender to Borrower requesting payment.

All insurance policies required by Lender and renewals of such policies shall be subject to Lender's right to disapprove such policies, shall include a standard mortgage clause, and shall name Lender as mortgagee and/or as an additional loss payee. Lender shall have the right to hold the policies and renewal certificates. If Lender requires, Borrower shall promptly give to Lender all receipts of paid premiums and renewal notices. If Borrower obtains any form of insurance coverage, not otherwise required by Lender, for damage to, or destruction of, the Property, such policy shall include a standard mortgage clause and shall name Lender as mortgagee and/or as an additional loss payee.

In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower. Unless Lender and Borrower otherwise agree in writing, any insurance proceeds, whether or not the underlying insurance was required by Lender, shall be applied to restoration or repair of the Property, if the restoration or repair is economically feasible and Lender's security is not lessened. During such repair and restoration period, Lender shall have the right to hold such insurance proceeds until Lender has had an opportunity to inspect such Property to ensure the work has been completed to Lender's satisfaction, provided that such inspection shall be undertaken promptly. Lender may disburse proceeds for the repairs and restoration in a single payment or in a series of progress payments as the work is completed. Unless an agreement is made in writing or Applicable Law requires interest to be paid on such insurance proceeds, Lender shall not be required to pay Borrower any interest or earnings on such proceeds. Fees for public adjusters, or other third parties, retained by Borrower shall not be paid out of the insurance proceeds and shall be the sole obligation of Borrower. If the restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower. Such insurance proceeds shall be applied in the order provided for in Section 2.

If Borrower abandons the Property, Lender may file, negotiate and settle any available insurance claim and related matters. If Borrower does not respond within 30 days to a notice from Lender that the insurance carrier has offered to settle a claim, then Lender may negotiate and settle the claim. The 30-day period will begin when the notice is given. In either event, or if Lender acquires the Property under Section 21 or otherwise, Borrower hereby assigns to Lender (a) Borrower's rights to any insurance proceeds in an amount not to exceed the amounts unpaid under the Note or this Security Instrument, and



(b) any other of Borrower's rights (other than the right to any refund of unearned premiums paid by Borrower) under all insurance policies covering the Property, insofar as such rights are applicable to the coverage of the Property. Lender may use the insurance proceeds either to repair or restore the Property or to pay amounts unpaid under the Note or this Security Instrument, whether or not then due.

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

7. Preservation, Maintenance and Protection of the Property; Inspections. Borrower shall not destroy, damage or impair the Property, allow the Property to deteriorate or commit waste on the Property. Whether or not Borrower is residing in the Property, Borrower shall maintain the Property in order to prevent the Property from deteriorating or decreasing in value due to its condition. Unless it is determined pursuant to Section 5 that repair or restoration is not economically feasible, Borrower shall promptly repair the Property if damaged to avoid further deterioration or damage. If insurance or condemnation proceeds are paid in connection with damage to, or the taking of, the Property, Borrower shall be responsible for repairing or restoring the Property only if Lender has released proceeds for such purposes. Lender may disburse proceeds for the repairs and restoration in a single payment or in a series of progress payments as the work is completed. If the insurance or condemnation proceeds are not sufficient to repair or restore the Property, Borrower is not relieved of Borrower's obligation for the completion of such repair or restoration.

Lender or its agent may make reasonable entries upon and inspections of the Property. If it has reasonable cause, Lender may inspect the interior of the improvements on the Property. Lender shall give Borrower notice at the time of or prior to such an interior inspection specifying such reasonable cause.

8. Borrower's Loan Application. Borrower shall be in default if, during the Loan application process, Borrower or any persons or entities acting at the direction of Borrower or with Borrower's knowledge or consent gave materially false, misleading, or inaccurate information or statements to Lender (or failed to provide Lender with material information) in connection with the Loan. Material representations include, but are not limited to, representations concerning Borrower's occupancy of the Property as Borrower's principal residence.

9. Protection of Lender's Interest in the Property and Rights Under this Security Instrument. If (a) Borrower fails to perform the covenants and agreements contained in this Security Instrument, (b) there is a legal proceeding that might significantly affect Lender's interest in the Property and/or rights under this Security Instrument (such as a proceeding in bankruptcy, probate, for condemnation or forfeiture, for enforcement of a lien which may attain priority over this Security Instrument or to enforce laws or regulations), or (c) Borrower has abandoned the Property, then Lender may do and pay for whatever is reasonable or appropriate to protect Lender's interest in the Property and rights under this Security Instrument, including protecting and/or assessing the value of the Property, and securing and/or repairing the Property. Lender's actions can include, but are not limited to: (a) paying any sums secured by a lien which has priority over this Security Instrument; (b) appearing in court; and (c) paying reasonable attorneys' fees to protect its interest in the Property and/or rights under this Security Instrument, including its secured position in a bankruptcy proceeding. Securing the Property includes, but is not limited to, entering the Property to make repairs, change locks, replace or board up doors and windows, drain water from pipes, eliminate building or other code violations or dangerous conditions, and have utilities turned on or off. Although Lender may take action under this Section 9, Lender does not have to do so and is not under any duty or obligation to do so. It is agreed that Lender incurs no liability for not taking any or all actions authorized under this Section 9.

Any amounts disbursed by Lender under this Section 9 shall become additional debt of Borrower secured by this Security Instrument. These amounts shall bear interest at the Note rate from the date of



disbursement and shall be payable, with such interest, upon notice from Lender to Borrower requesting payment.

If this Security Instrument is on a leasehold, Borrower shall comply with all the provisions of the lease. Borrower shall not surrender the leasehold estate and interests herein conveyed or terminate or cancel the ground lease. Borrower shall not, without the express written consent of Lender, alter or amend the ground lease. If Borrower acquires fee title to the Property, the leasehold and the fee title shall not merge unless Lender agrees to the merger in writing.

10. Assignment of Miscellaneous Proceeds; Forfeiture. All Miscellaneous Proceeds are hereby assigned to and shall be paid to Lender.

If the Property is damaged, such Miscellaneous Proceeds shall be applied to restoration or repair of the Property, if the restoration or repair is economically feasible and Lender's security is not lessened. During such repair and restoration period, Lender shall have the right to hold such Miscellaneous Proceeds until Lender has had an opportunity to inspect such Property to ensure the work has been completed to Lender's satisfaction, provided that such inspection shall be undertaken promptly. Lender may pay for the repairs and restoration in a single disbursement or in a series of progress payments as the work is completed. Unless an agreement is made in writing or Applicable Law requires interest to be paid on such Miscellaneous Proceeds, Lender shall not be required to pay Borrower any interest or earnings on such Miscellaneous Proceeds. If the restoration or repair is not economically feasible or Lender's security would be lessened, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower. Such Miscellaneous Proceeds shall be applied in the order provided for in Section 2.

In the event of a total taking, destruction, or loss in value of the Property, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower.

In the event of a partial taking, destruction, or loss in value of the Property in which the fair market value of the Property immediately before the partial taking, destruction, or loss in value is equal to or greater than the amount of the sums secured by this Security Instrument immediately before the partial taking, destruction, or loss in value, unless Borrower and Lender otherwise agree in writing, the sums secured by this Security Instrument shall be reduced by the amount of the Miscellaneous Proceeds multiplied by the following fraction: (a) the total amount of the sums secured immediately before the partial taking, destruction, or loss in value divided by (b) the fair market value of the Property immediately before the partial taking, destruction, or loss in value. Any balance shall be paid to Borrower.

In the event of a partial taking, destruction, or loss in value of the Property in which the fair market value of the Property immediately before the partial taking, destruction, or loss in value is less than the amount of the sums secured immediately before the partial taking, destruction, or loss in value, unless Borrower and Lender otherwise agree in writing, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument whether or not the sums are then due.

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the Opposing Party (as defined in the next sentence) offers to make an award to settle a claim for damages, Borrower fails to respond to Lender within 30 days after the date the notice is given, Lender is authorized to collect and apply the Miscellaneous Proceeds either to restoration or repair of the Property or to the sums secured by this Security Instrument, whether or not then due. "Opposing Party" means the third party that owes Borrower Miscellaneous Proceeds or the party against whom Borrower has a right of action in regard to Miscellaneous Proceeds.

Borrower shall be in default if any action or proceeding, whether civil or criminal, is begun that, in Lender's judgment, could result in forfeiture of the Property or other material impairment of Lender's interest in the Property or rights under this Security Instrument. Borrower can cure such a default and, if acceleration has occurred, reinstate as provided in Section 18, by causing the action or proceeding to be dismissed with a ruling that, in Lender's judgment, precludes forfeiture of the Property or other material impairment of Lender's interest in the Property or rights under this Security Instrument. The



proceeds of any award or claim for damages that are attributable to the impairment of Lender's interest in the Property are hereby assigned and shall be paid to Lender.

All Miscellaneous Proceeds that are not applied to restoration or repair of the Property shall be applied in the order provided for in Section 2.

11. Borrower Not Released; Forbearance By Lender Not a Waiver. Extension of the time for payment or modification of amortization of the sums secured by this Security Instrument granted by Lender to Borrower or any Successor in Interest of Borrower shall not operate to release the liability of Borrower or any Successors in Interest of Borrower. Lender shall not be required to commence proceedings against any Successor in Interest of Borrower or to refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or any Successors in Interest of Borrower. Any forbearance by Lender in exercising any right or remedy including, without limitation, Lender's acceptance of payments from third persons, entities or Successors in Interest of Borrower or in amounts less than the amount then due, shall not be a waiver of or preclude the exercise of any right or remedy.

12. Joint and Several Liability; Co-signers; Successors and Assigns Bound. Borrower covenants and agrees that Borrower's obligations and liability shall be joint and several. However, any Borrower who co-signs this Security Instrument but does not execute the Note (a "co-signer"): (a) is co-signing this Security Instrument only to mortgage, grant and convey the co-signer's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borrower can agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without the co-signer's consent.

Subject to the provisions of Section 17, any Successor in Interest of Borrower who assumes Borrower's obligations under this Security Instrument in writing, and is approved by Lender, shall obtain all of Borrower's rights and benefits under this Security Instrument. Borrower shall not be released from Borrower's obligations and liability under this Security Instrument unless Lender agrees to such release in writing. The covenants and agreements of this Security Instrument shall bind (except as provided in Section 19) and benefit the successors and assigns of Lender.

13. Loan Charges. Lender may charge Borrower fees for services performed in connection with Borrower's default, for the purpose of protecting Lender's interest in the Property and rights under this Security Instrument, including, but not limited to, attorneys' fees, property inspection and valuation fees. In regard to any other fees, the absence of express authority in this Security Instrument to charge a specific fee to Borrower shall not be construed as a prohibition on the charging of such fee. Lender may not charge fees that are expressly prohibited by this Security Instrument or by Applicable Law.

If the Loan is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the Loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge (whether or not a prepayment charge is provided for under the Note). Borrower's acceptance of any such refund made by direct payment to Borrower will constitute a waiver of any right of action Borrower might have arising out of such overcharge.

14. Notices. All notices given by Borrower or Lender in connection with this Security Instrument must be in writing. Any notice to Borrower in connection with this Security Instrument shall be deemed to have been given to Borrower when mailed by first class mail or when actually delivered to Borrower's notice address if sent by other means. Notice to any one Borrower shall constitute notice to all Borrowers unless Applicable Law expressly requires otherwise. The notice address shall be the Property Address unless Borrower has designated a substitute notice address by notice to Lender. Borrower shall promptly



notify Lender of Borrower's change of address. If Lender specifies a procedure for reporting Borrower's change of address, then Borrower shall only report a change of address through that specified procedure. There may be only one designated notice address under this Security Instrument at any one time. Any notice to Lender shall be given by delivering it or by mailing it by first class mail to Lender's address stated herein unless Lender has designated another address by notice to Borrower. Any notice in connection with this Security Instrument shall not be deemed to have been given to Lender until actually received by Lender. If any notice required by this Security Instrument is also required under Applicable Law, the Applicable Law requirement will satisfy the corresponding requirement under this Security Instrument.

15. Governing Law; Severability; Rules of Construction. This Security Instrument shall be governed by federal law and the law of the jurisdiction in which the Property is located. All rights and obligations contained in this Security Instrument are subject to any requirements and limitations of Applicable Law. Applicable Law might explicitly or implicitly allow the parties to agree by contract or it might be silent, but such silence shall not be construed as a prohibition against agreement by contract. In the event that any provision or clause of this Security Instrument or the Note conflicts with Applicable Law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be given effect without the conflicting provision.

As used in this Security Instrument: (a) words of the masculine gender shall mean and include corresponding neuter words or words of the feminine gender; (b) words in the singular shall mean and include the plural and vice versa; and (c) the word "may" gives sole discretion without any obligation to take any action.

16. Borrower's Copy. Borrower shall be given one copy of the Note and of this Security Instrument.

17. Transfer of the Property; Acceleration; Assumption. This loan may be declared immediately due and payable upon transfer of the property securing such loan to any transferee, unless the acceptability of the assumption of the loan is established pursuant to Section 3714 of Chapter 37, Title 38, United States Code. The acceptability of any assumption shall also be subject to the following additional provisions:

(a) **Funding Fee:** A fee equal to one-half of 1 percent of the balance of this 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 trustee for the Department of Veterans Affairs. If the assumer fails to pay this fee at the time of transfer, the fee shall constitute an additional debt to that already secured by this instrument, shall bear interest at the rate herein provided, and at the option of the payee of the indebtedness hereby secured or any transferee thereof, shall be immediately due and payable. This fee is automatically waived if the assumer is exempt under the provisions of 38 U.S.C. 3729(c).

(b) **Processing Charge:** Upon application for approval to allow assumption of this loan, a processing fee may be charged by the loan holder or its authorized agent 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 Veterans Affairs for a loan to which Section 3714 of Chapter 37, Title 38, United States Code applies.

(c) **Indemnity Liability Assumption:** If this obligation is assumed, then the assumer hereby agrees to assume all of the obligations of the veteran under the terms of the instruments creating and securing the loan. The assumer further agrees to indemnify the Department of Veterans Affairs to the extent of any claim payment arising from the guaranty or insurance of the indebtedness created by this instrument.

If the acceptability of the assumption of this loan is not established for any reason, and Lender exercises its option to declare all sums secured by this Security Instrument immediately due and payable, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 14 within which



Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

18. Borrower's Right to Reinstate After Acceleration. If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earliest of: (a) five days before sale of the Property pursuant to any power of sale contained in this Security Instrument; (b) such other period as Applicable Law might specify for the termination of Borrower's right to reinstate; or (c) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower: (a) pays Lender all sums which then would be due under this Security Instrument and the Note as if no acceleration had occurred; (b) cures any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees, property inspection and valuation fees, and other fees incurred for the purpose of protecting Lender's interest in the Property and rights under this Security Instrument; and (d) takes such action as Lender may reasonably require to assure that Lender's interest in the Property and rights under this Security Instrument, and Borrower's obligation to pay the sums secured by this Security Instrument, shall continue unchanged. Lender may require that Borrower pay such reinstatement sums and expenses in one or more of the following forms, as selected by Lender: (a) cash; (b) money order; (c) certified check, bank check, treasurer's check or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a federal agency, instrumentality or entity; or (d) Electronic Funds Transfer. Upon reinstatement by Borrower, this Security Instrument and obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under Section 17.

19. Sale of Note; Change of Loan Servicer; Notice of Grievance. The Note or a partial interest in the Note (together with this Security Instrument) can be sold one or more times without prior notice to Borrower. A sale might result in a change in the entity (known as the "Loan Servicer") that collects Periodic Payments due under the Note and this Security Instrument and performs other mortgage loan servicing obligations under the Note, this Security Instrument, and Applicable Law. There also might be one or more changes of the Loan Servicer unrelated to a sale of the Note. If there is a change of the Loan Servicer, Borrower will be given written notice of the change which will state the name and address of the new Loan Servicer, the address to which payments should be made and any other information RESPA requires in connection with a notice of transfer of servicing. If the Note is sold and thereafter the Loan is serviced by a Loan Servicer other than the purchaser of the Note, the mortgage loan servicing obligations to Borrower will remain with the Loan Servicer or be transferred to a successor Loan Servicer and are not assumed by the Note purchaser unless otherwise provided by the Note purchaser.

Neither Borrower nor Lender may commence, join, or be joined to any judicial action (as either an individual litigant or the member of a class) that arises from the other party's actions pursuant to this Security Instrument or that alleges that the other party has breached any provision of, or any duty owed by reason of, this Security Instrument, until such Borrower or Lender has notified the other party (with such notice given in compliance with the requirements of Section 14) of such alleged breach and afforded the other party hereto a reasonable period after the giving of such notice to take corrective action. If Applicable Law provides a time period which must elapse before certain action can be taken, that time period will be deemed to be reasonable for purposes of this paragraph. The notice of acceleration and opportunity to cure given to Borrower pursuant to Section 21 and the notice of acceleration given to Borrower pursuant to Section 17 shall be deemed to satisfy the notice and opportunity to take corrective action provisions of this Section 19.

20. Hazardous Substances. As used in this Section 20: (a) "Hazardous Substances" are those substances defined as toxic or hazardous substances, pollutants, or wastes by Environmental Law and the following substances: gasoline, kerosene, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, and radioactive materials; (b) "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located



that relate to health, safety or environmental protection; (c) "Environmental Cleanup" includes any response action, remedial action, or removal action, as defined in Environmental Law; and (d) an "Environmental Condition" means a condition that can cause, contribute to, or otherwise trigger an Environmental Cleanup.

Borrower shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances, or threaten to release any Hazardous Substances, on or in the Property. Borrower shall not do, nor allow anyone else to do, anything affecting the Property (a) that is in violation of any Environmental Law, (b) which creates an Environmental Condition, or (c) which, due to the presence, use, or release of a Hazardous Substance, creates a condition that adversely affects the value of the Property. The preceding two sentences shall not apply to the presence, use, or storage on the Property of small quantities of Hazardous Substances that are generally recognized to be appropriate to normal residential uses and to maintenance of the Property (including, but not limited to, hazardous substances in consumer products).

Borrower shall promptly give Lender written notice of (a) any investigation, claim, demand, lawsuit or other action by any governmental or regulatory agency or private party involving the Property and any Hazardous Substance or Environmental Law of which Borrower has actual knowledge, (b) any Environmental Condition, including but not limited to, any spilling, leaking, discharge, release or threat of release of any Hazardous Substance, and (c) any condition caused by the presence, use or release of a Hazardous Substance which adversely affects the value of the Property. If Borrower learns, or is notified by any governmental or regulatory authority, or any private party, that any removal or other remediation of any Hazardous Substance affecting the Property is necessary, Borrower shall promptly take all necessary remedial actions in accordance with Environmental Law. Nothing herein shall create any obligation on Lender for an Environmental Cleanup.

NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows:

21. Acceleration; Remedies. Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under Section 17 unless Applicable Law provides otherwise). The notice shall specify: (a) the default; (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to bring a court action to assert the non-existence of a default or any other defense of Borrower to acceleration and sale. If the default is not cured on or before the date specified in the notice, Lender at its option may require immediate payment in full of all sums secured by this Security Instrument without further demand and may invoke the power of sale and any other remedies permitted by Applicable Law. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this Section 21, including, but not limited to, reasonable attorneys' fees and costs of title evidence.

If Lender invokes the power of sale, Lender shall give notice of sale to Borrower in the manner provided in Section 14. Lender shall publish and post the notice of sale, and the Property shall be sold in the manner prescribed by Applicable Law. Lender or its designee may purchase the Property at any sale. The proceeds of the sale shall be applied in the following order: (a) to all expenses of the sale, including, but not limited to, reasonable attorneys' fees; (b) to all sums secured by this Security Instrument; and (c) any excess to the person or persons legally entitled to it.

22. Release. Upon payment of all sums secured by this Security Instrument, Lender shall prepare and file a discharge of this Security Instrument. Lender may charge Borrower a fee for releasing this Security Instrument, but only if the fee is paid to a third party for services rendered and the charging of the fee is permitted under Applicable Law.



NOTICE TO BORROWER

Department of Veterans Affairs regulations at 38 C.F.R. 36.4337 provide as follows:

"Regulations issued under 38 U.S.C. Chapter 37 and in effect on the date of any loan which is submitted and accepted or approved for a guaranty or for insurance thereunder, shall govern the rights, duties, and liabilities of the parties to such loan and any provisions of the loan instruments inconsistent with such regulations are hereby amended and supplemented to conform thereto."

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any Rider executed by Borrower and recorded with it.

_____(Seal)
CLYDE SHERWOOD JR -Borrower

_____(Seal)
DOROTHY SHERWOOD -Borrower

_____(Seal)
-Borrower

_____(Seal)
-Borrower

_____(Seal)
-Borrower

_____(Seal)
-Borrower

Witness:

Witness:



[Space Below This Line For Acknowledgment]

State of MICHIGAN

County of KALAMAZOO

The foregoing instrument was acknowledged before me this MAY 15, 2015

by CLYDE SHERWOOD JR AND DOROTHY SHERWOOD

Signature of Person Taking Acknowledgment

Title

(Seal)

Serial Number, if any

This instrument was prepared by:

After Recording Return To:

LOANDEPOT.COM, LLC ATTN: DOCUMENT CONTROL
26642 TOWNE CENTRE DRIVE
FOOTHILL RANCH, CALIFORNIA 92610

Loan Originator: DELLIS EVANS, NMLSR ID 896802
Loan Originator Organization: LOANDEPOT.COM, LLC, NMLSR ID 174457



Loan Number: 100559434

Date: MAY 15, 2015

Property Address: 3318 NORTH 26TH STREET
KALAMAZOO, MICHIGAN 49048

EXHIBIT "A"
LEGAL DESCRIPTION

A.P.N. # : 39-07-05-355-110



EXHIBIT A

LOT 22 OF TRACT NO. 9149, IN THE CITY OF ANAHEIM, COUNTY OF ORANGE, STATE OF CALIFORNIA, AS PER MAP RECORDED IN BOOK 380, PAGES 1 TO 4 INCLUSIVE OF MISCELLANEOUS MAPS, IN THE OFFICE OF THE COUNTY RECORDER OF SAID COUNTY.

EXCEPT THEREFROM ALL OIL, GAS, MINERALS AND OTHER HYDROCARBON SUBSTANCES IN AND UNDER SAID LAND LYING BELOW THE SURFACE OF SAID LAND BUT WITH NO RIGHT OF SURFACE ENTRY, AS RESERVED IN VARIOUS DEEDS OF RECORD.

Tax ID/APN#: 339-132-59

COMPLIANCE AGREEMENT

STATE OF MICHIGAN)
) SS.
COUNTY OF KALAMAZOO)

Loan Number: 100559434

Seller(s): N/A

Lender: LOANDEPOT.COM, LLC

Borrower(s): CLYDE SHERWOOD JR, DOROTHY SHERWOOD

Property: 3318 NORTH 26TH STREET, KALAMAZOO, MICHIGAN 49048

The undersigned borrower(s) for and in consideration of the above referenced Lender this date funding the closing of this loan agrees, if requested by Lender or Closing Agent for Lender, to fully cooperate and adjust for clerical errors, any or all loan closing documentation if deemed necessary or desirable in the reasonable discretion of Lender to enable Lender to sell, convey, seek guaranty or market said loan to any entity, including but not limited to, an investor, Fannie Mae, Freddie Mac, Federal Housing Authority, the Department of Veterans Affairs or any municipal bonding authority.

The undersigned borrower(s) agree(s) to comply with all above noted requests by Lender or Closing Agent for Lender within 30 days from the date of mailing said requests. Borrower(s) agree(s) to assume all costs including, by way of illustration and not limitation, actual expenses, legal fees and marketing losses, for failing to comply with correction requests in such 30 day time period.

The undersigned borrower(s) do hereby so agree and covenant in order to assure that the loan documentation executed this date will conform and be acceptable in the market place in the instance of transfer, sale or conveyance by Lender or its interest in and to said loan documentation.

Dated effective MAY 15, 2015 .

CLYDE SHERWOOD JR

DOROTHY SHERWOOD



Sworn to and subscribed before me this day of .

Notary Public

(Seal)

My Commission Expires:



OCCUPANCY AFFIDAVIT AND FINANCIAL STATUS

Loan Number: 100559434

FHA/VA Case Number: 29-29-6-0737714

Date: MAY 15, 2015

Provided By: LOANDEPOT.COM, LLC

Borrower(s): CLYDE SHERWOOD JR, DOROTHY SHERWOOD

Property Address: 3318 NORTH 26TH STREET, KALAMAZOO, MICHIGAN 49048

We the undersigned Borrower(s) of the above captioned property understand that one of the conditions of our loan is that we occupy the subject property and we do hereby certify as follows:

- We will occupy the subject property upon close of escrow; if unable to occupy by close of escrow, we will occupy by the following date
- We now occupy the subject property, and do not intend to move in the near future.

We the undersigned Borrower(s) also hereby certify that there have been no significant changes in our financial status; i.e., employer, income, available cash, etc., and that our loan application to FHA/V.A. or conventional lender reflects our current financial position.

We are aware of and understand that if we fail to move into the property by the specified time that we are subject to prosecution under Section 1010, Title 18, United States Code, Federal Housing Administration Transactions, and that we are liable to be fined not more than \$5,000, or imprisoned not more than two years, or both. We are aware of and understand that other Federal Statutes provide severe penalties for any fraud or misrepresentation made for the purpose of influencing the issuance of any guaranty or insurance or the making of any loan by the Secretary of Veterans Affairs.

By signing below, I/we acknowledge that I/we have read and received a copy of this document.

Borrower CLYDE SHERWOOD JR Date

Borrower DOROTHY SHERWOOD Date

Borrower Date

Borrower Date

Borrower Date

Borrower Date



STATE OF MICHIGAN

County ss: KALAMAZOO

Subscribed and sworn to before me this day of .

WITNESS my hand and official seal.

Signature: _____

Name (typed or printed)

My Commission Expires:



S

SIGNATURE AFFIDAVIT AND AKA STATEMENT

SIGNATURE AFFIDAVIT

I, _____,
certify that this is my true and correct signature:

SIGN HERE

Borrower

Sample Signature

A

AKA STATEMENT

I,
further certify that I am also known as:

SIGN HERE

Name Variation (Print)

Sample Signature (Variation)

M

Name Variation (Print)

SIGN HERE

Sample Signature (Variation)

SIGN HERE

Name Variation (Print)

Sample Signature (Variation)

P

Name Variation (Print)

SIGN HERE

Sample Signature (Variation)

Name Variation (Print)

Sample Signature (Variation)

Name Variation (Print)

Sample Signature (Variation)

L

Name Variation (Print)

Sample Signature (Variation)

State of _____

County of _____

Subscribed and sworn to (or affirmed) before me on this _____ day of _____, by

E

personally known to me or proved to me on the basis of satisfactory evidence to be the person(s) who appeared before me.

(seal)

Signature _____



S

SIGNATURE AFFIDAVIT AND AKA STATEMENT

SIGNATURE AFFIDAVIT

I, _____, certify that this is my true and correct signature:

SIGN HERE

Borrower

Sample Signature

A

AKA STATEMENT

I, _____, further certify that I am also known as:

SIGN HERE

Name Variation (Print)

Sample Signature (Variation)

M

Name Variation (Print)

SIGN HERE

Sample Signature (Variation)

SIGN HERE

Name Variation (Print)

Sample Signature (Variation)

P

Name Variation (Print)

SIGN HERE

Sample Signature (Variation)

Name Variation (Print)

Sample Signature (Variation)

Name Variation (Print)

Sample Signature (Variation)

Name Variation (Print)

Sample Signature (Variation)

State of _____

County of _____

Subscribed and sworn to (or affirmed) before me on this _____ day of _____, by

personally known to me or proved to me on the basis of satisfactory evidence to be the person(s) who appeared before me.

(seal)

Signature _____



SIGNATURE AFFIDAVIT AND AKA STATEMENT

SIGNATURE AFFIDAVIT

I, CLYDE SHERWOOD JR
certify that this is my true and correct signature:

CLYDE SHERWOOD JR
Borrower

Sample Signature

AKA STATEMENT

I, CLYDE SHERWOOD JR
further certify that I am also known as:

CLYDE SHERWOOD
Name Variation (Print)

Sample Signature (Variation)

Name Variation (Print)

Sample Signature (Variation)

Name Variation (Print)

Sample Signature (Variation)

Name Variation (Print)

Sample Signature (Variation)

Name Variation (Print)

Sample Signature (Variation)

Name Variation (Print)

Sample Signature (Variation)

Name Variation (Print)

Sample Signature (Variation)

State of MICHIGAN

County of KALAMAZOO

Subscribed and sworn to (or affirmed) before me on this _____ day of _____, by

CLYDE SHERWOOD JR

personally known to me or proved to me on the basis of satisfactory evidence to be the person(s) who appeared before me.

(seal)

Signature _____



SIGNATURE AFFIDAVIT AND AKA STATEMENT

SIGNATURE AFFIDAVIT

I, DOROTHY SHERWOOD
certify that this is my true and correct signature:

DOROTHY SHERWOOD
Borrower

Sample Signature

AKA STATEMENT

I, DOROTHY SHERWOOD
further certify that I am also known as:

DOROTHY M. SHERWOOD JR
Name Variation (Print)

Sample Signature (Variation)

DOROTHY SM. SHERWOOD
Name Variation (Print)

Sample Signature (Variation)

Name Variation (Print)

Sample Signature (Variation)

Name Variation (Print)

Sample Signature (Variation)

Name Variation (Print)

Sample Signature (Variation)

Name Variation (Print)

Sample Signature (Variation)

Name Variation (Print)

Sample Signature (Variation)

State of MICHIGAN

County of KALAMAZOO

Subscribed and sworn to (or affirmed) before me on this _____ day of _____, by

DOROTHY SHERWOOD

_____,

personally known to me or proved to me on the basis of satisfactory evidence to be the person(s) who appeared before me.

(seal)

Signature _____



Loan Number: 100559434

EVIDENCE OF JOINT APPLICATION

Date: MAY 15, 2015

Provided By: LOANDEPOT.COM, LLC

Borrower: CLYDE SHERWOOD JR, DOROTHY SHERWOOD

Property Address: 3318 NORTH 26TH STREET, KALAMAZOO, MICHIGAN 49048

If you are applying for joint credit with another person, please sign below.

We intend to apply for joint credit.

Borrower CLYDE SHERWOOD JR Date

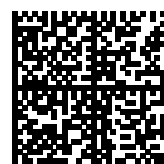
Co-Borrower DOROTHY SHERWOOD Date

Co-Borrower Date

Co-Borrower Date

Co-Borrower Date

Co-Borrower Date



MIN: 100853701005594345

Loan Number: 100559434

NOTE

Case Number: 29-29-6-0737714

**THIS LOAN IS NOT ASSUMABLE
WITHOUT THE APPROVAL OF THE
DEPARTMENT OF VETERANS AFFAIRS
OR ITS AUTHORIZED AGENT.**

MAY 15, 2015

[Date]

FOOTHILL RANCH

[City]

CALIFORNIA

[State]

3318 NORTH 26TH STREET, KALAMAZOO, MICHIGAN 49048

[Property Address]

1. BORROWER'S PROMISE TO PAY

In return for a loan that I have received, I promise to pay U.S. \$ 115,429.00 (this amount is called "Principal"), plus interest, to the order of the Lender. The Lender is LOANDEPOT.COM, LLC

I will make all payments under this Note in the form of cash, check or money order.

I understand that the Lender may transfer this Note. The Lender or anyone who takes this Note by transfer and who is entitled to receive payments under this Note is called the "Note Holder."

2. INTEREST

Interest will be charged on unpaid principal until the full amount of Principal has been paid. I will pay interest at a yearly rate of 4.250 %.

The interest rate required by this Section 2 is the rate I will pay both before and after any default described in Section 6(B) of this Note.

3. PAYMENTS

(A) Time and Place of Payments

I will pay principal and interest by making a payment every month.

I will make my monthly payment on the 1st day of each month beginning on JULY 1, 2015. I will make these payments everymonth until I have paid all of the principal and interest and any other charges described below that I may owe under this Note. Each monthly payment will be applied as of its scheduled due date and will be applied to interest before Principal. If, on JUNE 1, 2045, I still owe amounts under this Note, I will pay those amounts in full on that date, which is called the "Maturity Date."

I will make my monthly payments at 26642 TOWNE CENTRE DRIVE, FOOTHILL RANCH, CALIFORNIA 92610

or at a different place if required by the Note Holder.

(B) Amount of Monthly Payments

My monthly payment will be in the amount of U.S. \$ 567.84



4. BORROWER'S RIGHT TO PREPAY

I have the right to make payments of Principal at any time before they are due. A payment of Principal only is known as a "Prepayment." When I make a Prepayment, I will tell the Note Holder in writing that I am doing so. I may not designate a payment as a Prepayment if I have not made all the monthly payments due under the Note.

I may make a full Prepayment or partial Prepayments without paying a Prepayment charge. The Note Holder will use my Prepayments to reduce the amount of Principal that I owe under this Note. However, the Note Holder may apply my Prepayment to the accrued and unpaid interest on the Prepayment amount, before applying my Prepayment to reduce the Principal amount of the Note. If I make a partial Prepayment, there will be no changes in the due date or in the amount of my monthly payment unless the Note Holder agrees in writing to those changes.

5. LOAN CHARGES

If a law, which applies to this loan and which sets maximum loan charges, is finally interpreted so that the interest or other loan charges collected or to be collected in connection with this loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from me which exceeded permitted limits will be refunded to me. The Note Holder may choose to make this refund by reducing the Principal I owe under this Note or by making a direct payment to me. If a refund reduces Principal, the reduction will be treated as a partial Prepayment.

6. BORROWER'S FAILURE TO PAY AS REQUIRED

(A) Late Charge for Overdue Payments

If the Note Holder has not received the full amount of any monthly payment by the end of 15 calendar days after the date it is due, I will pay a late charge to the Note Holder. The amount of the charge will be 4.000 % of my overdue payment of principal, interest, and escrow for taxes and insurance. I will pay this late charge promptly but only once on each late payment.

(B) Default

If I do not pay the full amount of each monthly payment on the date it is due, I will be in default.

(C) Notice of Default

If I am in default, the Note Holder may send me a written notice telling me that if I do not pay the overdue amount by a certain date, the Note Holder may require me to pay immediately the full amount of Principal which has not been paid and all the interest that I owe on that amount. That date must be at least 30 days after the date on which the notice is mailed to me or delivered by other means.

(D) No Waiver By Note Holder

Even if, at a time when I am in default, the Note Holder does not require me to pay immediately in full as described above, the Note Holder will still have the right to do so if I am in default at a later time.

(E) Payment of Note Holder's Costs and Expenses

If the Note Holder has required me to pay immediately in full as described above, the Note Holder will have the right to be paid back by me for all of its costs and expenses in enforcing this Note to the extent not prohibited by applicable law. Those expenses include, for example, reasonable attorneys' fees.

7. GIVING OF NOTICES

Unless applicable law requires a different method, any notice that must be given to me under this Note will be given by delivering it or by mailing it by first class mail to me at the Property Address above or at a different address if I give the Note Holder a notice of my different address.

Any notice that must be given to the Note Holder under this Note will be given by delivering it or by mailing it by first class mail to the Note Holder at the address stated in Section 3(A) above or at a different address if I am given a notice of that different address.



8. OBLIGATIONS OF PERSONS UNDER THIS NOTE

If more than one person signs this Note, each person is fully and personally obligated to keep all of the promises made in this Note, including the promise to pay the full amount owed. Any person who is a guarantor, surety or endorser of this Note is also obligated to do these things. Any person who takes over these obligations, including the obligations of a guarantor, surety or endorser of this Note, is also obligated to keep all of the promises made in this Note. The Note Holder may enforce its rights under this Note against each person individually or against all of us together. This means that any one of us may be required to pay all of the amounts owed under this Note.

9. WAIVERS

I and any other person who has obligations under this Note waive the rights of Presentment and Notice of Dishonor. "Presentment" means the right to require the Note Holder to demand payment of amounts due. "Notice of Dishonor" means the right to require the Note Holder to give notice to other persons that amounts due have not been paid.

10. UNIFORM SECURED NOTE

This Note is a uniform instrument with limited variations in some jurisdictions. In addition to the protections given to the Note Holder under this Note, a Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), dated the same date as this Note, protects the Note Holder from possible losses which might result if I do not keep the promises which I make in this Note. That Security Instrument describes how and under what conditions I may be required to make immediate payment in full of all amounts I owe under this Note. Some of those conditions are described as follows:

Transfer of the Property; Acceleration; Assumption. This loan may be declared immediately due and payable upon transfer of the property securing such loan to any transferee, unless the acceptability of the assumption of the loan is established pursuant to Section 3714 of Chapter 37, Title 38, United States Code. The acceptability of any assumption shall also be subject to the following additional provisions:

(a) **Funding Fee:** A fee equal to one-half of 1 percent of the balance of this 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 trustee for the Department of Veterans Affairs. If the assumer fails to pay this fee at the time of transfer, the fee shall constitute an additional debt to that already secured by this instrument, shall bear interest at the rate herein provided, and at the option of the payee of the indebtedness hereby secured or any transferee thereof, shall be immediately due and payable. This fee is automatically waived if the assumer is exempt under the provisions of 38 U.S.C. 3729(c).

(b) **Processing Charge:** Upon application for approval to allow assumption of this loan, a processing fee may be charged by the loan holder or its authorized agent 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 Veterans Affairs for a loan to which Section 3714 of Chapter 37, Title 38, United States Code applies.

(c) **Indemnity Liability Assumption:** If this obligation is assumed, then the assumer hereby agrees to assume all of the obligations of the veteran under the terms of the instruments creating and securing the loan. The assumer further agrees to indemnify the Department of Veterans Affairs to the extent of any claim payment arising from the guaranty or insurance of the indebtedness created by this instrument.

If the acceptability of the assumption of this loan is not established for any reason, and Lender exercises its option to declare all sums secured by this Security Instrument immediately due and payable, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 14 within which



Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

NOTICE TO BORROWER

Department of Veterans Affairs regulations at 38 C.F.R. 36.4337 provide as follows:

"Regulations issued under 38 U.S.C. Chapter 37 and in effect on the date of any loan which is submitted and accepted or approved for a guaranty or for insurance thereunder, shall govern the rights, duties, and liabilities of the parties to such loan and any provisions of the loan instruments inconsistent with such regulations are hereby amended and supplemented to conform thereto."

WITNESS THE HAND(S) AND SEAL(S) OF THE UNDERSIGNED

CLYDE SHERWOOD JR (Seal)
-Borrower

DOROTHY SHERWOOD (Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

Loan Originator: DELLIS EVANS, NMLSR ID 896802
Loan Originator Organization: LOANDEPOT.COM, LLC, NMLSR ID 174457

[Sign Original Only]



ALLONGE

Loan Number: 100559434

Loan Date: MAY 15, 2015

Borrower(s): CLYDE SHERWOOD JR, DOROTHY SHERWOOD

Property Address: 3318 NORTH 26TH STREET, KALAMAZOO, MICHIGAN 49048

Principal Balance: \$115,429.00

PAY TO THE ORDER OF

Without Recourse

Company Name: LOANDEPOT.COM, LLC

By: _____

(Title)



Loan Number: 100559434
Case Number: 29-29-6-0737714

VA ASSUMPTION POLICY RIDER

THIS LOAN IS NOT ASSUMABLE WITHOUT THE APPROVAL OF THE DEPARTMENT OF VETERANS AFFAIRS OR ITS AUTHORIZED AGENT.

THIS ASSUMPTION POLICY RIDER is made this 15th day of MAY, 2015, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust, or Deed to Secure Debt ("Instrument") of the same date herewith, given by the undersigned ("Mortgagor") to secure the Mortgagor's Note ("Note") of the same date to LOANDEPOT.COM, LLC

("Mortgagee") and covering the property described in the Instrument and located at:

3318 NORTH 26TH STREET, KALAMAZOO, MICHIGAN 49048

(Property Address)

Notwithstanding anything to the contrary set forth in the Instrument, Mortgagee and Mortgagor hereby acknowledges and agrees to the following:

GUARANTY: Should the Department of Veterans Affairs fail or refuse to issue its guaranty in full amount within 60 days from the date that this loan would normally become eligible for such guaranty committed upon by the Department of Veterans Affairs under the provisions of Title 38 of the U.S. Code "Veterans Benefits", the Mortgagee may declare the indebtedness hereby secured at once due and payable and may foreclose immediately or may exercise any other rights hereunder or take any other proper action as by law provided.

TRANSFER OF THE PROPERTY: If all or any part of the Property or any interest in it is sold or transferred, this loan shall be immediately due and payable upon transfer ("assumption") of the property securing such loan to any transferee ("assumer"), unless the acceptability of the assumption and transfer of this loan is established by the Department of Veterans Affairs or its authorized agent pursuant to section 3714 of Chapter 37, Title 38, United States Code.

An authorized transfer ("assumption") of the property shall also be subject to additional covenants and agreements as set forth below:



(A) ASSUMPTION FUNDING FEE: A fee equal to one-half of 1 percent (.50%) of the unpaid principal balance of this loan as of the date of transfer of the property shall be payable at the time of transfer to the mortgagee or its authorized agent, as trustee for the Secretary of Veterans Affairs. If the assumer fails to pay this fee at the time of transfer, the fee shall constitute an additional debt to that already secured by this instrument, shall bear interest at the rate herein provided, and, at the option of the mortgagee of the indebtedness hereby secured or any transferee thereof, shall be immediately due and payable. This fee is automatically waived if the assumer is exempt under the provisions of 38 U.S.C. 3729 (c).

(B) ASSUMPTION PROCESSING CHARGE: Upon application for approval to allow assumptions and transfer of this loan, a processing fee may be charged by the mortgagee or its authorized agent 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 Veterans Affairs for a loan to which section 3714 of Chapter 37, Title 38, United States Code applies.

(C) ASSUMPTION INDEMNITY LIABILITY: If this obligation is assumed, then the assumer hereby agrees to assume all of the obligations of the veteran under the terms of the instruments creating and securing the loan, including the obligation of the veteran to indemnify the Department of Veterans Affairs to the extent of any claim payment arising from the guaranty or insurance of the indebtedness created by this instrument.

IN WITNESS WHEREOF, Mortgagor(s) has executed this Assumption Policy Rider.

_____(Seal)
CLYDE SHERWOOD JR Mortgagor

_____(Seal)
DOROTHY SHERWOOD Mortgagor

_____(Seal)
Mortgagor

_____(Seal)
Mortgagor

_____(Seal)
Mortgagor

_____(Seal)
Mortgagor



ADDENDUM TO HUD-1

Loan Number: 100559434

File Number:

Borrower: CLYDE SHERWOOD JR, DOROTHY SHERWOOD

	Paid From Borrower's Funds at Settlement	Paid From Seller's Funds at Settlement
-----PAYOFFS-----		
PAYOFF to CITIMORTGAGE INC	14,488.80	
PAYOFF to OCWEN LOAN SERVICING L	94,288.35	

ADDENDUM PAYOFF TOTAL	108,777.15	

Signature CLYDE SHERWOOD JR Date

Signature DOROTHY SHERWOOD Date

Signature Date

Signature Date

Signature Date

Signature Date



AMENDMENT TO CLOSING INSTRUCTIONS

Two certified copies of Borrower's and Seller's Settlement Statements must be forwarded within 24 hours after disbursement. Disbursement must be done within 24 hours of receipt of funds. If disbursement is not done within 24 hours, you must notify Funding Manager and Betty Kranig.

EXECUTION OF DOCUMENTS

1. Each Borrower must sign all documents exactly as his or her name appears on the blank line provided for his or her signature. All signatures must be witnessed if required or customary. All signature acknowledgments must be executed by a person authorized to take acknowledgments in the state of closing.
2. Any correction to loan documents must be approved in writing by us in advance. No white-out permitted. Approved deletion should be made by marking a single line through the language being deleted. All additions and deletions must be initialed by all borrowers.

POWERS OF ATTORNEY

1. All Powers of Attorney must be provided to and approved by us in advance. If approved, the Power of Attorney must be recorded in the same county(ies) in which the Security Instrument is recorded, and a certified copy provided to us.
2. The Power of Attorney must be a "Specific" Power of Attorney, specific to this transaction. The POA must contain the Property Address, must be notarized and must specify what transactions the grantee is permitted to consummate.
3. The Power of Attorney must be dated prior to any document executed with the Power of Attorney and must record prior to the Security Instrument.
4. To ensure the grantor is aware of the transaction, at least one upfront document must be signed by them, besides the POA.
5. The Grantee must have a personal or financial relationship with the Grantor.
7. In all states, documents executed by the attorney-in-fact must include the principal's name, the agent's name, and the agent's capacity (attorney-in-fact) in the signature. The agent's capacity (attorney-in-fact) must be written out in its entirety as abbreviations (AIF, POA, etc.) are not acceptable. Additionally, the document(s) should have the same information typed or written.
8. Samples of Power of Attorney Signature Requirement and typed signature line

Jane Doe by John Smith, Attorney-in-Fact
 Jane Doe by John Smith, Attorney-in-Fact

Jane Doe by John Smith, her attorney in fact
 Jane Doe by John Smith, her attorney in fact

Jane Doe by John Smith as attorney in fact
 Jane Doe by John Smith as attorney in fact

Jane Doe by John Smith as her attorney in fact
 Jane Doe by John Smith as her attorney in fact

Jane Doe by her attorney in fact John Smith
 Jane Doe by her attorney in fact John Smith

Jane Doe by attorney in fact John Smith
 Jane Doe by attorney in fact John Smith

RESCISSION

1. If the transaction is subject to rescission, provide each borrower and each person having any ownership interest in the security property with two (2) copies of the completed Notice of Right to Cancel. The Notice must be properly completed (including all dates) and each borrower and person given two notices must execute an acknowledgment of receipt. Your failure to properly complete and provide the Notices to each person entitled to receive them will delay this funding.
2. No Borrower or other person having an ownership interest in the security property may modify or waive his or her right to rescind without our prior written consent.
3. If any Borrower or other person having an ownership interest in the security property indicates that he or she wishes to cancel this transaction, contact us immediately for further instructions.

HAZARD INSURANCE (Not Required by Escrow, Provide to Lender Only). May be required by escrow if being paid through escrow.

1. The Borrower(s) must provide satisfactory evidence of hazard insurance coverage and flood insurance coverage if the Property is located in a special flood hazard area.
2. **Coverage for Single Family and Multiple Unit Properties**
 The lesser of:
 - 100% of the insurable value of the improvements as established by the property insurer, or
 - The unpaid principal balance, as long as it equals 80% of the insurable value of the improvements.



NOTE: California Properties - lenders are prohibited from requiring hazard insurance in an amount exceeding the replacement value of the improvements on the property.

3. **Condominiums and PUDs with "all risk" policies**

- 100% of the insurable value of the projects improvements including the individual units in a condominium.
- \$1 million liability per occurrence

All policies must include the following endorsements, as applicable:

- Guaranteed Replacement Cost or Replacement Cost endorsements.
- An Agreed Amount endorsement also is required if the policy includes a coinsurance clause.
- An Inflation Guard Endorsement, when it can be obtained
- A Building Ordinance or Law Endorsement
- Steam Boiler and Machinery Coverage endorsement if the project has central heating or air conditioning

The required coverage amount is \$2,000,000 or for the replacement value of the building that houses the equipment.

4. **Deductibles.** The maximum deductible may be up to 5% of the face amount of the policy, unless a higher maximum amount is required by state law. If individual deductibles apply to losses from named perils, such as (fire, water not caused by flooding, or wind) then each deductible may not exceed 5% of the dwelling coverage. Refinance Loans Investors require a minimum of three months remaining coverage at the time of sale of the loan. To comply with this requirement, Insurance policies due within 45 days of the first payment date should be paid in full at close. If the premium is not available, the policy should be rewritten with a new inception date.

5. **Attached Condominiums and PUDs.** Most condominium projects have "master" or "blanket" policies that address all the insurance requirements for each unit. Each loan must contain a copy of the master policy as well as a copy of the Evidence of Insurance that specifies the individual unit.

- The named insured must be in the exact name of the association.
- Liability must be a minimum of \$1,000,000. Liability policy is required in all states except CA.
- In California, the minimum requirement for liability coverage is \$2,000,000 for projects 100 units or less and \$3,000,000 for projects with more than 100 units.
- Hazard policy must cover 100% of the insurable value and include a Guaranteed Replacement Cost Endorsement or a Replacement Cost Endorsement.
- Deductible may be up to 5% of the face amount of the insurance policy.
- Fidelity bond coverage is required for the new and established projects with more than 20 units. The insurance policy must name the homeowner's association as the insured and the premium must be paid as a common expense by the HOA. Coverage must:
 - Meet the minimum coverage required by state law in those states that have statutory fidelity insurance requirements, or
 - If no state law exists, an amount sufficient to cover three months of the homeowners' association dues, plus the amount of annual dues allocated to reserves.

Attached condominiums, including 2-4 units, must also contain a HO-6 "walls-in" hazard insurance coverage policy unless the master insurance policy of the HOA covers the interior of the unit. The HO-6 policy must provide coverage in the amount of at least 20% of the appraised value with a 5% maximum deductible.

6. **Detached Condominium and PUDs Requirements.** PUD/detached condominium projects usually carry master policies for common elements and amenities, but do not include the residences. Individual lots are usually covered by individual owner policies. Occasionally, however, a PUD/detached condominium association may carry a master hazard insurance policy that includes residences. This type of master hazard insurance policy is an acceptable alternative to individual dwelling policies but you must use caution in determining what is covered by the master policy. A review of the master policy is required only if the individual residences do not have separate hazard insurance.

- Named insured - policy must be in the exact name of the PUD/detached condominium association.
- Liability Coverage - PUDs: a minimum \$1,000,000 liability policy is required in all states
- Detached condominiums - a minimum \$1,000,000 liability policy is required in all states except CA. CA's minimum requirement for liability coverage is \$2,000,000 for projects 100 units or less and \$3,000,000 for projects with more than 100 units.
- Hazard Coverage - No master policy verification is required. Each individual owner must provide a hazard insurance policy for the PUD/detached condominium residence. If all hazard insurance is carried by the PUD/detached condominium association's master hazard insurance policy that includes all residences, the policy must cover 100% of the insurable value and must include an insurable value endorsement.
- Hazard Deductible can be up to 5% of the face amount of the insurance policy. If the policy has separate deductibles for named perils (fire, water, not caused by flooding, or wind), then each deductible may not exceed 5% of the dwelling coverage.

7. **Rent Loss Insurance.** Proof of rent loss insurance covering at least 6 months of gross monthly rent is required if using rental income to qualify the borrower on conventional financing when the subject property is a 1-4 unit investment property or 2-4 unit owner occupied property.

8. **Payment of Hazard Insurance.** Acceptable evidence of payment of hazard insurance may be in one of the following forms:

- Payment amount is deducted on the HUD-1 Policy or binder stating the premium amount has been paid in full
- Paid receipt from the insurance agent or insurance company



- Cancelled check, copy of front and back
 - Payments paid monthly must be verified as an auto pay. If the premium is paid monthly directly by the borrower, verification of 12 months payments is required on insurance company letterhead or by copies of cancelled checks.
9. **Insurance Binder.** An insurance binder at loan closing will be acceptable provided the binder is:
- Issued by a licensed local recording agent
 - Accompanied by a paid receipt
 - Replaced by an original insurance policy within 30 days

FLOOD INSURANCE

General Requirements. A Standard Flood Hazard Determination (flood certificate) is required for all loans. Flood Insurance is required if all or part of the property improvements are located in a Special Flood Hazard Area (SFHA). Flood insurance is required even if the mortgaged premises (such as a condominium unit on the fourth floor) are above the 100-year flood boundary.

1. Special Flood Hazard Areas

A	A99	AR/AH	AO	AR	AR/AO
AH	AR/A	V	A1-A30	AR/AE	V1-V30
AE	AR/A1-30	VE			

If the Flood Designation Area on the flood certificate indicates "None" because the subject area has not yet been mapped by FEMA, flood insurance is required.

2. Maximum Coverage Available Through NFIP

The maximum insurance available under the appropriate National Flood Insurance Program (max NFIP) is \$250,000 per unit. This maximum available also applies to condominium and PUD projects.

3. **Flood Waiver.** The requirement for flood hazard insurance is waived only if a letter is obtained from FEMA stating that its maps have been amended and the property is no longer in a SFHA. Borrowers can seek a Letter of Map Amendment (LOMA) or Letter of Map Revision (LOMR) from FEMA, stating that the maps have been amended or revised so that the property no longer lies in the SHFA.

4. **Mortgagee Clause.** All policies or riders documenting insurance coverage must have the insurance industry's standard mortgagee clause. The clause must provide that the insurer will notify the mortgagee at least 10 days before any reduction in coverage or cancellation of the policy.

loanDepot.com, LLC, ISAOA, ATIMA
 Its Successors and/or Assignees
 P.O. Box 202028
 Florence, SC 29502-2028
 Servicer Loan Number: 0070695366

GENERAL TITLE ENDORSEMENT INSTRUCTIONS

Mobil Homes and Manufactured Homes are not permitted, please contact lender if subject property is a manufactured home.

The following endorsements will be required under the following circumstances:

1. **Standard endorsements = 100, 116 and 8.1 or the state equivalent**
2. Property is a Condo = 115.1, 116.2 and 100.13, Planned Unit Development = 115.2
3. Property is a Leasehold Estate = 107.5
4. There are Oil and Gas Leases = 100.29, without depth restrictions = 100.23 with the right to surface entry = 100.24
5. With Easements that are: Undisclosed = 103.1, with water rights = 103.5, or that are Excessive (over 20 feet) = 103.6
6. If there is a "piggy back" (concurrent 1st and 2nd) = 105
7. If an ARM loan = 111.5, a GPM or Neg AM ARM = 111.8 or a Balloon = 111.9
8. Texas properties require a T-19 endorsement that affirmatively insures Lender against damage or loss due to the exercise of oil, gas, water and mineral rights. If the T-19 does not provide this coverage we required said coverage through either the T-19.2 or T-19.3, as appropriate based on property size and type.

GENERAL TITLE INSTRUCTIONS

All title policies need to read:

loanDepot.com, LLC.
Its Successors and/or Assignees ATIMA
26642 Towne Centre Drive, Foothill Ranch, CA 92610

HUD-1 SETTLEMENT STATEMENT

1. The final HUD-1 Settlement Statement must be completed at settlement and must accurately reflect all receipts and disbursements indicated in these closing Instructions and any amended closing instructions subsequent hereto.
2. **California Per Diem Interest** - For loans closing in the State of California, the law permits the collection of interest one day prior to the disbursement date of the loan. You are authorized to collect only day of interest prior to the disbursement date on all California loans.

Exception to the law - The law permits the collection of interest over the weekend when a loan funds on Friday or over a holiday when the loan funds one day prior to the holiday only if the borrower has signed a CA Per Diem Disclosure



authorizing the collection of interest over the weekend or holiday. Before charging interest over the weekend or a holiday, please confirm with the funder that we have a valid CA Per Diem Disclosure authorizing the charge.

3. Since this loan has an application date that is after 01/01/10, use the new version of the HUD-1.
4. If any changes to fees occur documents may need to be re-drawn and re-signed.
5. Send the original **signed** final HUD-1 Settlement Statement to us at the following address within 24 hours of settlement: 26642 Towne Centre Drive, Foothill Ranch, CA 92610, Attn: Collateral Group
6. All final HUD's must be stamped as a final true and correct copy of the final document.

WET SETTLEMENT

1. **Wet** Settlement will only occur on Purchase Transactions in states where wet settlement is either mandated by state law or is customary in practice.
2. All conditions of the loan, evidence of hazard insurance and the closing protection letter must be obtained by us prior to release of documents and/or funds.
3. We will require that a faxed copy of the signed documents and the final HUD-1 settlement statement be faxed to the funder, prior to disbursement on the loan. You will need to obtain a disbursement authorization number upon our approval of the signed documents.
4. The following items are required in order to disburse:
 - Completed/Signed/Notarized/Dated Deed of Trust/Mortgage
 - Completed/Signed/Dated Note
 - Completed/Signed/Dated Truth-In-Lending
 - Completed/Signed 1003 (Loan Application)
 - Completed Signed Dated/Notarized Warranty Deed/Grant Deed/ Quit Claim Deed/Vesting Deed
 - All Notarized Documents
 - Right to Cancel Signed/Dated (if applicable)
 - Power of Attorney (if applicable)

FUNDING OUT OF RESCISSION

1. Funding out of rescission as a rule, will only occur on Refinance transactions in states where the practice is mandated by state law.
2. All conditions of the loan, evidence of hazard insurance and the closing protection letter must be obtained by us prior to release of documents and/or funds.
3. We will require that a faxed copy of the signed documents and the final HUD-1 or HUD-1A settlement statement be faxed to the funder, prior to disbursement on the loan. You will need to obtain a disbursement authorization number upon our approval of the signed documents.
4. If the original signed loan documents are received at least 24 hours prior to the end of rescission, number 3 of this section shall not apply.

ADDITIONAL INFORMATION

1. If for any reason this loan does not close and/or disburse on a wet funding or disburse on a dry funding within 48 hours of your receipt of funds, immediately return all documents only to loanDepot.com, LLC, 26642 Towne Centre Drive, Foothill Ranch, CA 92610. Funds should be returned to the warehouse bank as indicated in the warehouse instructions. All funds should be returned to the warehouse bank that wired the funds. Funds should never be returned directly to loanDepot.com.
2. The borrower and settlement agent must sign these instructions as indicated by a signature line.

If you have any questions regarding any of these instructions, please contact loanDepot.com, LLC at 1-888-DEPOT88.



FROM: LOANDEPOT.COM, LLC
26642 TOWNE CENTRE DRIVE
FOOTHILL RANCH, CALIFORNIA 92610
Phone: (888)337-6888
Fax: (949)399-5536

TO: LD ESCROW
26672 TOWNE CENTRE DRIVE, SUITE 310
FOOTHILL RANCH, CALIFORNIA 92610
(949)470-6226

ATTN:

RE: Borrower(s): CLYDE SHERWOOD JR, DOROTHY
SHERWOOD

Property Address: 3318 NORTH 26TH STREET
KALAMAZOO, MICHIGAN 49048

Document Date: MAY 15, 2015

Closing Date: MAY 15, 2015

Disbursement: MAY 20, 2015

Case No.: 29-29-6-0737714

Loan No.: 100559434

App. No.:

Order No.:

Escrow No.:

GENERAL CLOSING INSTRUCTIONS

Do not close or fund this loan unless **ALL** conditions in these closing instructions and any supplemental closing instructions have been satisfied. The total consideration in this transaction except for our loan proceeds and approved secondary financing must pass to you in the form of cash. Do not close or fund this loan if you have knowledge of a concurrent or subsequent transaction which would transfer the subject property.

You must follow these instructions exactly. These closing instructions can only be modified with our advance written approval. You shall be deemed to have accepted and to be bound by these closing instructions if you fail to notify us in writing to the contrary within 48 hours of your receipt hereof or if you disburse any funds to or for the account of the Borrower(s).

All documents with the exception of those to be recorded (Security Instrument, Riders, Corporation Assignment(s), Grant Deed, Quit Claim, Power of Attorney, etc.) must be returned to our office within 48 HOURS of the signing. Please return certified copies of those documents that are to be recorded. Failure to comply with these instructions may delay funding.

Failure to deliver the closed loan package within 48 hours may result in Lender's inability to meet an Investor's delivery deadline, requiring your financial reimbursement to Lender for any expense or penalties.

EXECUTION OF DOCUMENTS:

1. Each Borrower must sign all documents exactly as his or her name appears on the blank line provided for his or her signature. All signatures must be witnessed if required or customary. All signature acknowledgements must be executed by a person authorized to take acknowledgements in the state of closing.
2. Any correction to loan documents must be approved in writing by us in advance. **No white-out permitted.** Approved deletion should be made by marking a single line through the language being deleted. All additions and deletions must be initialed by all borrowers.
3. All Powers of Attorney must be provided to and approved by us in advance. If approved, the Power of Attorney must be recorded in the same county(ies) in which the Security Instrument is recorded, a certified copy provided to us.

RESCISSION:

1. If the transaction is subject to rescission, provide **each** Borrower and **each** person having any ownership interest in the security property with **two (2) copies** of the completed Notice of Right to Cancel. The Notice of Right to Cancel must be properly completed (including all dates) and each borrower and person given two notices must execute an acknowledgement of receipt. Your failure to properly complete and provide the Notices of Right to Cancel to each person entitled to receive them will delay this closing.
2. No Borrower or other person having an ownership interest in the Security Property may modify or waive his or her right to rescind without our prior written consent.
3. If any Borrower or other person having an ownership interest in the security property indicates that he or she wishes to cancel this transaction, contact us immediately for further instructions.

SURVEYS:

1. A valid survey dated within 90 days of closing is required in areas where surveys are customary.
2. The survey must contain all relevant and customary information and certifications and the legal description, lot size and street must agree with the appraisal and closing documents.

HAZARD INSURANCE:

1. The Borrower(s) must provide satisfactory evidence of hazard insurance coverage and flood insurance coverage if the Property is located in a special flood hazard area.
2. Dwelling coverage must be equal to the lesser of the loan amount or the full replacement value of the property improvements, and must extend for either a term of at least one (1) year after the closing date for purchase transactions or six (6) months after the closing date for refinance transactions.
3. Loss payee/mortgagee clause to read: loanDepot
ISAOA/ATIMA
PO Box 202028
Florence, SC 29502

ACKNOWLEDGED AND AGREED:

Settlement Agent



FROM: LOANDEPOT.COM, LLC
26642 TOWNE CENTRE DRIVE
FOOTHILL RANCH, CALIFORNIA 92610
Phone: (888)337-6888
Fax: (949)399-5536

TO: LD ESCROW
26672 TOWNE CENTRE DRIVE, SUITE 310
FOOTHILL RANCH, CALIFORNIA 92610
(949)470-6226

ATTN:

RE: Borrower(s): CLYDE SHERWOOD JR, DOROTHY SHERWOOD

Property Address: 3318 NORTH 26TH STREET
KALAMAZOO, MICHIGAN 49048

Document Date: MAY 15, 2015
Closing Date: MAY 15, 2015
Disbursement: MAY 20, 2015
Case No.: 29-29-6-0737714
Loan No.: 100559434
App. No.:
Order No.:
Escrow No.:

SPECIFIC CLOSING INSTRUCTIONS

LOAN DOCUMENTS:

We enclose the following documents necessary to complete the above referenced loan transaction:

(X) Note	(X) Allonge to Note	(X) 4506T
(X) Mortgage	(X) Affidavit and Agrmnt.	(X) VA Cert.
(X) VA Assumption Policy Rider	(X) Closing Inst. Addendum	(X) SS
(X) Settlement Statement Cert.	(X) Cover Page	(X) Hud-1 Addendum
(X) Payment Letter	(X) Truth-in-Lending	(X) Itemization of amt fin.
(X) Hazard Ins. Req.	(X) Compliance Agreement	
(X) Impound Auth.	(X) Patriot Act	
(X) Rescission Notice	(X) Borrowers Cert.	

Deliver one (1) copy of all loan documents to the Borrower(s); deliver one (1) copy of the Federal Truth-In-Lending Disclosure Statement to **each** Borrower.

LOAN TERMS:

Loan Amount: 115,429.00

Initial Advance:

Sales Price:

Term (Months): 360

Interest Rate: 4.250

Initial Payment: 567.84

First Payment Date: 07/01/15

Last Payment Date: 06/01/45

ARM Loan: () Yes (X) No

Index:

Margin:

Periodic Rate Cap:

Lifetime Rate Cap:

Lifetime Rate Floor:

Interest Change Date:

Payment Change Date:

Loan Purpose: REFINANCE

PAYOFF REQUIREMENTS:

It is a condition to the funding of this loan that the following payoffs be made through this closing. Indicate payoffs on the HUD-1 Settlement Statement or provide other satisfactory evidence of payoff:

PAYOFF to OCWEN LOAN SERVICI	\$94,288.35
PAYOFF to CITIMORTGAGE INC	\$14,488.80

CONDITIONS TO BE SATISFIED PRIOR TO DISBURSEMENT OF LOAN PROCEEDS:

Max funds from borrower not to exceed \$0 or file to be reviewed by underwriter
All mortgages must be paid current at time of closing with no additional lates
Hazard insurance with sufficient coverage, evidence premium is paid and loss payee endorsement

****SEE ATTACHED ADDENDUM TO CLOSING INSTRUCTIONS****

WE ARE TO BE AT NO EXPENSE IN THIS TRANSACTION

TITLE INSURANCE REQUIREMENTS:

You are authorized to use funds for the account of the Borrowers and to record all instruments when you comply with the following:

1. THIS LOAN MUST RECORD IN 1ST LIEN POSITION ON OR PRIOR TO THE DISBURSEMENT DATE NOTED ABOVE. PROVIDE DUPLICATE ORIGINALS OF THE ALTA TITLE POLICY.
2. Vesting to read: CLYDE SHERWOOD, JR. AND DOROTHY SHERWOOD, HUSBAND AND WIFE, AS TENANTS BY THE ENTIRETIES, AND THE SURVIVOR OF THEM
3. Title Policy must contain the following endorsements (or their equivalents): 8 OR 8.1, 9 OR 100, 116
4. ALTA Title Policy must be free from liens, encumbrances, easements, encroachments and other title matters except
(i) the lien of our loan in the amount of our loan on the property described herein showing the Instrument or Document Number and the date of recording of the Security Instrument; (ii) general, specific, state, county, city, school or other taxes and assessments not yet due or payable: TAXES ARE PAID CURRENT ;
(iii) other items as permitted by us; and (iv) the following items as shown on the preliminary title report, commitment, binder or equivalent dated MARCH 18, 2015

SECONDARY FINANCING:

Secondary financing in the amount of \$ NONE

has been approved.



ESTIMATE OF FEES AND COSTS:

**ANY REBATE PRICING IS TO BE APPLIED TO FINANCE CHARGES FIRST **

ITEM	AMOUNT	POC	PAID BY
LOAN ORIGATION FEE to: LOANDEPOT.COM, LLC	\$1,154.29		Borrower
LOAN DISCOUNT POINTS to: LOANDEPOT.COM, LLC	-\$1,010.00		Borrower
APPRAISAL FEE VA to: Other	\$500.00	\$395.00	Borrower
CREDIT REPORT FEE to: FIRST AMERICAN CREDCO	\$10.00		Borrower
FLOOD CERTIFICATION FEE to: LPS FLOOD SERVICE	\$10.00		Borrower
ESCROW/SETTLEMENT/CLOSING FEE to: LD ESCROW	\$500.00	\$500.00	Lender
LENDER'S TITLE INSURANCE to: FIDELITY NATIONA	\$360.00		Borrower
SUB-ESCROW FEE to: LD ESCROW	\$50.00		Borrower
COUNTY RECORDER MI to: Other	\$116.00		Borrower
PEST INSPECTION FEE to: Other	\$125.00		Borrower
VA FUNDING FEE to: VA	\$2,429.50		Borrower
HAZARD INSURANCE PREMIUM to: AYRES-RICE INSUR	\$530.57		Borrower
EXPRESS DELIVERY FEE to: FIDELITY NATIONAL TI	\$29.16		Borrower
RECORDING SERVICE FEE to: FIDELITY NATIONAL T	\$25.00		Borrower
TAX UPDATE to: FIDELITY NATIONAL TITLE (SUB E	\$15.00		Borrower

Subtotal of Estimated Fees and Costs: \$ 3,949.52

PER DIEM INTEREST:

From: 05/20/15 To: 06/01/15
 (Anticipated Closing Date)

12 days at \$ 13.44 per day Subtotal of Per Diem Interest: \$ 161.28

IMPOUNDS/ESCROWS:

Impound/escrow checks should be made payable to and sent to us together with the original final HUD-1 Settlement Statement.

<u>COUNTY PROPERTY TAX</u>	<u>7</u>	month(s) at \$ <u>141.80</u>	per month = \$ <u>992.60</u>
<u>HAZARD INSURANCE</u>	<u>2</u>	month(s) at \$ <u>44.22</u>	per month = \$ <u>88.44</u>
_____	_____	month(s) at \$ _____	per month = \$ _____
_____	_____	month(s) at \$ _____	per month = \$ _____
_____	_____	month(s) at \$ _____	per month = \$ _____

Aggregate Escrow Adjustment: \$ -170.30

Impound Subtotal: \$ 910.74

Mortgage Ins. Premium: \$ _____

TOTAL OF FEES AND COSTS: \$ 5,021.54

HUD-1 SETTLEMENT STATEMENT:

The final HUD-1 Settlement Statement must be completed at settlement and must accurately reflect all receipts and disbursements indicated in these closing instructions and any amended closing instructions subsequent hereto. If any changes to fees occur documents may need to be re-drawn and re-signed. Fax a certified copy of the final HUD-1 Settlement Statement to LOANDEPOT.COM, LLC @ (949) 399-5536

Attention: Quality Assurance . Send the original final HUD-1 Settlement Statement to us at the following address within 24 hours of settlement: 26642 TOWNE CENTRE DRIVE, FOOTHILL RANCH, CALIFORNIA 92610

HUD line 103 cannot be a negative dollar amount. Request revised instructions from lender to properly allocate excessive rebate so that line 103 is not a negative dollar amount. If fees change post-close, resulting in line 103 being a negative dollar amount, the closing agent MUST contact the lender for instructions PRIOR TO DISBURSING any funds. Closing agent will be responsible for cost to cure such issues, if the lender is not notified beforehand.

ADDITIONAL INFORMATION: BORROWER MUST SIGN AND DATE THESE CLOSING INSTRUCTIONS.

If for any reason this loan does not close within 48 hours of your receipt of funds, immediately return all documents to Lender and wire all funds only to: LOANDEPOT.COM, LLC
 26642 TOWNE CENTRE DRIVE, FOOTHILL RANCH, CALIFORNIA 92610

If you have any questions regarding any of these instructions, please contact LOANDEPOT.COM, LLC
 at (888) 337-6888



BORROWER ACKNOWLEDGMENT: I/We have read and acknowledged receipt of these Closing Instructions.

Borrower CLYDE SHERWOOD JR Date

Borrower DOROTHY SHERWOOD Date

Borrower Date

Borrower Date

Borrower Date

Borrower Date

ACKNOWLEDGED AND AGREED:

Settlement Agent Date



FROM: LOANDEPOT.COM, LLC
26642 TOWNE CENTRE DRIVE
FOOTHILL RANCH, CALIFORNIA 92610
Phone: (888)337-6888 Fax:
(949)399-5536

TO: LD ESCROW
26672 TOWNE CENTRE DRIVE, SUITE 310
FOOTHILL RANCH, CALIFORNIA 92610
Phone: (949)470-6226

ATTN:

RE: Borrower(s): CLYDE SHERWOOD JR, DOROTHY
SHERWOOD

Property Address: 3318 NORTH 26TH STREET,
KALAMAZOO, MICHIGAN 49048

Document Date: MAY 15, 2015
Closing Date: MAY 15, 2015
Disbursement Date: MAY 20, 2015
Case No.: 29-29-6-0737714
Loan No.: 100559434
App. No.:
Order No.:
Escrow No.:

ADDENDUM TO CLOSING INSTRUCTIONS

(Additional conditions to be satisfied prior to disbursement of loan proceeds)

Loan approval valid until 07/15/2015

Final Loan Terms, AUS (DU,LP or LSC) , 1008/FHA LT/VA Loan Analysis, and UW Scenario to match. Final 1008/FHA LT/VA Loan Analysis to be saved/final stamped in M4.

FAIR compliance to be reviewed prior to docs being sent out (not required if closed as PIW)

Funder to run MERS prior to funding to confirm no undisclosed properties

Subject to upfront VA Funding Fee (VAFF) fee of << 2.15%>>.

Loan must close within the month of << MAY >>.

Taxes and insurance escrows required due to VA.

Signed and Dated initial 92900-B- Page 2, Parts IV & V signed by all borrowers at same time.

VA Form 26-1820 Report And Certification of Loan Disbursement to be signed by all parties.

Form "Dept. of Veterans Affairs Certification By Outside Lenders Processing Vendee Loans" to be signed by an authorized loanDepot representative.

Wells Fargo Pre-Funding Package to include AUS/DU Approval, Loan Condition Sheet with no open conditions, CPL dated within 120 days of funding, and Wire Instruction

Processor to sign/date page 1 & Borrowers to sign/date page 2 (top & bottom sections) of the Final VA HUD Addendum form 26-1802a

HUD line 103 cannot be a negative amount

Appraisal Compliance: effective for app dates on or after 1/18/14, must confirm proof that all valuations utilized for the loan transaction have been sent to the borrower. This includes appraisals, desk reviews, field reviews, AVMS, LP certs with HVE values and any other valuation method. If there has been a value change since the most recent disclosure, the changed value

ACKNOWLEDGED AND AGREED:

Settlement Agent

Date



FROM: LOANDEPOT.COM, LLC
26642 TOWNE CENTRE DRIVE
FOOTHILL RANCH, CALIFORNIA 92610
Phone: (888)337-6888 Fax:
(949)399-5536

TO: LD ESCROW
26672 TOWNE CENTRE DRIVE, SUITE 310
FOOTHILL RANCH, CALIFORNIA 92610
Phone: (949)470-6226

ATTN:

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SHERWOOD

Property Address: 3318 NORTH 26TH STREET,
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(CONTINUED)

ADDENDUM TO CLOSING INSTRUCTIONS

(Additional conditions to be satisfied prior to disbursement of loan proceeds)

must be disclosed. Not applicable to FHA Streamlines without appraisal.

If any non-borrowing, non-spouse individual(s) is added to title, DO NOT FUND. Loan must be returned to Underwriting where it must be submitted to the appropriate VA RLC for prior approval.

Initial 92900-B Page 1, signed by processing in Part II after borrower(s) sign.

Payoff and close the following liens: Ocwen and CITI

Verify final stamp AUS is #9

Verbal VOE to be completed within 10 days prior to the NOTE

Final VA Loan Analysis Form completed, correct and signed by UW.

Verify loan passes ATR/QM Points and Fees Test in Empower & verify loan passes DocMagic ATR/QM Points and Fees Worksheet Test.

Funder to verify DocMagic reflects passing ATR/QM Points and Fees Test.

Funder to review UW History screen in Empower and validate the Current Values Risk Assessment field reflects AUS type (DU, LP or LSC) that matches the final stamped AUS type in M4 Docs.

For properties located in EOR states, GAP credit report to be run within 9 days of the note date (including FHA credit-qualifying streamlines). For properties located in dry states, GAP credit report to be run within 9 days of the funding date (including FHA credit-qualifying streamlines). UW to reconcile DTI discrepancies.

Need termite report signed by spouse.

ACKNOWLEDGED AND AGREED:

Settlement Agent

Date



S FEDERAL TRUTH-IN-LENDING DISCLOSURE STATEMENT

(THIS IS NEITHER A CONTRACT NOR A COMMITMENT TO LEND)

Loan Number:

Date:

Creditor:

Address:

Borrower(s):

A

Address:

Disclosures marked with an "x" are applicable:

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

INTEREST RATE AND PAYMENT SUMMARY

Interest Rate	%
Principal + Interest Payment	\$
<input type="checkbox"/> Est. Taxes + Insurance (Escrow)	\$
	\$

There is no guarantee that you will be able to refinance to lower your rate and payments.

- DEMAND FEATURE:** This obligation has a demand feature.
- VARIABLE RATE FEATURE:** Your loan contains a variable rate feature. Disclosures about the variable rate feature have been provided to you earlier.



S

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

SECURITY: You are giving a security interest in:

- The goods or property being purchased
- Real property you already own.

FILING FEES: \$

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

PREPAYMENT: If you pay off early, you

- may will not have to pay a penalty.
- may will not be entitled to a refund of part of the finance charge.

ASSUMPTION: Someone buying your property

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

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

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

A

M

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

SIGN HERE

DATE HERE

Applicant Date

Applicant Date

P

Applicant Date

Applicant Date

Applicant Date

Applicant Date

L

E



FEDERAL TRUTH-IN-LENDING DISCLOSURE STATEMENT

(THIS IS NEITHER A CONTRACT NOR A COMMITMENT TO LEND)

Loan Number: 100559434

Date: MAY 15, 2015

Creditor: LOANDEPOT.COM, LLC

Address: 26642 TOWNE CENTRE DRIVE, FOOTHILL RANCH, CALIFORNIA 92610

Borrower(s): CLYDE SHERWOOD JR, DOROTHY SHERWOOD

Address: 3318 NORTH 26TH STREET, KALAMAZOO, MICHIGAN 49048

Disclosures marked with an "x" are applicable:

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments	<input type="checkbox"/> Total Sale Price
The cost of your credit as a yearly rate	The dollar amount the credit will cost you.	The amount of credit provided to you or on your behalf.	The amount you will have paid after you have made all payments as scheduled.	The total cost of your purchase on credit including your down-payment of \$
4.441 %	\$91,739.50	\$112,683.93	\$204,423.43	\$N/A

INTEREST RATE AND PAYMENT SUMMARY

	Rate & Monthly Payment
Interest Rate	4.250 %
Principal + Interest Payment	\$ 567.84
<input checked="" type="checkbox"/> Est. Taxes + Insurance (Escrow) <input type="checkbox"/> Includes Mortgage Insurance	\$ 186.02
Total Est. Monthly Payment	\$ 753.86

There is no guarantee that you will be able to refinance to lower your rate and payments.

- DEMAND FEATURE:** This obligation has a demand feature.
- VARIABLE RATE FEATURE:** Your loan contains a variable rate feature. Disclosures about the variable rate feature have been provided to you earlier.



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

SECURITY: You are giving a security interest in: 3318 NORTH 26TH STREET, KALAMAZOO, MICHIGAN 49048
 The goods or property being purchased Real property you already own.

FILING FEES: \$ 116.00

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

PREPAYMENT: If you pay off early, you
 may will not have to pay a penalty.
 may will not be entitled to a refund of part of the finance charge.

ASSUMPTION: Someone buying your property
 may may, subject to conditions may not assume the remainder of your loan on the original terms.

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

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

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

Applicant CLYDE SHERWOOD JR Date

Applicant DOROTHY SHERWOOD Date

Applicant Date

Applicant Date

Applicant Date

Applicant Date



FEDERAL TRUTH-IN-LENDING DISCLOSURE STATEMENT

(THIS IS NEITHER A CONTRACT NOR A COMMITMENT TO LEND)

Loan Number: 100559434

Date: MAY 15, 2015

Creditor: LOANDEPOT.COM, LLC

Address: 26642 TOWNE CENTRE DRIVE, FOOTHILL RANCH, CALIFORNIA 92610

Borrower(s): CLYDE SHERWOOD JR, DOROTHY SHERWOOD

Address: 3318 NORTH 26TH STREET, KALAMAZOO, MICHIGAN 49048

Disclosures marked with an "x" are applicable:

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments	<input type="checkbox"/> Total Sale Price
The cost of your credit as a yearly rate	The dollar amount the credit will cost you.	The amount of credit provided to you or on your behalf.	The amount you will have paid after you have made all payments as scheduled.	The total cost of your purchase on credit including your down-payment of \$
4.441 %	\$91,739.50	\$112,683.93	\$204,423.43	\$N/A

INTEREST RATE AND PAYMENT SUMMARY

	Rate & Monthly Payment
Interest Rate	4.250 %
Principal + Interest Payment	\$ 567.84
<input checked="" type="checkbox"/> Est. Taxes + Insurance (Escrow) <input type="checkbox"/> Includes Mortgage Insurance	\$ 186.02
Total Est. Monthly Payment	\$ 753.86

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SECURITY: You are giving a security interest in: 3318 NORTH 26TH STREET, KALAMAZOO, MICHIGAN 49048
 The goods or property being purchased Real property you already own.

FILING FEES: \$ 116.00

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

PREPAYMENT: If you pay off early, you
 may will not have to pay a penalty.
 may will not be entitled to a refund of part of the finance charge.

ASSUMPTION: Someone buying your property
 may may, subject to conditions may not assume the remainder of your loan on the original terms.

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

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

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

Applicant CLYDE SHERWOOD JR Date

Applicant DOROTHY SHERWOOD Date

Applicant Date

Applicant Date

Applicant Date

Applicant Date



Lender: LOANDEPOT.COM, LLC
 26642 TOWNE CENTRE DRIVE
 FOOTHILL RANCH, CALIFORNIA 92610
 Borrower(s): CLYDE SHERWOOD JR, DOROTHY SHERWOOD
 3318 NORTH 26TH STREET
 KALAMAZOO, MICHIGAN 49048
 Date: MAY 15, 2015
 Loan Number: 100559434

ITEMIZATION OF AMOUNT FINANCED

■	AMOUNT GIVEN TO YOU DIRECTLY	\$		1,630.31
■	AMOUNT PAID ON YOUR ACCOUNT:			
	Homeowner's Insurance Reserves			88.44
	Property Tax Reserves			992.60
	Other Reserves:			
	Aggregate Adjustment			-170.30
	-			
■	AMOUNT PAID TO OTHERS ON YOUR BEHALF:			
	Appraisal Fee to: Other			500.00 (395.00 POC/B)
	Credit Report Fee to: FIRST AMERICAN CREDCO			10.00
	Hazard Insurance Premium to: AYRES-RICE INSURANCE			530.57
	Document Preparation Fee			
	Notary Fee			
	Owner's Title Ins. Premium			
	Recording Fee			
	LENDER'S TITLE INSURANCE to: FIDELITY NATIONAL TITLE (SUB ESCROW)			360.00
	COUNTY RECORDER MI to: Other			116.00
	PEST INSPECTION FEE to: Other			125.00
	SUB-ESCROW FEE to: LD ESCROW			50.00
	EXPRESS DELIVERY FEE to: FIDELITY NATIONAL TITLE (SUB ESCROW)			29.16
	RECORDING SERVICE FEE to: FIDELITY NATIONAL TITLE (SUB ESCROW)			25.00
	PAYOFF: SEE ATTACHED SCHEDULE			108,777.15

LOAN PROCEEDS TO:

■	AMOUNT FINANCED	\$		112,683.93
■	PREPAID FINANCE CHARGE			2,745.07
■	LOAN AMOUNT			115,429.00



ITEMIZATION OF PREPAID FINANCE CHARGE

Loan Origination Fee to: LOANDEPOT.COM, LLC	1,154.29
Loan Discount Fee to: LOANDEPOT.COM, LLC	-1,010.00
Tax Service Fee	
Prepaid Interest (12 days)	
@ 4.250 % per annum	161.28
Mtge. Ins. Premium	
Mtge. Ins. Reserves	
Origination Fee	
FLOOD CERTIFICATION FEE to: LPS FLOOD SERVICES	10.00
VA FUNDING FEE to: VA	2,429.50

TOTAL PREPAID FINANCE CHARGE \$ 2,745.07

The undersigned acknowledge receiving and reading a completed copy of this disclosure.

Borrower CLYDE SHERWOOD JR Date

Borrower DOROTHY SHERWOOD Date

Borrower Date

Borrower Date

Borrower Date

Borrower Date



ADDENDUM TO ITEMIZATION OF AMOUNT FINANCED ADDITIONAL CHARGES

Loan No.: 100559434

Date: MAY 15, 2015

Lender: LOANDEPOT.COM, LLC
26642 TOWNE CENTRE DRIVE, FOOTHILL RANCH, CA 92610

Re: CLYDE SHERWOOD JR, DOROTHY SHERWOOD
3318 NORTH 26TH STREET, KALAMAZOO, MICHIGAN 49048

Amount paid to others on your behalf (additional charges):

TAX UPDATE to: FIDELITY NATIONAL TITLE (SUB ESCROW) 15.00

Itemization of Prepaid Finance Charge (additional charges):

CLYDE SHERWOOD JR

DOROTHY SHERWOOD



PAYOFF SCHEDULE

Loan No.: 100559434

Borrower(s): CLYDE SHERWOOD JR, DOROTHY SHERWOOD

The following accounts must be paid off through escrow as a condition of the attached loan approval:

PAYOFF to OCWEN LOAN SERVICING L	94,288.35
PAYOFF to CITIMORTGAGE INC	14,488.80

TOTAL: 108,777.15

CLYDE SHERWOOD JR

DOROTHY SHERWOOD



ITEMIZATION OF FEES CONSTITUTING OUR ORIGATION CHARGE, CREDITS AND TITLE SERVICES AND LENDER'S TITLE INSURANCE

Lender: LOANDEPOT.COM, LLC

Borrower(s): CLYDE SHERWOOD JR, DOROTHY SHERWOOD

Property: 3318 NORTH 26TH STREET
KALAMAZOO, MICHIGAN 49048

Itemization of Amounts Paid on Behalf of Borrower (Lines 204-209 on the HUD-1):

Lender Credit - 10% Tolerance	Borrower	0.00
Lender Credit - Zero Tolerance	Borrower	0.00
LENDER CREDIT- SUB ESCROW	Borrower	50.00
LENDER CREDIT- DAILY INTEREST CREDIT	Borrower	13.44
LENDER CREDIT-EXPRESS DELIVERY	Borrower	29.16

Itemization of Origination Charge (Line 801 on the HUD-1):

<u>Fee Description</u>	<u>Paid By</u>	<u>Fee Charge</u>
LOAN ORIGATION FEE paid to LOANDEPOT.COM, LLC	Borrower	1,154.29

Total Origination Charge **\$1,154.29**



Itemization of Credits to Borrower (Line 802 on the HUD-1):

<u>Fee Description</u>	<u>Paid By</u>	<u>Fee Charge</u>
LOAN DISCOUNT POINTS paid to LOANDEPOT.COM, LLC	Borrower	-1,010.00

Total Charge of Itemization of Credits to Borrower **\$-1,010.00**

Itemization of Adjusted Origination Charges (Line 803 on the HUD-1):

Line 801:	1,154.29
Line 802:	-1,010.00
Line 803:	144.29

Itemization of Title Services and Lender's Title Insurance (Line 1101 on the HUD-1):

<u>Fee Description</u>	<u>Paid By</u>	<u>Fee Charge</u>
ESCROW/SETTLEMENT/CLOSING FEE paid to LD ESCROW	Lender	500.00
LENDER'S TITLE INSURANCE paid to FIDELITY NATIONAL TITLE (SUB ESCROW)	Borrower	360.00
SUB-ESCROW FEE paid to LD ESCROW	Borrower	50.00
EXPRESS DELIVERY FEE paid to FIDELITY NATIONAL TITLE (SUB ESCROW)	Borrower	29.16
RECORDING SERVICE FEE paid to FIDELITY NATIONAL TITLE (SUB ESCROW)	Borrower	25.00
TAX UPDATE paid to FIDELITY NATIONAL TITLE (SUB ESCROW)	Borrower	15.00

Total Charge for Title Services and Lender's Title Insurance **\$ 979.16**



I/We have read and acknowledge receipt of this document.

Borrower CLYDE SHERWOOD JR Date

Borrower DOROTHY SHERWOOD Date

Borrower Date

Borrower Date

Borrower Date

Borrower Date



BORROWER'S CERTIFICATION AND AUTHORIZATION

CERTIFICATION

The undersigned certify the following:

1. I/We have applied for a mortgage loan from LOANDEPOT.COM, LLC ("Lender").
In applying for the loan, I/we completed a loan application containing information on the purpose of the loan, the amount and source of the downpayment, employment and income information, and assets and liabilities. I/We certify that all of the information is true and complete. I/We made no misrepresentations in the loan application or other documents, nor did I/we omit any pertinent information.
2. I/We understand and agree that Lender reserves the right to change the mortgage loan review process. This may include verifying the information provided on the application.
3. I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for this mortgage, as applicable under the provisions of Title 18, United States Code, Section 1014.

AUTHORIZATION TO RELEASE INFORMATION

To Whom It May Concern:

1. I/We have applied for a mortgage loan from Lender. As part of the application process, Lender and the mortgage guaranty insurer (if any), may verify information contained in my/our loan application and in other documents required in connection with the loan, either before the loan is closed or as part of its quality control program.
2. I/We authorize you to provide to Lender and to any investor to whom you may sell my mortgage, and to the mortgage guaranty insurer (if any), any and all information and documentation that they request for a period not in excess of three months from the date of my/our execution of this Authorization to Release Information. Such information includes, but is not limited to, employment history and income; bank, money market, and similar account balances; credit history; and copies of income tax returns.
3. I/We further authorize Lender to order a consumer credit report and verify other credit information.
4. Lender or any investor that purchases the mortgage, or the mortgage guaranty insurer (if any), may address this authorization to any party named in the loan application. A copy of this authorization may be accepted as an original.
5. Your prompt reply to Lender, the investor that purchased the mortgage, or the mortgage guaranty insurer (if any) is appreciated. The mortgage guaranty insurer (if any) is:

	Date	376-36-4522	Social Security Number
--	------	-------------	------------------------

	Date	365-34-6420	Social Security Number
--	------	-------------	------------------------

Borrower	Date		Social Security Number
----------	------	--	------------------------

Borrower	Date		Social Security Number
----------	------	--	------------------------

Borrower	Date		Social Security Number
----------	------	--	------------------------

Borrower	Date		Social Security Number
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HAZARD INSURANCE AUTHORIZATION AND REQUIREMENTS

Date: MAY 15, 2015

Loan Number: 100559434

Escrow Number:

Escrow Company: LD ESCROW

Provided By: LOANDEPOT.COM, LLC

Borrower's Name(s): CLYDE SHERWOOD JR, DOROTHY SHERWOOD

Property Address: 3318 NORTH 26TH STREET, KALAMAZOO, MICHIGAN 49048

Listed below are Lender's policies and procedures, and minimum requirements, for the Hazard Insurance which must be provided covering the subject property.

1. Coverage must be in an amount at least equal to the replacement value of improvements on the property or the loan amount, whichever is less. If your loan program allows for potential negative amortization, your lender may require that the amount of coverage be increased to protect the amount of potential negative amortization.
2. The insurance company providing coverage must have an "A" rating or better in the latest edition of "Best's Insurance Guide," must be licensed to do business in the State in which the property is located, and must be licensed to transact the lines of insurance required in this transaction.
3. Policy shall provide at least "Broad Form" coverage on properties of one to four units, and at least "Vandalism & Malicious Mischief" on properties with over four units, with no deviation. Homeowners policies must provide coverage equal to "HO2" form.
4. Policies must contain deductibles on any peril. Deductibles may not exceed five percent of the face amount of the insurance policy.
5. Policy must provide coverage for a term of at least one year. Premiums may be paid on an annual installment basis only if the policy provides that the lender will be notified in writing of cancellation 30 days prior to expiration of coverage, for any cause. Binders are not acceptable unless otherwise required by applicable law.
6. If any existing policy is provided which will expire within 6 Months from the date of the recording of this loan, said policy must be renewed for the required term as noted in paragraph 5 above.
7. All forms and endorsements pertaining to the Lender's requirements must appear on the "Declaration Page" of policy.
8. New policies must be accompanied by a signed "Broker of Record Authorization" if borrower(s) has/have changed Insurance Agents.
9. Verification of renewal of insurance policies must be in Lender's office at least thirty days prior to the expiration date of the policy. If this requirement is not met, **LENDER AND ITS SUCCESSORS OR ASSIGNS MAY AT THEIR OPTION, BUT WITHOUT THE OBLIGATION TO DO SO, PROVIDE COVERAGE TO REPLACE ANY**

EXPIRING POLICIES WHICH HAVE NOT BEEN PROPERLY RENEWED. The premium for such coverage will be remitted promptly by the undersigned, or Lender may charge borrower's account for the cost thereof.

- 10. Lender's loss Payable Endorsement 438 BFU to be affixed to policy in favor of:
loanDepot
ISAOA/ATIMA
PO Box 202028
Florence, SC 29502
- 11. The property address and the insured's names must be designated on the policy exactly as on the ALTA Title Policy or CLTA Title Policy (whichever is issued).
- 12. The Lender's loan number must appear on the policy and on any subsequent endorsements.
- 13. The effective date of new policies, endorsements, and/or assignments shall be as of, or prior to, the date of recording of this loan.
- 14. Please notify your agent to forward future premium notices directly to you.
- 15. If the security property is a condominium, the Master Policy must contain a minimum of \$1,000,000.00 coverage for "Directors & Officers" liability. A copy of the Master Policy, or a certificate showing proof of coverage for both the Homeowners Association and the condominium unit owner, must be submitted to Lender prior to funding.

AN ACCEPTABLE POLICY, WITH ENDORSEMENTS AND/OR ASSIGNMENTS, MUST BE FORWARDED TO AND RECEIVED BY LENDER BEFORE THIS LOAN CAN BE FUNDED; OTHERWISE, LENDER MAY BE FORCED TO PLACE INTERIM COVERAGE ON THE PROPERTY AT AN ADDITIONAL COST TO THE BORROWER(S).

Each of the undersigned acknowledges that he or she has read and understands the foregoing provisions and insurance requirements. This authorization will remain irrevocable for the undersigned as owner(s) of the subject property, and or any assignees, for as long as this loan remains on the subject property.

Borrower CLYDE SHERWOOD JR Date

Borrower DOROTHY SHERWOOD Date

Borrower Date

Borrower Date

Borrower Date

Borrower Date

Form **4506-T**

Request for Transcript of Tax Return

(Rev. August 2014)

OMB No. 1545-1872

Department of the Treasury
Internal Revenue Service

▶ **Request may be rejected if the form is incomplete or illegible.**
▶ **For more information about Form 4506-T, visit www.irs.gov/form4506t.**

Tip: Use Form 4506-T to order a transcript or other return information free of charge. See the product list below. You can quickly request transcripts by using our automated self-help service tools. Please visit us at IRS.gov and click on "Get Transcript of Your Tax Records" under "Tools" or call 1-800-908-9946. 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. CLYDE SHERWOOD JR	1b First social security number on tax return, individual taxpayer identification number, or employer identification number (see instructions) 376-36-4522
2a If a joint return, enter spouse's name shown on tax return.	2b Second social security number or individual taxpayer identification number if joint tax return

3 Current name, address (including apt., room, or suite no.), city, state, and ZIP code (see instructions)
 CLYDE SHERWOOD JR
 3318 NORTH 26TH STREET, KALAMAZOO, MICHIGAN 49048

4 Previous address shown on the last return filed if different from line 3 (see instructions)

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.
 LOANDEPOT.COM, LLC, ISAOA, 26642 TOWNE CENTRE DRIVE, FOOTHILL RANCH,
 CALIFORNIA 92610, Phone Number: (888)337-6888

Caution. If the tax transcript is being mailed to a third party, ensure that you have filled in lines 6 through 9 before signing. Sign and date the form once you have filled in these lines. Completing these steps helps to protect your privacy. Once the IRS discloses your tax transcript to the third party listed on line 5, the IRS has no control over what the third party does with the information. If you would like to limit the third party's authority to disclose your transcript information, you can specify this limitation in your written agreement with the third party.

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. ▶ 1040

a Return Transcript, which includes most of the line items of a tax return as filed with the IRS. A tax return transcript does not reflect changes made to the account after the return is processed. Transcripts are only available for the following returns: Form 1040 series, Form 1065, Form 1120, Form 1120A, Form 1120H, Form 1120L, and Form 1120S. Return transcripts are available for the current year and returns processed during the prior 3 processing years. Most requests will be processed within 10 business days

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 10 business days

c Record of Account, which provides the most detailed information as it is a combination of the Return Transcript and the Account Transcript. Available for current year and 3 prior tax years. Most requests will be processed within 10 business days

7 Verification of Nonfiling, which is proof from the IRS that you **did not** file a return for the year. Current year requests are only available after June 15th. There are no availability restrictions on prior year requests. Most requests will be processed within 10 business days

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 2011, filed in 2012, will likely not be available from the IRS until 2013. 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 10 business 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. 12/31/2014 12/31/2013

Caution. Do not sign this form unless all applicable lines have been completed.

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, at least one spouse must sign. If signed by a corporate officer, partner, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506-T on behalf of the taxpayer.
Note. For transcripts being sent to a third party, this form must be received within 120 days of the signature date.

Sign Here	Signature (see instructions)	Date	Phone number of taxpayer on line 1a or 2a (269)381-0054
	Title (if line 1a above is a corporation, partnership, estate, or trust)		
	Spouse's signature	Date	



Section references are to the Internal Revenue Code unless otherwise noted.

Future Developments

For the latest information about Form 4506-T and its instructions, go to www.irs.gov/form4506t. Information about any recent developments affecting Form 4506-T (such as legislation enacted after we released it) will be posted on that page.

General Instructions

Caution. Do not sign this form unless all applicable lines have been completed.

Purpose of form. Use Form 4506-T to request tax return information. You can also designate (on line 5) a third party to receive the information. Taxpayers using a tax year beginning in one calendar year and ending in the following year (fiscal tax year) must file Form 4506-T to request a return transcript.

Note. If you are unsure of which type of transcript you need, request the Record of Account, as it provides the most detailed information.

Tip. Use Form 4506, Request for Copy of Tax Return, to request copies of tax returns.

Automated transcript request. You can quickly request transcripts by using our automated self-help service tools. Please visit us at IRS.gov and click on "Get Transcript of Your Tax Records" under "Tools" or call 1-800-908-9946.

Where to file. Mail or fax Form 4506-T to the address below for the state you lived in, or the state your business was in, when that return was filed. There are two address charts: one for individual transcripts (Form 1040 series and Form W-2) and one for all other transcripts.

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

Chart for individual transcripts (Form 1040 series and Form W-2 and Form 1099)

If you filed an individual return and lived in:

Mail or fax to:

Alabama, Kentucky, Louisiana, Mississippi, Tennessee, Texas, a foreign country, American Samoa, Puerto Rico, Guam, the Commonwealth of the Northern Mariana Islands, the U.S. Virgin Islands, or A.P.O. or F.P.O. address

Internal Revenue Service
RAIVS Team
Stop 6716 AUSC
Austin, TX 73301

512-460-2272

Alaska, Arizona, Arkansas, California, Colorado, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Utah, Washington, Wisconsin, Wyoming

Internal Revenue Service
RAIVS Team
Stop 37106
Fresno, CA 93888

559-456-7227

Connecticut, Delaware, District of Columbia, Florida, Georgia, Maine, Maryland, Massachusetts, Missouri, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Vermont, Virginia, West Virginia

Internal Revenue Service
RAIVS Team
Stop 6705 P-6
Kansas City, MO 64999

816-292-6102

Chart for all other transcripts

If you lived in or your business was in:

Mail or Fax to:

Alabama, Alaska, Arizona, Arkansas, California, Colorado, Florida, Hawaii, Idaho, Iowa, Kansas, Louisiana, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Mexico, New York, North Dakota, Oklahoma, Oregon, South Dakota, Texas, Utah, Washington, Wyoming, a foreign country, or A.P.O. or F.P.O. address

Internal Revenue Service
RAIVS Team
P.O. Box 9941
Mail Stop 6734
Ogden, UT 84409

801-620-6922

Connecticut, Delaware, District of Columbia, Georgia, Illinois, Indiana, Kentucky, Maine, Maryland, Massachusetts, Michigan, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Tennessee, Vermont, Virginia, West Virginia, Wisconsin

Internal Revenue Service
RAIVS Team
P.O. Box 145500
Stop 2800 F
Cincinnati, OH 45250

859-669-3592

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

Line 3. Enter your current address. If you use a P.O. box, include it on this line.

Line 4. Enter the address shown on the last return filed if different from the address entered on line 3.

Note. If the address on lines 3 and 4 are different and you have not changed your address with the IRS, file Form 8822, Change of Address. For a business address, file Form 8822-B, Change of Address or Responsible Party - Business.

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

Signature and date. Form 4506-T must be signed and dated by the taxpayer listed on line 1a or 2a. If you completed line 5 requesting the information be sent to a third party, the IRS must receive Form 4506-T within 120 days of the date signed by the taxpayer or it will be rejected. Ensure that all applicable lines are completed before signing.

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 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.

Signature by a representative. A representative can sign Form 4506-T for a taxpayer only if the taxpayer has specifically delegated this authority to the representative on Form 2848, line 5. The representative must attach Form 2848 showing the delegation to Form 4506-T.

Privacy Act and Paperwork Reduction Act Notice.

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

Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation, and cities, states, the District of Columbia, and U.S. commonwealths and possessions 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:

Internal Revenue Service
Tax Forms and Publications Division
1111 Constitution Ave. NW, IR-6526
Washington, DC 20224

Do not send the form to this address. Instead, see *Where to file* on this page.



Form **4506-T**

Request for Transcript of Tax Return

(Rev. August 2014)

OMB No. 1545-1872

Department of the Treasury
Internal Revenue Service

▶ **Request may be rejected if the form is incomplete or illegible.**
▶ **For more information about Form 4506-T, visit www.irs.gov/form4506t.**

Tip: Use Form 4506-T to order a transcript or other return information free of charge. See the product list below. You can quickly request transcripts by using our automated self-help service tools. Please visit us at IRS.gov and click on "Get Transcript of Your Tax Records" under "Tools" or call 1-800-908-9946. 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. DOROTHY SHERWOOD	1b First social security number on tax return, individual taxpayer identification number, or employer identification number (see instructions) 365-34-6420
2a If a joint return, enter spouse's name shown on tax return.	2b Second social security number or individual taxpayer identification number if joint tax return

3 Current name, address (including apt., room, or suite no.), city, state, and ZIP code (see instructions)
DOROTHY SHERWOOD
3318 NORTH 26TH STREET, KALAMAZOO, MICHIGAN 49048

4 Previous address shown on the last return filed if different from line 3 (see instructions)

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.
LOANDEPOT.COM, LLC, ISAOA, 26642 TOWNE CENTRE DRIVE, FOOTHILL RANCH,
CALIFORNIA 92610, Phone Number: (888)337-6888

Caution. If the tax transcript is being mailed to a third party, ensure that you have filled in lines 6 through 9 before signing. Sign and date the form once you have filled in these lines. Completing these steps helps to protect your privacy. Once the IRS discloses your tax transcript to the third party listed on line 5, the IRS has no control over what the third party does with the information. If you would like to limit the third party's authority to disclose your transcript information, you can specify this limitation in your written agreement with the third party.

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. ▶ 1040

a **Return Transcript**, which includes most of the line items of a tax return as filed with the IRS. A tax return transcript does not reflect changes made to the account after the return is processed. Transcripts are only available for the following returns: Form 1040 series, Form 1065, Form 1120, Form 1120A, Form 1120H, Form 1120L, and Form 1120S. Return transcripts are available for the current year and returns processed during the prior 3 processing years. Most requests will be processed within 10 business days

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 10 business days

c **Record of Account**, which provides the most detailed information as it is a combination of the Return Transcript and the Account Transcript. Available for current year and 3 prior tax years. Most requests will be processed within 10 business days

7 **Verification of Nonfiling**, which is proof from the IRS that you **did not** file a return for the year. Current year requests are only available after June 15th. There are no availability restrictions on prior year requests. Most requests will be processed within 10 business days

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 2011, filed in 2012, will likely not be available from the IRS until 2013. 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 10 business 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. 12/31/2014 12/31/2013

Caution. Do not sign this form unless all applicable lines have been completed .

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, at least one spouse must sign. If signed by a corporate officer, partner, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506-T on behalf of the taxpayer.
Note. For transcripts being sent to a third party, this form must be received within 120 days of the signature date.

Sign Here	Signature (see instructions)	Date	Phone number of taxpayer on line 1a or 2a (269)381-0054
	Title (if line 1a above is a corporation, partnership, estate, or trust)		
	Spouse's signature	Date	



Section references are to the Internal Revenue Code unless otherwise noted.

Future Developments

For the latest information about Form 4506-T and its instructions, go to www.irs.gov/form4506t. Information about any recent developments affecting Form 4506-T (such as legislation enacted after we released it) will be posted on that page.

General Instructions

Caution. Do not sign this form unless all applicable lines have been completed.

Purpose of form. Use Form 4506-T to request tax return information. You can also designate (on line 5) a third party to receive the information. Taxpayers using a tax year beginning in one calendar year and ending in the following year (fiscal tax year) must file Form 4506-T to request a return transcript.

Note. If you are unsure of which type of transcript you need, request the Record of Account, as it provides the most detailed information.

Tip. Use Form 4506, Request for Copy of Tax Return, to request copies of tax returns.

Automated transcript request. You can quickly request transcripts by using our automated self-help service tools. Please visit us at IRS.gov and click on "Get Transcript of Your Tax Records" under "Tools" or call 1-800-908-9946.

Where to file. Mail or fax Form 4506-T to the address below for the state you lived in, or the state your business was in, when that return was filed. There are two address charts: one for individual transcripts (Form 1040 series and Form W-2) and one for all other transcripts.

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

Chart for individual transcripts (Form 1040 series and Form W-2 and Form 1099)

If you filed an individual return and lived in:

Mail or fax to:

Alabama, Kentucky, Louisiana, Mississippi, Tennessee, Texas, a foreign country, American Samoa, Puerto Rico, Guam, the Commonwealth of the Northern Mariana Islands, the U.S. Virgin Islands, or A.P.O. or F.P.O. address

Internal Revenue Service
RAIVS Team
Stop 6716 AUSC
Austin, TX 73301

512-460-2272

Alaska, Arizona, Arkansas, California, Colorado, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Utah, Washington, Wisconsin, Wyoming

Internal Revenue Service
RAIVS Team
Stop 37106
Fresno, CA 93888

559-456-7227

Connecticut, Delaware, District of Columbia, Florida, Georgia, Maine, Maryland, Massachusetts, Missouri, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Vermont, Virginia, West Virginia

Internal Revenue Service
RAIVS Team
Stop 6705 P-6
Kansas City, MO 64999

816-292-6102

Chart for all other transcripts

If you lived in or your business was in:

Mail or Fax to:

Alabama, Alaska, Arizona, Arkansas, California, Colorado, Florida, Hawaii, Idaho, Iowa, Kansas, Louisiana, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Mexico, New York, North Dakota, Oklahoma, Oregon, South Dakota, Texas, Utah, Washington, Wyoming, a foreign country, or A.P.O. or F.P.O. address

Internal Revenue Service
RAIVS Team
P.O. Box 9941
Mail Stop 6734
Ogden, UT 84409

801-620-6922

Connecticut, Delaware, District of Columbia, Georgia, Illinois, Indiana, Kentucky, Maine, Maryland, Massachusetts, Michigan, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Tennessee, Vermont, Virginia, West Virginia, Wisconsin

Internal Revenue Service
RAIVS Team
P.O. Box 145500
Stop 2800 F
Cincinnati, OH 45250

859-669-3592

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

Line 3. Enter your current address. If you use a P.O. box, include it on this line.

Line 4. Enter the address shown on the last return filed if different from the address entered on line 3.

Note. If the address on lines 3 and 4 are different and you have not changed your address with the IRS, file Form 8822, Change of Address. For a business address, file Form 8822-B, Change of Address or Responsible Party - Business.

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

Signature and date. Form 4506-T must be signed and dated by the taxpayer listed on line 1a or 2a. If you completed line 5 requesting the information be sent to a third party, the IRS must receive Form 4506-T within 120 days of the date signed by the taxpayer or it will be rejected. Ensure that all applicable lines are completed before signing.

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 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.

Signature by a representative. A representative can sign Form 4506-T for a taxpayer only if the taxpayer has specifically delegated this authority to the representative on Form 2848, line 5. The representative must attach Form 2848 showing the delegation to Form 4506-T.

Privacy Act and Paperwork Reduction Act Notice.

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

Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation, and cities, states, the District of Columbia, and U.S. commonwealths and possessions 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:

Internal Revenue Service
Tax Forms and Publications Division
1111 Constitution Ave. NW, IR-6526
Washington, DC 20224

Do not send the form to this address. Instead, see *Where to file* on this page.



Request for Taxpayer Identification Number and Certification

**Give Form to the
requester. Do not
send to the IRS.**

Print or type See Specific Instructions on page 2.	1 Name (as shown on your income tax return). Name is required on this line; do not leave this line blank. CLYDE SHERWOOD JR		
	2 Business name/disregarded entity name, if different from above		
	3 Check appropriate box for federal tax classification; check only one of the following seven boxes: <input checked="" type="checkbox"/> Individual/sole proprietor or single-member LLC <input type="checkbox"/> Limited liability company. Enter the tax classification (C= C corporation, S= S corporation, P= partnership) ▶ _____ Note. For a single-member LLC that is disregarded, do not check LLC; check the appropriate box in the line above for the tax classification of the single-member owner. <input type="checkbox"/> Other (see instructions) ▶ _____		
	4 Exemptions (codes apply only to certain entities, not individuals; see instructions on page 3): Exempt payee code (if any) _____ Exemption from FATCA reporting code (if any) _____ <i>(Applies to accounts maintained outside the U.S.)</i>		
	5 Address (number, street, and apt. or suite no.) 3318 NORTH 26TH STREET	Requester's name and address (optional) LOANDEPOT.COM, LLC 26642 TOWNE CENTRE DRIVE FOOTHILL RANCH, CA 92610	
	6 City, state, and ZIP code KALAMAZOO, MICHIGAN 49048		
	7 List account number(s) here (optional) 100559434		

Part I Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. The TIN provided must match the name given on line 1 to avoid backup withholding. For individuals, this is generally your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the Part I instructions on page 4. For other entities, it is your employer identification number (EIN). If you do not have a number, see *How to get a TIN* on page 4.

Social security number
376-36-4522

or

Note. If the account is in more than one name, see the instructions for line 1 and the chart on page 5 for guidelines on whose number to enter.

Employer identification number

Part II Certification

Under penalties of perjury, I certify that:

- The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me); and
- I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding; and
- I am a U.S. citizen or other U.S. person (defined below); and
- The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.

Certification instructions. You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividends, you are not required to sign the certification, but you must provide your correct TIN. See the instructions on page 4.

Sign Here	Signature of U.S. person ▶	▶ Date
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General Instructions

Section references are to the Internal Revenue Code unless otherwise noted.
Future developments. Information about developments affecting Form W-9 (such as legislation enacted after we release it) is at www.irs.gov/fw9.

Purpose of Form

An individual or entity (Form W-9 requester) who is required to file an information return with the IRS must obtain your correct taxpayer identification number (TIN) which may be your social security number (SSN), individual taxpayer identification number (ITIN), adoption taxpayer

identification number (ATIN), or employer identification number (EIN), to report on an information return the amount paid to you, or other amount reportable on an information return. Examples of information returns include, but are not limited to, the following:

- Form 1099-INT (interest earned or paid)
- Form 1099-DIV (dividends, including those from stocks or mutual funds)
- Form 1099-MISC (various types of income, prizes, awards, or gross proceeds)
- Form 1099-B (stock or mutual fund sales and certain other transactions by brokers)
- Form 1099-S (proceeds from real estate transactions)



- Form 1099-K (merchant card and third party network transactions)
- Form 1098 (home mortgage interest), 1098-E (student loan interest), 1098-T (tuition)
- Form 1099-C (canceled debt)
- Form 1099-A (acquisition or abandonment of secured property)

Use Form W-9 only if you are a U.S. person (including a resident alien), to provide your correct TIN.

If you do not return Form W-9 to the requester with a TIN, you might be subject to backup withholding. See *What is backup withholding?* on this page.

By signing the filled-out form, you:

1. Certify that the TIN you are giving is correct (or you are waiting for a number to be issued),
2. Certify that you are not subject to backup withholding, or
3. Claim exemption from backup withholding if you are a U.S. exempt payee. If applicable, you are also certifying that as a U.S. person, your allocable share of any partnership income from a U.S. trade or business is not subject to the withholding tax on foreign partners' share of effectively connected income, and
4. Certify that FATCA code(s) entered on this form (if any) indicating that you are exempt from the FATCA reporting, is correct. See *What is FATCA reporting?* on page 3 for further information.

Note. If you are a U.S. person and a requester gives you a form other than Form W-9 to request your TIN, you must use the requester's form if it is substantially similar to this Form W-9.

Definition of a U.S. person. For federal tax purposes, you are considered a U.S. person if you are:

- An individual who is a U.S. citizen or U.S. resident alien;
- A partnership, corporation, company, or association created or organized in the United States or under the laws of the United States;
- An estate (other than a foreign estate); or
- A domestic trust (as defined in Regulations section 301.7701-7).

Special rules for partnerships. Partnerships that conduct a trade or business in the United States are generally required to pay a withholding tax under section 1446 on any foreign partners' share of effectively connected taxable income from such business. Further, in certain cases where a Form W-9 has not been received, the rules under section 1446 require a partnership to presume that a partner is a foreign person, and pay the section 1446 withholding tax. Therefore, if you are a U.S. person that is a partner in a partnership conducting a trade or business in the United States, provide Form W-9 to the partnership to establish your U.S. status and avoid section 1446 withholding on your share of partnership income.

In the cases below, the following person must give Form W-9 to the partnership for purposes of establishing its U.S. status and avoiding withholding on its allocable share of net income from the partnership conducting a trade or business in the United States:

- In the case of a disregarded entity with a U.S. owner, the U.S. owner of the disregarded entity and not the entity;
- In the case of a grantor trust with a U.S. grantor or other U.S. owner, generally, the U.S. grantor or other U.S. owner of the grantor trust and not the trust; and
- In the case of a U.S. trust (other than a grantor trust), the U.S. trust (other than a grantor trust) and not the beneficiaries of the trust.

Foreign person. If you are a foreign person or the U.S. branch of a foreign bank that has elected to be treated as a U.S. person, do not use Form W-9. Instead, use the appropriate Form W-8 or Form 8233 (see Publication 515, *Withholding of Tax on Nonresident Aliens and Foreign Entities*).

Nonresident alien who becomes a resident alien. Generally, only a nonresident alien individual may use the terms of a tax treaty to reduce or

eliminate U.S. tax on certain types of income. However, most tax treaties contain a provision known as a "saving clause." Exceptions specified in the saving clause may permit an exemption from tax to continue for certain types of income even after the payee has otherwise become a U.S. resident alien for tax purposes.

If you are a U.S. resident alien who is relying on an exception contained in the saving clause of a tax treaty to claim an exemption from U.S. tax on certain types of income, you must attach a statement to Form W-9 that specifies the following five items:

1. The treaty country. Generally, this must be the same treaty under which you claimed exemption from tax as a nonresident alien.
2. The treaty article addressing the income.
3. The article number (or location) in the tax treaty that contains the saving clause and its exceptions.
4. The type and amount of income that qualifies for the exemption from tax.
5. Sufficient facts to justify the exemption from tax under the terms of the treaty article.

Example. Article 20 of the U.S.-China income tax treaty allows an exemption from tax for scholarship income received by a Chinese student temporarily present in the United States. Under U.S. law, this student will become a resident alien for tax purposes if his or her stay in the United States exceeds 5 calendar years. However, paragraph 2 of the first Protocol to the U.S.-China treaty (dated April 30, 1984) allows the provisions of Article 20 to continue to apply even after the Chinese student becomes a resident alien of the United States. A Chinese student who qualifies for this exception (under paragraph 2 of the first protocol) and is relying on this exception to claim an exemption from tax on his or her scholarship or fellowship income would attach to Form W-9 a statement that includes the information described above to support that exemption.

If you are a nonresident alien or a foreign entity, give the requester the appropriate completed Form W-8 or Form 8233.

Backup Withholding

What is backup withholding. Persons making certain payments to you must under certain conditions withhold and pay to the IRS 28% of such payments. This is called "backup withholding." Payments that may be subject to backup withholding include interest, tax-exempt interest, dividends, broker and barter exchange transactions, rents, royalties, nonemployee pay, payments made in settlement of payment card and third party network transactions, and certain payments from fishing boat operators. Real estate transactions are not subject to backup withholding.

You will not be subject to backup withholding on payments you receive if you give the requester your correct TIN, make the proper certifications, and report all your taxable interest and dividends on your tax return.

Payments you receive will be subject to backup withholding if:

1. You do not furnish your TIN to the requester,
2. You do not certify your TIN when required (see the Part II instructions on page 4 for details),
3. The IRS tells the requester that you furnished an incorrect TIN,
4. The IRS tells you that you are subject to backup withholding because you did not report all your interest and dividends on your tax return (for reportable interest and dividends only), or
5. You do not certify to the requester that you are not subject to backup withholding under 4 above (for reportable interest and dividend accounts opened after 1983 only).

Certain payees and payments are exempt from backup withholding. See *Exempt payee code* on page 3 and the separate Instructions for the Requester of Form W-9 for more information.

Also see *Special rules for partnerships* above.



What is FATCA reporting?

The Foreign Account Tax Compliance Act (FATCA) requires a participating foreign financial institution to report all United States account holders that are specified United States persons. Certain payees are exempt from FATCA reporting. See *Exemption from FATCA reporting code* on page 4 and the Instructions for the Requester of Form W-9 for more information.

Updating Your Information

You must provide updated information to any person to whom you claimed to be an exempt payee if you are no longer an exempt payee and anticipate receiving reportable payments in the future from this person. For example, you may need to provide updated information if you are a C corporation that elects to be an S corporation, or if you no longer are tax exempt. In addition, you must furnish a new Form W-9 if the name or TIN changes for the account; for example, if the grantor of a grantor trust dies.

Penalties

Failure to furnish TIN. If you fail to furnish your correct TIN to a requester, you are subject to a penalty of \$50 for each such failure unless your failure is due to reasonable cause and not to willful neglect.

Civil penalty for false information with respect to withholding. If you make a false statement with no reasonable basis that results in no backup withholding, you are subject to a \$500 penalty.

Criminal penalty for falsifying information. Willfully falsifying certifications or affirmations may subject you to criminal penalties including fines and/or imprisonment.

Misuse of TINs. If the requester discloses or uses TINs in violation of federal law, the requester may be subject to civil and criminal penalties.

Specific Instructions

Line 1

You must enter one of the following on this line; **do not** leave this line blank. The name should match the name on your tax return.

If this Form W-9 is for a joint account, list first, and then circle, the name of the person or entity whose number you entered in Part I of Form W-9.

a. **Individual.** Generally, enter the name shown on your tax return. If you have changed your last name without informing the Social Security Administration (SSA) of the name change, enter your first name, the last name as shown on your social security card, and your new last name.

Note. ITIN applicant: Enter your individual name as it was entered on your Form W-7 application, line 1a. This should also be the same as the name you entered on the Form 1040/1040A/1040EZ you filed with your application.

b. **Sole proprietor or single-member LLC.** Enter your individual name as shown on your 1040/1040A/1040EZ on line 1. You may enter your business, trade, or "doing business as" (DBA) name on line 2.

c. **Partnership, LLC that is not a single-member LLC, C Corporation, or S Corporation.** Enter the entity's name as shown on the entity's tax return on line 1 and any business, trade, or DBA name on line 2.

d. **Other entities.** Enter your name as shown on required U.S. federal tax documents on line 1. This name should match the name shown on the charter or other legal document creating the entity. You may enter any business, trade, or DBA name on line 2.

e. **Disregarded entity.** For U.S. federal tax purposes, an entity that is disregarded as an entity separate from its owner is treated as a "disregarded entity." See Regulations section 301.7701-2(c)(2)(iii). Enter the owner's name on line 1. The name of the entity entered on line 1 should never be a disregarded entity. The name on line 1 should be the name shown on the income tax return on which the income should be reported. For example, if a foreign LLC that is treated as a disregarded entity for U.S. federal tax

purposes has a single owner that is a U.S. person, the U.S. owner's name is required to be provided on line 1. If the direct owner of the entity is also a disregarded entity, enter the first owner that is not disregarded for federal tax purposes. Enter the disregarded entity's name on line 2, "Business name/disregarded entity name." If the owner of the disregarded entity is a foreign person, the owner must complete an appropriate Form W-8 instead of a Form W-9. This is the case even if the foreign person has a U.S. TIN.

Line 2

If you have a business name, trade name, DBA name, or disregarded entity name, you may enter it on line 2.

Line 3

Check the appropriate box in line 3 for the U.S. federal tax classification of the person whose name is entered on line 1. Check only one box in line 3.

Limited Liability Company (LLC). If the name on line 1 is an LLC treated as a partnership for U.S. federal tax purposes, check the "Limited Liability Company" box and enter "P" in the space provided. If the LLC has filed Form 8832 or 2553 to be taxed as a corporation, check the "Limited Liability Company" box and in the space provided enter "C" for C corporation or "S" for S corporation. If it is a single-member LLC that is a disregarded entity, do not check the "Limited Liability Company" box; instead check the first box in line 3 "Individual/sole proprietor or single-member LLC."

Line 4, Exemptions

If you are exempt from backup withholding and/or FATCA reporting, enter in the appropriate space in line 4 any code(s) that may apply to you.

Exempt payee code.

- Generally, individuals (including sole proprietors) are not exempt from backup withholding.
- Except as provided below, corporations are exempt from backup withholding for certain payments, including interest and dividends.
- Corporations are not exempt from backup withholding for payments made in settlement of payment card or third party network transactions.
- Corporations are not exempt from backup withholding with respect to attorneys' fees or gross proceeds paid to attorneys, and corporations that provide medical or health care services are not exempt with respect to payments reportable on Form 1099-MISC.

The following codes identify payees that are exempt from backup withholding. Enter the appropriate code in the space in line 4.

- 1 - An organization exempt from tax under section 501(a), any IRA, or a custodial account under section 403(b)(7) if the account satisfies the requirements of section 401(f)(2)
- 2 - The United States or any of its agencies or instrumentalities
- 3 - A state, the District of Columbia, a U.S. commonwealth or possession, or any of their political subdivisions or instrumentalities
- 4 - A foreign government or any of its political subdivisions, agencies, or instrumentalities
- 5 - A corporation
- 6 - A dealer in securities or commodities required to register in the United States, the District of Columbia, or a U.S. commonwealth or possession
- 7 - A futures commission merchant registered with the Commodity Futures Trading Commission
- 8 - A real estate investment trust
- 9 - An entity registered at all times during the tax year under the Investment Company Act of 1940
- 10 - A common trust fund operated by a bank under section 584(a)
- 11 - A financial institution
- 12 - A middleman known in the investment community as a nominee or custodian
- 13 - A trust exempt from tax under section 664 or described in section 4947



The following chart shows types of payments that may be exempt from backup withholding. The chart applies to the exempt payees listed above, 1 through 13.

IF the payment is for . . .	THEN the payment is exempt for. . .
Interest and dividend payments	All exempt payees except for 7
Broker transactions	Exempt payees 1 through 4 and 6 through 11 and all C corporations. S corporations must not enter an exempt payee code because they are exempt only for sales of noncovered securities acquired prior to 2012.
Barter exchange transactions and patronage dividends	Exempt payees 1 through 4
Payments over \$600 required to be reported and direct sales over \$5,000 ¹	Generally, exempt payees 1 through 5 ²
Payments made in settlement of payment card or third party network transactions	Exempt payees 1 through 4

¹ See Form 1099-MISC, Miscellaneous Income, and its instructions.

² However, the following payments made to a corporation and reportable on Form 1099-MISC are not exempt from backup withholding: medical and health care payments, attorneys' fees, gross proceeds paid to an attorney reportable under section 6045(f), and payments for services paid by a federal executive agency.

Exemption from FATCA reporting code. The following codes identify payees that are exempt from reporting under FATCA. These codes apply to persons submitting this form for accounts maintained outside of the United States by certain foreign financial institutions. Therefore, if you are only submitting this form for an account you hold in the United States, you may leave this field blank. Consult with the person requesting this form if you are uncertain if the financial institution is subject to these requirements. A requester may indicate that a code is not required by providing you with a Form W-9 with "Not Applicable" (or any similar indication) written or printed on the line for a FATCA exemption code.

A - An organization exempt from tax under section 501(a) or any individual retirement plan as defined in section 7701(a)(37)

B - The United States or any of its agencies or instrumentalities

C - A state, the District of Columbia, a U.S. commonwealth or possession, or any of their political subdivisions or instrumentalities

D - A corporation the stock of which is regularly traded on one or more established securities markets, as described in Regulations section 1.1472-1(c)(1)(i)

E - A corporation that is a member of the same expanded affiliated group as a corporation described in Regulations section 1.1472-1(c)(1)(i)

F - A dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any state

G - A real estate investment trust

H - A regulated investment company as defined in section 851 or an entity registered at all times during the tax year under the Investment Company Act of 1940

I - A common trust fund as defined in section 584(a)

J - A bank as defined in section 581

K - A broker

L - A trust exempt from tax under section 664 or described in section 4947(a)(1)

M - A tax exempt trust under a section 403(b) plan or section 457(g) plan

Note. You may wish to consult with the financial institution requesting this form to determine whether the FATCA code and/or exempt payee code should be completed.

Line 5

Enter your address (number, street, and apartment or suite number). This is where the requester of this Form W-9 will mail your information returns.

Line 6

Enter your city, state, and ZIP code.

Part I. Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. If you are a resident alien and you do not have and are not eligible to get an SSN, your TIN is your IRS individual taxpayer identification number (ITIN). Enter it in the social security number box. If you do not have an ITIN, see *How to get a TIN* below.

If you are a sole proprietor and you have an EIN, you may enter either your SSN or EIN. However, the IRS prefers that you use your SSN.

If you are a single-member LLC that is disregarded as an entity separate from its owner (see *Limited Liability Company (LLC)* on page 3), enter the owner's SSN (or EIN, if the owner has one). Do not enter the disregarded entity's EIN. If the LLC is classified as a corporation or partnership, enter the entity's EIN.

Note. See the chart on page 5 for further clarification of name and TIN combinations.

How to get a TIN. If you do not have a TIN, apply for one immediately. To apply for an SSN, get Form SS-5, Application for a Social Security Card, from your local SSA office or get this form online at www.ssa.gov. You may also get this form by calling 1-800-772-1213. Use Form W-7, Application for IRS Individual Taxpayer Identification Number, to apply for an ITIN, or Form SS-4, Application for Employer Identification Number, to apply for an EIN. You can apply for an EIN online by accessing the IRS website at www.irs.gov/businesses and clicking on Employer Identification Number (EIN) under Starting a Business. You can get Forms W-7 and SS-4 from the IRS by visiting IRS.gov or by calling 1-800-TAX-FORM (1-800-829-3676).

If you are asked to complete Form W-9 but do not have a TIN, apply for a TIN and write "Applied For" in the space for the TIN, sign and date the form, and give it to the requester. For interest and dividend payments, and certain payments made with respect to readily tradable instruments, generally you will have 60 days to get a TIN and give it to the requester before you are subject to backup withholding on payments. The 60-day rule does not apply to other types of payments. You will be subject to backup withholding on all such payments until you provide your TIN to the requester.

Note. Entering "Applied For" means that you have already applied for a TIN or that you intend to apply for one soon.

Caution: A disregarded U.S. entity that has a foreign owner must use the appropriate Form W-8.

Part II. Certification

To establish to the withholding agent that you are a U.S. person, or resident alien, sign Form W-9. You may be requested to sign by the withholding agent even if items 1, 4, or 5 below indicate otherwise.

For a joint account, only the person whose TIN is shown in Part I should sign (when required). In the case of a disregarded entity, the person identified on line 1 must sign. Exempt payees, see *Exempt payee code* earlier.

Signature requirements. Complete the certification as indicated in items 1 through 5 below.



1. Interest, dividend, and barter exchange accounts opened before 1984 and broker accounts considered active during 1983. You must give your correct TIN, but you do not have to sign the certification.

2. Interest, dividend, broker, and barter exchange accounts opened after 1983 and broker accounts considered inactive during 1983. You must sign the certification or backup withholding will apply. If you are subject to backup withholding and you are merely providing your correct TIN to the requester, you must cross out item 2 in the certification before signing the form.

3. Real estate transactions. You must sign the certification. You may cross out item 2 of the certification.

4. Other payments. You must give your correct TIN, but you do not have to sign the certification unless you have been notified that you have previously given an incorrect TIN. "Other payments" include payments made in the course of the requester's trade or business for rents, royalties, goods (other than bills for merchandise), medical and health care services (including payments to corporations), payments to a nonemployee for services, payments made in settlement of payment card and third party network transactions, payments to certain fishing boat crew members and fishermen, and gross proceeds paid to attorneys (including payments to corporations).

5. Mortgage interest paid by you, acquisition or abandonment of secured property, cancellation of debt, qualified tuition program payments (under section 529), IRA, Coverdell ESA, Archer MSA or HSA contributions or distributions, and pension distributions. You must give your correct TIN, but you do not have to sign the certification.

What Name and Number To Give the Requester

For this type of account:	Give name and SSN of:
1. Individual	The individual
2. Two or more individuals (joint account)	The actual owner of the account or, if combined funds, the first individual on the account ¹
3. Custodian account of a minor (Uniform Gift to Minors Act)	The minor ²
4. a. The usual revocable savings trust (grantor is also trustee)	The grantor-trustee ¹
b. So-called trust account that is not a legal or valid trust under state law	The actual owner ¹
5. Sole proprietorship or disregarded entity owned by an individual	The owner ³
6. Grantor trust filing under Optional Form 1099 Filing Method 1 (see Regulation section 1.671-4(b)(2)(i)(A))	The grantor*
For this type of account:	Give name and EIN of:
7. Disregarded entity not owned by an individual	The owner
8. A valid trust, estate, or pension trust	Legal entity ⁴
9. Corporate or LLC electing corporate status on Form 8832 or Form 2553	The corporation
10. Association, club, religious, charitable, educational, or other tax-exempt organization	The organization
11. Partnership or multi-member LLC	The partnership
12. A broker or registered nominee	The broker or nominee
13. Account with the Department of Agriculture in the name of a public entity (such as a state or local government, school district, or prison) that receives agricultural program payments	The public entity
14. Grantor trust filing under the Form 1041 Filing Method or the Optional Form 1099 Filing Method 2 (see Regulation section 1.671-4(b)(2)(i)(B))	The trust

¹ List first and circle the name of the person whose number you furnish. If only one person on a joint account has an SSN, that person's number must be furnished.

² Circle the minor's name and furnish the minor's SSN.

³ You must show your individual name and you may also enter your business or DBA name on the "Business name/disregarded entity" name line. You may use either your SSN or EIN (if you have one), but the IRS encourages you to use your SSN.

⁴ List first and circle the name of the trust, estate, or pension trust. (Do not furnish the TIN of the personal representative or trustee unless the legal entity itself is not designated in the account title.) Also see *Special rules for partnerships* on page 2.

* **Note.** Grantor also must provide a Form W-9 to trustee of trust.

Note. If no name is circled when more than one name is listed, the number will be considered to be that of the first name listed.

Secure Your Tax Records from Identity Theft

Identity theft occurs when someone uses your personal information such as your name, SSN, or other identifying information, without your permission, to commit fraud or other crimes. An identity thief may use your SSN to get a job or may file a tax return using your SSN to receive a refund.

To reduce your risk:

- Protect your SSN,
- Ensure your employer is protecting your SSN, and
- Be careful when choosing a tax preparer.

If your tax records are affected by identity theft and you receive a notice from the IRS, respond right away to the name and phone number printed on the IRS notice or letter.

If your tax records are not currently affected by identity theft but you think you are at risk due to a lost or stolen purse or wallet, questionable credit card activity or credit report, contact the IRS Identity Theft Hotline at 1-800-908-4490 or submit Form 14039.

For more information, see Publication 4535, Identity Theft Prevention and Victim Assistance.

Victims of identity theft who are experiencing economic harm or a system problem, or are seeking help in resolving tax problems that have not been resolved through normal channels, may be eligible for Taxpayer Advocate Service (TAS) assistance. You can reach TAS by calling the TAS toll-free case intake line at 1-877-777-4778 or TTY/TDD 1-800-829-4059.

Protect yourself from suspicious emails or phishing schemes. Phishing is the creation and use of email and websites designed to mimic legitimate business emails and websites. The most common act is sending an email to a user falsely claiming to be an established legitimate enterprise in an attempt to scam the user into surrendering private information that will be used for identity theft.

The IRS does not initiate contacts with taxpayers via emails. Also, the IRS does not request personal detailed information through email or ask taxpayers for the PIN numbers, passwords, or similar secret access information for their credit card, bank, or other financial accounts.

If you receive an unsolicited email claiming to be from the IRS, forward this message to phishing@irs.gov. You may also report misuse of the IRS name, logo, or other IRS property to the Treasury Inspector General for Tax Administration (TIGTA) at 1-800-366-4484. You can forward suspicious emails to the Federal Trade Commission at: spam@uce.gov or contact them at www.ftc.gov/idtheft or 1-877-IDTHEFT (1-877-438-4338).

Visit IRS.gov to learn more about identity theft and how to reduce your risk.



Privacy Act Notice

Section 6109 of the Internal Revenue Code requires you to provide your correct TIN to persons (including federal agencies) who are required to file information returns with the IRS to report interest, dividends, or certain other income paid to you; mortgage interest you paid; the acquisition or abandonment of secured property; the cancellation of debt; or contributions you made to an IRA, Archer MSA, or HSA. The person collecting this form uses the information on the form to file information returns with the IRS, reporting the above information. Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation and to cities, states, the District of Columbia, and U.S. commonwealths and possessions for use in administering their laws. The information also may be disclosed to other countries under a treaty, to federal and state agencies to enforce civil and criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism. You must provide your TIN whether or not you are required to file a tax return. Under section 3406, payers must generally withhold a percentage of taxable interest, dividend, and certain other payments to a payee who does not give a TIN to the payer. Certain penalties may also apply for providing false or fraudulent information



Request for Taxpayer Identification Number and Certification

**Give Form to the
requester. Do not
send to the IRS.**

Print or type See Specific Instructions on page 2.	1 Name (as shown on your income tax return). Name is required on this line; do not leave this line blank. DOROTHY SHERWOOD		
	2 Business name/disregarded entity name, if different from above		
	3 Check appropriate box for federal tax classification; check only one of the following seven boxes: <input checked="" type="checkbox"/> Individual/sole proprietor or single-member LLC <input type="checkbox"/> Limited liability company. Enter the tax classification (C= C corporation, S= S corporation, P= partnership) ▶ _____ Note. For a single-member LLC that is disregarded, do not check LLC; check the appropriate box in the line above for the tax classification of the single-member owner. <input type="checkbox"/> Other (see instructions) ▶ _____		
	4 Exemptions (codes apply only to certain entities, not individuals; see instructions on page 3): Exempt payee code (if any) _____ Exemption from FATCA reporting code (if any) _____ <i>(Applies to accounts maintained outside the U.S.)</i>		
	5 Address (number, street, and apt. or suite no.) 3318 NORTH 26TH STREET	Requester's name and address (optional) LOANDEPOT.COM, LLC 26642 TOWNE CENTRE DRIVE FOOTHILL RANCH, CA 92610	
	6 City, state, and ZIP code KALAMAZOO, MICHIGAN 49048		
	7 List account number(s) here (optional) 100559434		

Part I Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. The TIN provided must match the name given on line 1 to avoid backup withholding. For individuals, this is generally your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the Part I instructions on page 4. For other entities, it is your employer identification number (EIN). If you do not have a number, see *How to get a TIN* on page 4.

Social security number
365-34-6420

Note. If the account is in more than one name, see the instructions for line 1 and the chart on page 5 for guidelines on whose number to enter.

or

Employer identification number

Part II Certification

Under penalties of perjury, I certify that:

- The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me); and
- I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding; and
- I am a U.S. citizen or other U.S. person (defined below); and
- The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.

Certification instructions. You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividends, you are not required to sign the certification, but you must provide your correct TIN. See the instructions on page 4.

Sign Here	Signature of U.S. person ▶	▶ Date
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General Instructions

Section references are to the Internal Revenue Code unless otherwise noted.
Future developments. Information about developments affecting Form W-9 (such as legislation enacted after we release it) is at www.irs.gov/fw9.

Purpose of Form

An individual or entity (Form W-9 requester) who is required to file an information return with the IRS must obtain your correct taxpayer identification number (TIN) which may be your social security number (SSN), individual taxpayer identification number (ITIN), adoption taxpayer

identification number (ATIN), or employer identification number (EIN), to report on an information return the amount paid to you, or other amount reportable on an information return. Examples of information returns include, but are not limited to, the following:

- Form 1099-INT (interest earned or paid)
- Form 1099-DIV (dividends, including those from stocks or mutual funds)
- Form 1099-MISC (various types of income, prizes, awards, or gross proceeds)
- Form 1099-B (stock or mutual fund sales and certain other transactions by brokers)
- Form 1099-S (proceeds from real estate transactions)



- Form 1099-K (merchant card and third party network transactions)
- Form 1098 (home mortgage interest), 1098-E (student loan interest), 1098-T (tuition)
- Form 1099-C (canceled debt)
- Form 1099-A (acquisition or abandonment of secured property)

Use Form W-9 only if you are a U.S. person (including a resident alien), to provide your correct TIN.

If you do not return Form W-9 to the requester with a TIN, you might be subject to backup withholding. See *What is backup withholding?* on this page.

By signing the filled-out form, you:

1. Certify that the TIN you are giving is correct (or you are waiting for a number to be issued),
2. Certify that you are not subject to backup withholding, or
3. Claim exemption from backup withholding if you are a U.S. exempt payee. If applicable, you are also certifying that as a U.S. person, your allocable share of any partnership income from a U.S. trade or business is not subject to the withholding tax on foreign partners' share of effectively connected income, and
4. Certify that FATCA code(s) entered on this form (if any) indicating that you are exempt from the FATCA reporting, is correct. See *What is FATCA reporting?* on page 3 for further information.

Note. If you are a U.S. person and a requester gives you a form other than Form W-9 to request your TIN, you must use the requester's form if it is substantially similar to this Form W-9.

Definition of a U.S. person. For federal tax purposes, you are considered a U.S. person if you are:

- An individual who is a U.S. citizen or U.S. resident alien;
- A partnership, corporation, company, or association created or organized in the United States or under the laws of the United States;
- An estate (other than a foreign estate); or
- A domestic trust (as defined in Regulations section 301.7701-7).

Special rules for partnerships. Partnerships that conduct a trade or business in the United States are generally required to pay a withholding tax under section 1446 on any foreign partners' share of effectively connected taxable income from such business. Further, in certain cases where a Form W-9 has not been received, the rules under section 1446 require a partnership to presume that a partner is a foreign person, and pay the section 1446 withholding tax. Therefore, if you are a U.S. person that is a partner in a partnership conducting a trade or business in the United States, provide Form W-9 to the partnership to establish your U.S. status and avoid section 1446 withholding on your share of partnership income.

In the cases below, the following person must give Form W-9 to the partnership for purposes of establishing its U.S. status and avoiding withholding on its allocable share of net income from the partnership conducting a trade or business in the United States:

- In the case of a disregarded entity with a U.S. owner, the U.S. owner of the disregarded entity and not the entity;
- In the case of a grantor trust with a U.S. grantor or other U.S. owner, generally, the U.S. grantor or other U.S. owner of the grantor trust and not the trust; and
- In the case of a U.S. trust (other than a grantor trust), the U.S. trust (other than a grantor trust) and not the beneficiaries of the trust.

Foreign person. If you are a foreign person or the U.S. branch of a foreign bank that has elected to be treated as a U.S. person, do not use Form W-9. Instead, use the appropriate Form W-8 or Form 8233 (see Publication 515, *Withholding of Tax on Nonresident Aliens and Foreign Entities*).

Nonresident alien who becomes a resident alien. Generally, only a nonresident alien individual may use the terms of a tax treaty to reduce or

eliminate U.S. tax on certain types of income. However, most tax treaties contain a provision known as a "saving clause." Exceptions specified in the saving clause may permit an exemption from tax to continue for certain types of income even after the payee has otherwise become a U.S. resident alien for tax purposes.

If you are a U.S. resident alien who is relying on an exception contained in the saving clause of a tax treaty to claim an exemption from U.S. tax on certain types of income, you must attach a statement to Form W-9 that specifies the following five items:

1. The treaty country. Generally, this must be the same treaty under which you claimed exemption from tax as a nonresident alien.
2. The treaty article addressing the income.
3. The article number (or location) in the tax treaty that contains the saving clause and its exceptions.
4. The type and amount of income that qualifies for the exemption from tax.
5. Sufficient facts to justify the exemption from tax under the terms of the treaty article.

Example. Article 20 of the U.S.-China income tax treaty allows an exemption from tax for scholarship income received by a Chinese student temporarily present in the United States. Under U.S. law, this student will become a resident alien for tax purposes if his or her stay in the United States exceeds 5 calendar years. However, paragraph 2 of the first Protocol to the U.S.-China treaty (dated April 30, 1984) allows the provisions of Article 20 to continue to apply even after the Chinese student becomes a resident alien of the United States. A Chinese student who qualifies for this exception (under paragraph 2 of the first protocol) and is relying on this exception to claim an exemption from tax on his or her scholarship or fellowship income would attach to Form W-9 a statement that includes the information described above to support that exemption.

If you are a nonresident alien or a foreign entity, give the requester the appropriate completed Form W-8 or Form 8233.

Backup Withholding

What is backup withholding. Persons making certain payments to you must under certain conditions withhold and pay to the IRS 28% of such payments. This is called "backup withholding." Payments that may be subject to backup withholding include interest, tax-exempt interest, dividends, broker and barter exchange transactions, rents, royalties, nonemployee pay, payments made in settlement of payment card and third party network transactions, and certain payments from fishing boat operators. Real estate transactions are not subject to backup withholding.

You will not be subject to backup withholding on payments you receive if you give the requester your correct TIN, make the proper certifications, and report all your taxable interest and dividends on your tax return.

Payments you receive will be subject to backup withholding if:

1. You do not furnish your TIN to the requester,
2. You do not certify your TIN when required (see the Part II instructions on page 4 for details),
3. The IRS tells the requester that you furnished an incorrect TIN,
4. The IRS tells you that you are subject to backup withholding because you did not report all your interest and dividends on your tax return (for reportable interest and dividends only), or
5. You do not certify to the requester that you are not subject to backup withholding under 4 above (for reportable interest and dividend accounts opened after 1983 only).

Certain payees and payments are exempt from backup withholding. See *Exempt payee code* on page 3 and the separate Instructions for the Requester of Form W-9 for more information.

Also see *Special rules for partnerships* above.



What is FATCA reporting?

The Foreign Account Tax Compliance Act (FATCA) requires a participating foreign financial institution to report all United States account holders that are specified United States persons. Certain payees are exempt from FATCA reporting. See *Exemption from FATCA reporting code* on page 4 and the Instructions for the Requester of Form W-9 for more information.

Updating Your Information

You must provide updated information to any person to whom you claimed to be an exempt payee if you are no longer an exempt payee and anticipate receiving reportable payments in the future from this person. For example, you may need to provide updated information if you are a C corporation that elects to be an S corporation, or if you no longer are tax exempt. In addition, you must furnish a new Form W-9 if the name or TIN changes for the account; for example, if the grantor of a grantor trust dies.

Penalties

Failure to furnish TIN. If you fail to furnish your correct TIN to a requester, you are subject to a penalty of \$50 for each such failure unless your failure is due to reasonable cause and not to willful neglect.

Civil penalty for false information with respect to withholding. If you make a false statement with no reasonable basis that results in no backup withholding, you are subject to a \$500 penalty.

Criminal penalty for falsifying information. Willfully falsifying certifications or affirmations may subject you to criminal penalties including fines and/or imprisonment.

Misuse of TINs. If the requester discloses or uses TINs in violation of federal law, the requester may be subject to civil and criminal penalties.

Specific Instructions

Line 1

You must enter one of the following on this line; **do not** leave this line blank. The name should match the name on your tax return.

If this Form W-9 is for a joint account, list first, and then circle, the name of the person or entity whose number you entered in Part I of Form W-9.

a. **Individual.** Generally, enter the name shown on your tax return. If you have changed your last name without informing the Social Security Administration (SSA) of the name change, enter your first name, the last name as shown on your social security card, and your new last name.

Note. ITIN applicant: Enter your individual name as it was entered on your Form W-7 application, line 1a. This should also be the same as the name you entered on the Form 1040/1040A/1040EZ you filed with your application.

b. **Sole proprietor or single-member LLC.** Enter your individual name as shown on your 1040/1040A/1040EZ on line 1. You may enter your business, trade, or "doing business as" (DBA) name on line 2.

c. **Partnership, LLC that is not a single-member LLC, C Corporation, or S Corporation.** Enter the entity's name as shown on the entity's tax return on line 1 and any business, trade, or DBA name on line 2.

d. **Other entities.** Enter your name as shown on required U.S. federal tax documents on line 1. This name should match the name shown on the charter or other legal document creating the entity. You may enter any business, trade, or DBA name on line 2.

e. **Disregarded entity.** For U.S. federal tax purposes, an entity that is disregarded as an entity separate from its owner is treated as a "disregarded entity." See Regulations section 301.7701-2(c)(2)(iii). Enter the owner's name on line 1. The name of the entity entered on line 1 should never be a disregarded entity. The name on line 1 should be the name shown on the income tax return on which the income should be reported. For example, if a foreign LLC that is treated as a disregarded entity for U.S. federal tax

purposes has a single owner that is a U.S. person, the U.S. owner's name is required to be provided on line 1. If the direct owner of the entity is also a disregarded entity, enter the first owner that is not disregarded for federal tax purposes. Enter the disregarded entity's name on line 2, "Business name/disregarded entity name." If the owner of the disregarded entity is a foreign person, the owner must complete an appropriate Form W-8 instead of a Form W-9. This is the case even if the foreign person has a U.S. TIN.

Line 2

If you have a business name, trade name, DBA name, or disregarded entity name, you may enter it on line 2.

Line 3

Check the appropriate box in line 3 for the U.S. federal tax classification of the person whose name is entered on line 1. Check only one box in line 3.

Limited Liability Company (LLC). If the name on line 1 is an LLC treated as a partnership for U.S. federal tax purposes, check the "Limited Liability Company" box and enter "P" in the space provided. If the LLC has filed Form 8832 or 2553 to be taxed as a corporation, check the "Limited Liability Company" box and in the space provided enter "C" for C corporation or "S" for S corporation. If it is a single-member LLC that is a disregarded entity, do not check the "Limited Liability Company" box; instead check the first box in line 3 "Individual/sole proprietor or single-member LLC."

Line 4, Exemptions

If you are exempt from backup withholding and/or FATCA reporting, enter in the appropriate space in line 4 any code(s) that may apply to you.

Exempt payee code.

- Generally, individuals (including sole proprietors) are not exempt from backup withholding.
- Except as provided below, corporations are exempt from backup withholding for certain payments, including interest and dividends.
- Corporations are not exempt from backup withholding for payments made in settlement of payment card or third party network transactions.
- Corporations are not exempt from backup withholding with respect to attorneys' fees or gross proceeds paid to attorneys, and corporations that provide medical or health care services are not exempt with respect to payments reportable on Form 1099-MISC.

The following codes identify payees that are exempt from backup withholding. Enter the appropriate code in the space in line 4.

- 1 - An organization exempt from tax under section 501(a), any IRA, or a custodial account under section 403(b)(7) if the account satisfies the requirements of section 401(f)(2)
- 2 - The United States or any of its agencies or instrumentalities
- 3 - A state, the District of Columbia, a U.S. commonwealth or possession, or any of their political subdivisions or instrumentalities
- 4 - A foreign government or any of its political subdivisions, agencies, or instrumentalities
- 5 - A corporation
- 6 - A dealer in securities or commodities required to register in the United States, the District of Columbia, or a U.S. commonwealth or possession
- 7 - A futures commission merchant registered with the Commodity Futures Trading Commission
- 8 - A real estate investment trust
- 9 - An entity registered at all times during the tax year under the Investment Company Act of 1940
- 10 - A common trust fund operated by a bank under section 584(a)
- 11 - A financial institution
- 12 - A middleman known in the investment community as a nominee or custodian
- 13 - A trust exempt from tax under section 664 or described in section 4947



The following chart shows types of payments that may be exempt from backup withholding. The chart applies to the exempt payees listed above, 1 through 13.

IF the payment is for . . .	THEN the payment is exempt for. . .
Interest and dividend payments	All exempt payees except for 7
Broker transactions	Exempt payees 1 through 4 and 6 through 11 and all C corporations. S corporations must not enter an exempt payee code because they are exempt only for sales of noncovered securities acquired prior to 2012.
Barter exchange transactions and patronage dividends	Exempt payees 1 through 4
Payments over \$600 required to be reported and direct sales over \$5,000 ¹	Generally, exempt payees 1 through 5 ²
Payments made in settlement of payment card or third party network transactions	Exempt payees 1 through 4

¹ See Form 1099-MISC, Miscellaneous Income, and its instructions.

² However, the following payments made to a corporation and reportable on Form 1099-MISC are not exempt from backup withholding: medical and health care payments, attorneys' fees, gross proceeds paid to an attorney reportable under section 6045(f), and payments for services paid by a federal executive agency.

Exemption from FATCA reporting code. The following codes identify payees that are exempt from reporting under FATCA. These codes apply to persons submitting this form for accounts maintained outside of the United States by certain foreign financial institutions. Therefore, if you are only submitting this form for an account you hold in the United States, you may leave this field blank. Consult with the person requesting this form if you are uncertain if the financial institution is subject to these requirements. A requester may indicate that a code is not required by providing you with a Form W-9 with "Not Applicable" (or any similar indication) written or printed on the line for a FATCA exemption code.

A - An organization exempt from tax under section 501(a) or any individual retirement plan as defined in section 7701(a)(37)

B - The United States or any of its agencies or instrumentalities

C - A state, the District of Columbia, a U.S. commonwealth or possession, or any of their political subdivisions or instrumentalities

D - A corporation the stock of which is regularly traded on one or more established securities markets, as described in Regulations section 1.1472-1(c)(1)(i)

E - A corporation that is a member of the same expanded affiliated group as a corporation described in Regulations section 1.1472-1(c)(1)(i)

F - A dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any state

G - A real estate investment trust

H - A regulated investment company as defined in section 851 or an entity registered at all times during the tax year under the Investment Company Act of 1940

I - A common trust fund as defined in section 584(a)

J - A bank as defined in section 581

K - A broker

L - A trust exempt from tax under section 664 or described in section 4947(a)(1)

M - A tax exempt trust under a section 403(b) plan or section 457(g) plan

Note. You may wish to consult with the financial institution requesting this form to determine whether the FATCA code and/or exempt payee code should be completed.

Line 5

Enter your address (number, street, and apartment or suite number). This is where the requester of this Form W-9 will mail your information returns.

Line 6

Enter your city, state, and ZIP code.

Part I. Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. If you are a resident alien and you do not have and are not eligible to get an SSN, your TIN is your IRS individual taxpayer identification number (ITIN). Enter it in the social security number box. If you do not have an ITIN, see *How to get a TIN* below.

If you are a sole proprietor and you have an EIN, you may enter either your SSN or EIN. However, the IRS prefers that you use your SSN.

If you are a single-member LLC that is disregarded as an entity separate from its owner (see *Limited Liability Company (LLC)* on page 3), enter the owner's SSN (or EIN, if the owner has one). Do not enter the disregarded entity's EIN. If the LLC is classified as a corporation or partnership, enter the entity's EIN.

Note. See the chart on page 5 for further clarification of name and TIN combinations.

How to get a TIN. If you do not have a TIN, apply for one immediately. To apply for an SSN, get Form SS-5, Application for a Social Security Card, from your local SSA office or get this form online at www.ssa.gov. You may also get this form by calling 1-800-772-1213. Use Form W-7, Application for IRS Individual Taxpayer Identification Number, to apply for an ITIN, or Form SS-4, Application for Employer Identification Number, to apply for an EIN. You can apply for an EIN online by accessing the IRS website at www.irs.gov/businesses and clicking on Employer Identification Number (EIN) under Starting a Business. You can get Forms W-7 and SS-4 from the IRS by visiting IRS.gov or by calling 1-800-TAX-FORM (1-800-829-3676).

If you are asked to complete Form W-9 but do not have a TIN, apply for a TIN and write "Applied For" in the space for the TIN, sign and date the form, and give it to the requester. For interest and dividend payments, and certain payments made with respect to readily tradable instruments, generally you will have 60 days to get a TIN and give it to the requester before you are subject to backup withholding on payments. The 60-day rule does not apply to other types of payments. You will be subject to backup withholding on all such payments until you provide your TIN to the requester.

Note. Entering "Applied For" means that you have already applied for a TIN or that you intend to apply for one soon.

Caution: A disregarded U.S. entity that has a foreign owner must use the appropriate Form W-8.

Part II. Certification

To establish to the withholding agent that you are a U.S. person, or resident alien, sign Form W-9. You may be requested to sign by the withholding agent even if items 1, 4, or 5 below indicate otherwise.

For a joint account, only the person whose TIN is shown in Part I should sign (when required). In the case of a disregarded entity, the person identified on line 1 must sign. Exempt payees, see *Exempt payee code* earlier.

Signature requirements. Complete the certification as indicated in items 1 through 5 below.



1. Interest, dividend, and barter exchange accounts opened before 1984 and broker accounts considered active during 1983. You must give your correct TIN, but you do not have to sign the certification.

2. Interest, dividend, broker, and barter exchange accounts opened after 1983 and broker accounts considered inactive during 1983. You must sign the certification or backup withholding will apply. If you are subject to backup withholding and you are merely providing your correct TIN to the requester, you must cross out item 2 in the certification before signing the form.

3. Real estate transactions. You must sign the certification. You may cross out item 2 of the certification.

4. Other payments. You must give your correct TIN, but you do not have to sign the certification unless you have been notified that you have previously given an incorrect TIN. "Other payments" include payments made in the course of the requester's trade or business for rents, royalties, goods (other than bills for merchandise), medical and health care services (including payments to corporations), payments to a nonemployee for services, payments made in settlement of payment card and third party network transactions, payments to certain fishing boat crew members and fishermen, and gross proceeds paid to attorneys (including payments to corporations).

5. Mortgage interest paid by you, acquisition or abandonment of secured property, cancellation of debt, qualified tuition program payments (under section 529), IRA, Coverdell ESA, Archer MSA or HSA contributions or distributions, and pension distributions. You must give your correct TIN, but you do not have to sign the certification.

What Name and Number To Give the Requester

For this type of account:	Give name and SSN of:
1. Individual	The individual
2. Two or more individuals (joint account)	The actual owner of the account or, if combined funds, the first individual on the account ¹
3. Custodian account of a minor (Uniform Gift to Minors Act)	The minor ²
4. a. The usual revocable savings trust (grantor is also trustee)	The grantor-trustee ¹
b. So-called trust account that is not a legal or valid trust under state law	The actual owner ¹
5. Sole proprietorship or disregarded entity owned by an individual	The owner ³
6. Grantor trust filing under Optional Form 1099 Filing Method 1 (see Regulation section 1.671-4(b)(2)(i)(A))	The grantor*
For this type of account:	Give name and EIN of:
7. Disregarded entity not owned by an individual	The owner
8. A valid trust, estate, or pension trust	Legal entity ⁴
9. Corporate or LLC electing corporate status on Form 8832 or Form 2553	The corporation
10. Association, club, religious, charitable, educational, or other tax-exempt organization	The organization
11. Partnership or multi-member LLC	The partnership
12. A broker or registered nominee	The broker or nominee
13. Account with the Department of Agriculture in the name of a public entity (such as a state or local government, school district, or prison) that receives agricultural program payments	The public entity
14. Grantor trust filing under the Form 1041 Filing Method or the Optional Form 1099 Filing Method 2 (see Regulation section 1.671-4(b)(2)(i)(B))	The trust

¹ List first and circle the name of the person whose number you furnish. If only one person on a joint account has an SSN, that person's number must be furnished.

² Circle the minor's name and furnish the minor's SSN.

³ You must show your individual name and you may also enter your business or DBA name on the "Business name/disregarded entity" name line. You may use either your SSN or EIN (if you have one), but the IRS encourages you to use your SSN.

⁴ List first and circle the name of the trust, estate, or pension trust. (Do not furnish the TIN of the personal representative or trustee unless the legal entity itself is not designated in the account title.) Also see *Special rules for partnerships* on page 2.

* **Note.** Grantor also must provide a Form W-9 to trustee of trust.

Note. If no name is circled when more than one name is listed, the number will be considered to be that of the first name listed.

Secure Your Tax Records from Identity Theft

Identity theft occurs when someone uses your personal information such as your name, SSN, or other identifying information, without your permission, to commit fraud or other crimes. An identity thief may use your SSN to get a job or may file a tax return using your SSN to receive a refund.

To reduce your risk:

- Protect your SSN,
- Ensure your employer is protecting your SSN, and
- Be careful when choosing a tax preparer.

If your tax records are affected by identity theft and you receive a notice from the IRS, respond right away to the name and phone number printed on the IRS notice or letter.

If your tax records are not currently affected by identity theft but you think you are at risk due to a lost or stolen purse or wallet, questionable credit card activity or credit report, contact the IRS Identity Theft Hotline at 1-800-908-4490 or submit Form 14039.

For more information, see Publication 4535, Identity Theft Prevention and Victim Assistance.

Victims of identity theft who are experiencing economic harm or a system problem, or are seeking help in resolving tax problems that have not been resolved through normal channels, may be eligible for Taxpayer Advocate Service (TAS) assistance. You can reach TAS by calling the TAS toll-free case intake line at 1-877-777-4778 or TTY/TDD 1-800-829-4059.

Protect yourself from suspicious emails or phishing schemes. Phishing is the creation and use of email and websites designed to mimic legitimate business emails and websites. The most common act is sending an email to a user falsely claiming to be an established legitimate enterprise in an attempt to scam the user into surrendering private information that will be used for identity theft.

The IRS does not initiate contacts with taxpayers via emails. Also, the IRS does not request personal detailed information through email or ask taxpayers for the PIN numbers, passwords, or similar secret access information for their credit card, bank, or other financial accounts.

If you receive an unsolicited email claiming to be from the IRS, forward this message to phishing@irs.gov. You may also report misuse of the IRS name, logo, or other IRS property to the Treasury Inspector General for Tax Administration (TIGTA) at 1-800-366-4484. You can forward suspicious emails to the Federal Trade Commission at: spam@uce.gov or contact them at www.ftc.gov/idtheft or 1-877-IDTHEFT (1-877-438-4338).

Visit IRS.gov to learn more about identity theft and how to reduce your risk.



Privacy Act Notice

Section 6109 of the Internal Revenue Code requires you to provide your correct TIN to persons (including federal agencies) who are required to file information returns with the IRS to report interest, dividends, or certain other income paid to you; mortgage interest you paid; the acquisition or abandonment of secured property; the cancellation of debt; or contributions you made to an IRA, Archer MSA, or HSA. The person collecting this form uses the information on the form to file information returns with the IRS, reporting the above information. Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation and to cities, states, the District of Columbia, and U.S. commonwealths and possessions for use in administering their laws. The information also may be disclosed to other countries under a treaty, to federal and state agencies to enforce civil and criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism. You must provide your TIN whether or not you are required to file a tax return. Under section 3406, payers must generally withhold a percentage of taxable interest, dividend, and certain other payments to a payee who does not give a TIN to the payer. Certain penalties may also apply for providing false or fraudulent information



ACKNOWLEDGMENT OF RECEIPT OF APPRAISAL REPORT

Loan Number: 100559434

Date: MAY 15, 2015

Lender: LOANDEPOT.COM, LLC

Borrower: CLYDE SHERWOOD JR, DOROTHY SHERWOOD

Property Address: 3318 NORTH 26TH STREET
KALAMAZOO, MICHIGAN 49048

Under federal law, the creditor is required to provide you a copy of all appraisals or other written valuations developed in connection with your application for credit that is to be secured by a first lien on a dwelling. The creditor is required to provide a copy of each such appraisal or written valuation, at no additional cost to you, promptly upon completion, or three business days prior to consummation, whichever is earlier.

By signing below, you hereby acknowledge receipt of the appraisals and other written valuations developed in connection with your loan, no later than three days prior to consummation.

Borrower CLYDE SHERWOOD JR Date

Borrower DOROTHY SHERWOOD Date

Borrower Date

Borrower Date

Borrower Date

Borrower Date



**ACKNOWLEDGMENT OF RECEIPT OF
APPRAISAL REPORT
(Home Valuation Code of Conduct)**

Loan Number: 100559434

Date: MAY 15, 2015

Lender: LOANDEPOT.COM, LLC

Borrower: CLYDE SHERWOOD JR, DOROTHY SHERWOOD

Property Address: 3318 NORTH 26TH STREET
KALAMAZOO, MICHIGAN 49048

I understand that I am entitled to a copy of any report concerning the value of the property securing this loan promptly upon completion at no additional cost to me, and, in any event, no less than three (3) days prior to the closing of the loan.

I hereby acknowledge receipt of the report concerning the value of the property securing this loan, at no additional cost to me, no less than three (3) days prior to the closing of my loan.

Borrower CLYDE SHERWOOD JR Date

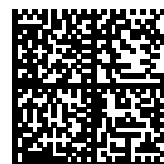
Borrower DOROTHY SHERWOOD Date

Borrower Date

Borrower Date

Borrower Date

Borrower Date



AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE STATEMENT NOTICE

Date: MAY 15, 2015

To: CLYDE SHERWOOD JR, DOROTHY SHERWOOD

From: LOANDEPOT.COM, LLC

Property: 3318 NORTH 26TH STREET, KALAMAZOO, MICHIGAN 49048

This is to give you notice that LOANDEPOT.COM, LLC has a business relationship with LD ESCROW

Because of this business relationship, the referral may provide LOANDEPOT.COM, LLC a financial or other benefit.

A. Set forth below is the estimated charges or range of charges for the following settlement services listed. You are NOT required to use the listed provider(s) as a condition for:

- settlement of your loan or
- purchase or sale of the subject property

THERE ARE FREQUENTLY OTHER SETTLEMENT SERVICE PROVIDERS AVAILABLE WITH SIMILAR SERVICES. YOU ARE FREE TO SHOP AROUND TO DETERMINE THAT YOU ARE RECEIVING THE BEST SERVICES AND THE BEST RATE FOR THESE SERVICES.

LD ESCROW	\$ 500.00
	\$
	\$
	\$
	\$
	\$



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

_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____

ACKNOWLEDGMENT

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

Signature CLYDE SHERWOOD JR Date

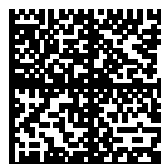
Signature DOROTHY SHERWOOD Date

Signature Date

Signature Date

Signature Date

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)
CLYDE SHERWOOD JR

(Date)

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

(Lender's Signature)
LOANDEPOT.COM, LLC

(Date)



Lender: LOANDEPOT.COM, LLC

USA PATRIOT ACT CUSTOMER IDENTIFICATION VERIFICATION IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

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

INSTRUCTIONS TO INDIVIDUAL COMPLETING THIS VERIFICATION

The named individual must present at least two (2) forms of identifying documents for review; at least one (1) of the identifying documents must be an unexpired government-issued document bearing a photograph of the named individual. Other identifying documents not specifically listed below must, at a minimum, bear the individual's name. Examples of other acceptable identifying documents include:

Current government-issued visa; Medicare card; student identification card; voter registration card; recent property tax or utility bill; most recent W-2 or signed federal or state tax returns; bank statements; and proof of car/house/renter's insurance coverage. Please contact the above-named Lender if you have any questions regarding the acceptability of any identifying document.

Borrower's Name: CLYDE SHERWOOD JR Date of Birth: MAY 11, 1931

Residential or Business Address: * 3318 NORTH 26TH STREET
KALAMAZOO, MICHIGAN 49048

Taxpayer Identification Number (SSN): ** 376-36-4522

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

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

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



ADDITIONAL COMMENTS

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

CERTIFICATION

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

Signature Date

Name and Title



Lender: LOANDEPOT.COM, LLC

USA PATRIOT ACT CUSTOMER IDENTIFICATION VERIFICATION IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

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

INSTRUCTIONS TO INDIVIDUAL COMPLETING THIS VERIFICATION

The named individual must present at least two (2) forms of identifying documents for review; at least one (1) of the identifying documents must be an unexpired government-issued document bearing a photograph of the named individual. Other identifying documents not specifically listed below must, at a minimum, bear the individual's name. Examples of other acceptable identifying documents include:

Current government-issued visa; Medicare card; student identification card; voter registration card; recent property tax or utility bill; most recent W-2 or signed federal or state tax returns; bank statements; and proof of car/house/renter's insurance coverage. Please contact the above-named Lender if you have any questions regarding the acceptability of any identifying document.

Borrower's Name: DOROTHY SHERWOOD Date of Birth: OCTOBER 26, 1934

Residential or Business Address: * 3318 NORTH 26TH STREET
KALAMAZOO, MICHIGAN 49048

Taxpayer Identification Number (SSN):** 365-34-6420

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

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

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



ADDITIONAL COMMENTS

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

CERTIFICATION

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

Signature Date

Name and Title



Loan Number: 100559434

DEPARTMENT OF VETERANS AFFAIRS CERTIFICATION BY OUTSIDE LENDERS PROCESSING VENDEE LOANS

Name and Address of Borrower: CLYDE SHERWOOD JR, DOROTHY SHERWOOD 3318 NORTH 26TH STREET KALAMAZOO, MICHIGAN 49048	Name and Address of Lender: LOANDEPOT.COM, LLC 26642 TOWNE CENTRE DRIVE FOOTHILL RANCH, CALIFORNIA 92610
Date: MAY 15, 2015	D.V.A. Loan Number: 29-29-6-0737714

The undersigned lender certifies that this vendee loan application has been processed in accordance with 38 CFR 36.4337; that all verifications of employment, deposits, and other income and credit verification documents obtained in connection with the processing of this vendee loan application have been provided to VA; that VA Form 26-6393, Loan Analysis, has been completed in accordance with the underwriting standards recited in this section; and that all information provided in support of this vendee loan is true, complete and accurate to the best of the undersigned lender's knowledge and belief.

NOTE: Making a false statement in a claim, or in any other matter within the jurisdiction of any department or agency of the United States, may lead to forfeiture of the claim, civil penalties, fines of no more than \$10,000, and imprisonment for not more than 5 years. (31 U.S.C. 3729, 18 U.S.C. 287 and 1001).

Lender: LOANDEPOT.COM, LLC PMLH Number: _____

By: _____ Title: _____ Date Signed: _____



FEDERAL EQUAL CREDIT OPPORTUNITY ACT NOTICE

Loan Number: 100559434

Date: MAY 15, 2015

Provided By: LOANDEPOT.COM, LLC

Borrower(s): CLYDE SHERWOOD JR, DOROTHY SHERWOOD

Property Address: 3318 NORTH 26TH STREET, KALAMAZOO, MICHIGAN 49048

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act.

The Federal Agency that administers compliance with this law concerning this creditor is:

Federal Trade Commission
Equal Credit Opportunity
Washington, DC 20580

By signing below, I/we acknowledge that I/we have read and received a copy of this document.

Borrower CLYDE SHERWOOD JR Date

Borrower DOROTHY SHERWOOD Date

Borrower Date

Borrower Date

Borrower Date

Borrower Date



Loan Number: 100559434

FLOOD INSURANCE COVERAGE SUBJECT TO CHANGE DISCLOSURE

We may assign, sell, or transfer the servicing of your mortgage loan. Your new lender/servicer may require more flood insurance coverage than the minimum amount that has been identified in your Notice of Special Flood Hazards (NSFH). The new lender/servicer may require coverage in an amount greater than the minimum, and has the right to require flood coverage at least equal to 100% of the insurable value (also known as replacement cost value) of the building(s) used as collateral to secure the loan or the maximum available under the National Flood Insurance Program (NFIP) for the particular type of building. You should review your exposure to flood damage with your insurance provider, as you may wish to increase your coverage above the minimum amount required at the time of closing your loan versus what subsequently the new lender/servicer may require.

ACKNOWLEDGMENT OF MORTGAGE LOAN APPLICANT(S)

Applicant CLYDE SHERWOOD JR Date

Applicant DOROTHY SHERWOOD Date

Applicant Date

Applicant Date

Applicant Date

Applicant Date



HARDSHIP

Loan Number: 100559434

Re: Borrower(s): CLYDE SHERWOOD JR, DOROTHY SHERWOOD

Property Address: 3318 NORTH 26TH STREET, KALAMAZOO, MICHIGAN 49048

I/WE, THE UNDERSIGNED BORROWER(S) UNDERSTAND AND ACKNOWLEDGE THAT MY/OUR FIRST MORTGAGE PAYMENT FOR THIS LOAN ON THE ABOVE REFERENCED PROPERTY IS DUE WITHIN THIRTY (30) DAYS OF LOAN CLOSING. THIS WILL NOT CREATE ANY FINANCIAL HARDSHIP TO ME/US.

Borrower
CLYDE SHERWOOD JR

Borrower
DOROTHY SHERWOOD

Borrower

Borrower

Borrower

Borrower



IMPOUND AUTHORIZATION

Loan Number: 100559434

Date: MAY 15, 2015

Borrower: CLYDE SHERWOOD JR, DOROTHY SHERWOOD

Property: 3318 NORTH 26TH STREET, KALAMAZOO, MICHIGAN 49048
(Address) (City) (State) (Zip)

We understood that according to the provisions of the Security Instrument, LOANDEPOT.COM, LLC may require us to make monthly payments in addition to our principal and interest payment so that a fund can be created and maintained to pay taxes, insurance premiums and other expenses relating to the security property. Impounds will be required in the following circumstances:

- where required by state or federal regulatory authority; or
- where a loan is made, guaranteed or insured by a state or federal governmental lending agency; or
- where the original principal amount of such a loan exceeds 80% of the sales price or appraised value whichever is lower; or
- as required by lender as a condition of the loan.

The lender will pay interest on the impound account as required by law. The obligations of the borrower and lender regarding impound accounts will be set forth in the Security Instrument. We also understand that the payment for taxes and insurance may vary from year to year.

PLEASE NOTE THAT ANY BORROWER WHO IS DELINQUENT IN THE PAYMENT OF THEIR REAL ESTATE TAXES, HAZARD AND/OR FLOOD INSURANCE PREMIUMS, MAY BE REQUIRED BY THE LENDER TO PAY IMPOUNDS.

IMPOUNDS REQUIRED BY LENDER

- The undersigned understand that the establishment of an impound account for payments of real property taxes, hazard and/or flood insurance and other related expenses is REQUIRED.
- The undersigned understand that the establishment of an impound account for payments of real property taxes, hazard and/or flood insurance and other related expenses is NOT REQUIRED.



IMPOUNDS REQUESTED BY BORROWER

- The undersigned understand that the establishment of an impound account for the payment of real property taxes, hazard and/or flood insurance and other related expenses is NOT REQUIRED; however, Borrower requests that such an account be established.
- The undersigned understand that the establishment of an impound account for the payment of real property taxes, hazard and/or flood insurance and other related expenses is NOT REQUIRED. Borrower is not requesting that such an account be established.

Borrower CLYDE SHERWOOD JR Date

Borrower DOROTHY SHERWOOD Date

Borrower Date

Borrower Date

Borrower Date

Borrower Date



INITIAL ESCROW ACCOUNT DISCLOSURE STATEMENT

MAY 15, 2015

Name and Address of Borrowers:
 CLYDE SHERWOOD JR, DOROTHY SHERWOOD
 3318 NORTH 26TH STREET
 KALAMAZOO, MICHIGAN 49048

Name and Address of Lender:
 LOANDEPOT.COM, LLC
 26642 TOWNE CENTRE DRIVE
 FOOTHILL RANCH, CALIFORNIA 92610
 (888)337-6888

YOUR MONTHLY MORTGAGE PAYMENT FOR THE COMING YEAR WILL BE \$ 753.86 OF
 WHICH \$ 567.84 WILL BE FOR PRINCIPAL AND INTEREST AND \$ 186.02
 WILL GO INTO YOUR ESCROW ACCOUNT.

THIS IS AN ESTIMATE OF ACTIVITY IN YOUR ESCROW ACCOUNT DURING THE COMING YEAR BASED ON
 PAYMENTS ANTICIPATED TO BE MADE FROM YOUR ACCOUNT.

Month	Payments to Escrow Account	Payments from Escrow Account	Description	Escrow Account Balance
Starting balance:				\$910.74
07/01/15	186.02			1,096.76
08/01/15	186.02			1,282.78
09/01/15	186.02			
09/14/15		1,096.76	COUNTY PROPERTY TAX	372.04
10/01/15	186.02			558.06
11/01/15	186.02			744.08
12/01/15	186.02			930.10
01/01/16	186.02			1,116.12
02/01/16	186.02			
02/14/16		604.77	COUNTY PROPERTY TAX	697.37
03/01/16	186.02			883.39
04/01/16	186.02			1,069.41
05/01/16	186.02			1,255.43
06/01/16	186.02			
06/13/16		496.80	HAZARD INSURANCE	944.65

(PLEASE KEEP THIS STATEMENT FOR COMPARISON WITH THE ACTUAL ACTIVITY IN YOUR ACCOUNT AT THE END OF THE ESCROW ACCOUNTING COMPUTATION YEAR.)

Cushion selected by servicer: \$ 372.04



MAILING ADDRESS CERTIFICATION

RE: Loan Number: 100559434

Property Address: 3318 NORTH 26TH STREET, KALAMAZOO, MICHIGAN 49048

Please be advised that you are hereby instructed in accordance with the terms of the Note, to address all correspondence to me/us regarding my/our loan with you to the following address.

(PLEASE CHECK AND COMPLETE ONE ONLY!!)

- The property address shown above. If the property shown above consists of more than one unit, the specific address is:

- OTHER THAN PROPERTY ADDRESS**

I/We will notify the Lender in writing should the above mailing address be changed at any time in the future.

Borrower CLYDE SHERWOOD JR Date

Borrower DOROTHY SHERWOOD Date

Borrower Date

Borrower Date

Borrower Date

Borrower Date



BORROWER'S BILL OF RIGHTS

Loan Number: 100559434

Provided By: LOANDEPOT.COM, LLC

Applicant(s): CLYDE SHERWOOD JR, DOROTHY SHERWOOD

Property Address: 3318 NORTH 26TH STREET
KALAMAZOO, MICHIGAN 49048

1. You have the RIGHT to shop for the best loan for you and compare the charges of different mortgage brokers and lenders.
2. You have the RIGHT to be informed about the total cost of your loan including the interest rate, points, and other fees.
3. You have the RIGHT to obtain a "Good Faith Estimate" of all loan and settlement charges before you agree to the loan or pay any fees.
4. You have the RIGHT to know what fees are non-refundable if you decide to withdraw your loan application.
5. You have the RIGHT to ask your mortgage broker to explain exactly what the mortgage broker will do for you.
6. You have the RIGHT to know how much the mortgage broker is getting paid by you and the lender for your loan.
7. You have the RIGHT to ask questions about charges and loan terms that you do not understand.
8. You have the RIGHT to a credit decision that is not based on your race, color, religion, national origin, sex, marital status, age, or whether any income is derived from public assistance.
9. You have the RIGHT to know the reason if your loan application is turned down.
10. You have the RIGHT to receive the HUD settlement costs booklet "Buying Your Home."

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

Applicant CLYDE SHERWOOD JR Date

Applicant DOROTHY SHERWOOD Date

Applicant Date

Applicant Date

Applicant Date

Applicant Date



CONSUMER CAUTION AND HOME OWNERSHIP COUNSELING NOTICE

Loan Number: 100559434

Provided By: LOANDEPOT.COM, LLC

Applicant(s): CLYDE SHERWOOD JR, DOROTHY SHERWOOD

Property Address: 3318 NORTH 26TH STREET
KALAMAZOO, MICHIGAN 49048

If you obtain this loan, the lender will have a mortgage on your home. You could lose your home, and all money you have invested in it, if you do not meet your obligations under the loan, including making all your payments.

Mortgage loan rates and closing costs and fees vary based on many factors, including your particular credit and financial circumstances, your earnings history, the loan-to-value requested, and the type of property that will secure your loan. Higher rates and fees may be applicable depending on the individual circumstances of a particular consumer's application.

You should shop around and compare loan rates and fees. This particular loan may have a higher rate and total points and fees than other mortgage loans. You should consider consulting a qualified independent credit counselor or other experienced financial advisor regarding the rate, fees, and provisions of this mortgage loan before you proceed. For information on contacting a qualified credit counselor, ask your lender or call the United States Department of Housing and Urban Development's counseling hotline at 1-800-569-4287 for a list of counselors.

You are not required to complete any loan agreement merely because you have received these disclosures or have signed a loan application. If you proceed with this mortgage loan, you should also remember that you may face serious financial risks if you use this loan to pay off credit card debts and other debts in connection with this transaction and then subsequently incur significant new credit card charges or other debts.

Property taxes and homeowner's insurance are your responsibility. Not all lenders provide escrow services for these payments. You should ask your lender about these services.

Your payments on existing debts contribute to your credit ratings. You should not accept any advice to ignore your regular payments to your existing creditors.

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

Applicant CLYDE SHERWOOD JR Date

Applicant DOROTHY SHERWOOD Date

Applicant Date

Applicant Date

Applicant Date

Applicant Date



HUD-Approved Housing Counseling Agencies in MICHIGAN (as of 01/07/15)

(Agencies with a dash (-) have not been individually HUD approved, but are affiliates of one of the HUD funded National Intermediaries.)

Agency Name	Phone, Toll-Free, Fax Number, E-mail, Website	Address	Languages
COMMUNITY ACTION AGENCY	Phone: 517-263-7861 Fax: 517-263-6531	400 W. South St. Adrian, MI 49221-3825	English
GREENPATH DEBT SOLUTIONS	Phone: 888-860-4167 Toll-free: 888-860-4167 E-mail: housingdepartment@greenpath.org Website: www.greenpath.org	2245 S. State St., Suite 2300 Ann Arbor, MI 48104-6184	English Spanish
MICHIGAN STATE UNIVERSITY EXTENSION SERVICE-	Phone: 734-997-1678 Fax: 734-222-3990 E-mail: sarlitto@anr.msu.edu	705 N. Zeeb Road P.O. Box 8645 Ann Arbor, MI 48103-1560	English
GREENPATH DEBT SOLUTIONS	Phone: 888-860-4167 Toll-free: 888-860-4167 E-mail: housingdepartment@greenpath.org Website: www.greenpath.org	131 Columbia Ave. E., Suite 112 Battle Creek, MI 49015-3788	English Spanish
NEIGHBORHOODS INC. OF BATTLE CREEK	Phone: 269-968-1113 Fax: 269-963-7022 E-mail: wphillips@nibc.org Website: www.nibc.org	47 North Washington Ave. Battle Creek, MI 49037-3025	English Spanish
BAY AREA HOUSING, INC.	Phone: 989-686-6800 Fax: 989-686-6948 E-mail: jessica@bahinc.org Website: www.bahinc.org	114 Washington Ave. Bay City, MI 48708-5846	English
SOUTHWEST MICHIGAN COMMUNITY ACTION AGENCY	Phone: 269-925-9077 Toll-free: 800-334-7670 Fax: 269-934-8242 E-mail: contact@smcaa.com Website: www.smcaa.com	185 E. Main St., Suite 303 Benton Harbor, MI 49022-4432	English
NID-HCA SIMPSON	Phone: 248-850-7663 Fax: 248-565-4400 Website: www.nidonline.org	2615 W. 12 Mile Road Berkeley, MI 48072-1627	English
NORTHERN HOMES	Phone: 231-582-6436 Fax: 231-582-6274 E-mail: alice@northernhomes.org Website: http://www.northernhomes.org	1048 E. Main St. Boyne City, MI 49712-9183	English



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Agency Name	Phone, Toll-Free, Fax Number, E-mail, Website	Address	Languages
NORTHWEST MICHIGAN COMMUNITY ACTION AGENCY, INC.	Phone: 231-775-9781 Toll-free: 800-443-2297 Fax: 231-775-1448 E-mail: jwhetstone@nmcaa.net Website: www.nmcaa.net	1640 Marty Paul St. Cadillac, MI 49601-9608	English Russian Spanish
GREENPATH DEBT SOLUTIONS	Phone: 888-860-4167 Toll-free: 888-860-4167 E-mail: housingdepartment@greenpath.org Website: www.greenpath.org	44978 Ford Rd., Suite C Canton, MI 48187-5086	English Portuguese Spanish
HUMAN DEVELOPMENT COMMISSION	Phone: 989-673-4121-1783 Toll-free: 800-843-6394 Fax: 989-673-2031 E-mail: mindyk@hdc-caro.org Website: www.hdc-caro.org	429 Montague Ave. Caro, MI 48723-1921	English Spanish
MICHIGAN STATE UNIVERSITY EXTENSION SERVICES	Phone: 586-469-7432 Fax: 586-469-6948 E-mail: hfleming@anr.msu.edu	Verkuilen Bldg. 21885 Dunham Rd., Suite 12 Clinton Twp., MI 48036-0000	English
ABAYOMI COMMUNITY DEVELOPMENT CORPORATION	Phone: 313-541-9828-222 Fax: 313-541-3820 E-mail: tmorris@abayomicdc.org Website: www.abayomicdc.org	24331 W. Eight Mile Road Detroit, MI 48219-1028	English Spanish
CENTRAL DETROIT CHRISTIAN	Phone: 313-873-0064-16 Fax: 313-873-0063 E-mail: ljohanon@detcdc.org Website: www.centraldetroitchristian.org	8840 Second Ave. Detroit, MI 48202-1769	English
DETROIT NON-PROFIT HOUSING CORPORATION	Phone: 313-972-1111 Fax: 313-972-1125 E-mail: detroitnon@aol.com Website: www.dnphc.org	2990 W. Grand Blvd., Suite 200 Detroit, MI 48202-3041	English
FAMILY TREE, INC.	Phone: 313-962-2329 Fax: 313-557-4049 E-mail: mpatpearson@gmail.com Website: www.familytreeagency.org	615 Griswold, Suite 1709 Detroit, MI 48226-3900	English



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Agency Name	Phone, Toll-Free, Fax Number, E-mail, Website	Address	Languages
GREENPATH DEBT SOLUTIONS	Phone: 888-860-4167 Toll-free: 888-860-4167 E-mail: housingdepartment@greenpath.org Website: www.greenpath.org	2111 Woodward Ave., Suite 906 Detroit, MI 48201-3421	English Spanish
MISSION OF PEACE (BRANCH OFFICE)	Phone: 313-967-0140-1001 Fax: 855-681-8978 E-mail: LaTasha.Slappy@missionofpeace.com Website: www.missionofpeace.com	18100 Meyers Road Detroit, MI 48235-1493	English
NATIONAL FAITH HOMEBUYERS	Phone: 313-255-9500 Toll-free: 800-267-6559 Fax: 313-255-9555 E-mail: dinaharris@nationalfaith.org Website: www.nationalfaith.org	601 West Fort St., Suite 440 Detroit, MI 48226-3181	English
NEW HOPE CD NON-PROFIT HOUSING CORPORATION, A SUB-GRANTEE OF MSHDA	Phone: 313-255-6275 Fax: 313-255-0117 E-mail: newhope@newhopedetroit.org Website: www.newhopedetroit.org	19487 Evergreen Detroit, MI 48219-2047	English
SOUTHWEST HOUSING SOLUTIONS	Phone: 313-841-9641 Fax: 313-625-4963 E-mail: Palackdharry, Libby Website: www.swsol.org/homebuyer_education	2835 Bagley, Suite 800 Detroit, MI 48216-1729	English Spanish
MICHIGAN STATE UNIVERSITY EXTENSION SERVICES	Phone: 734-222-3943 Toll-free: 888-678-3464 Fax: 734-222-3990 E-mail: clarkjon@anr.msu.edu Website: www.msue.msu.edu	MSU Extension - Greening Michigan Inst. 446 West Circle Drive, Room 160 Justin Morrill Agricultural Hall East Lansing, MI 48824	English
GREENPATH, INC.	Phone: 888-860-4167 Toll-free: 888-860-4167 E-mail: housingdepartment@greenpath.com Website: www.greenpath.org	1100 Ludington, Suite 103 Escanaba, MI 49829-3461	English Spanish
ACCEL - GREENPATH DEBT SOLUTIONS	Phone: 888-860-4167 Toll-free: 888-860-4167 E-mail: housingdepartment@greenpath.org Website: www.greenpath.org	36500 Corporate Dr. Farmington Hills, MI 48331-3553	English Spanish



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Agency Name	Phone, Toll-Free, Fax Number, E-mail, Website	Address	Languages
GREENPATH DEBT SOLUTIONS	Phone: 888-860-4167 Toll-free: 888-860-4167 E-mail: housingdepartment@greenpath.org Website: www.greenpath.org	33533 W. 12 Mile Rd., Suite 178 Farmington Hills, MI 48331-3354	English Spanish
GREENPATH DEBT SOLUTIONS - HPF AFFILIATE	Phone: 248-553-5400-2463 Toll-free: 888-860-4167 Fax: 248-553-8970 E-mail: housingdepartment@greenpath.com Website: http://www.greenpath.com	36500 Corporate Dr. Farmington Hills, MI 48331-3553	English Spanish
GREENPATH, INC.	Phone: 888-860-4167 Toll-free: 888-860-4167 E-mail: housingdepartment@greenpath.org Website: www.greenpath.org	36500 Corporate Dr. Farmington Hills, MI 48331-3553	English Spanish
NAVICORE SOLUTIONS-FARMINGTON HILLS, MI	Phone: 732-409-6281 Toll-free: 866-472-4557 Fax: 732-863-5052 E-mail: novadebthousing@novadebt.org Website: www.novadebt.org	28124 Orchard Lake Rd. Suite 102 Farmington Hills, MI 48334-3760	English Spanish
NID-HCA ELIA	Phone: 248-489-8008 Website: www.nidonline.org	30630 W. 12 Mile Rd., Ste. A Farmington Hills, MI 48334-3885	English
GREENPATH DEBT SOLUTIONS	Phone: 888-860-4167 Toll-free: 888-860-4167 E-mail: housingdepartment@greenpath.org Website: www.greenpath.org	2222 S. Linden Rd., Suite D Flint, MI 48532-5475	English Spanish
METRO COMMUNITY DEVELOPMENT, INC.	Phone: 810-767-4622-8107 Toll-free: 810-767-4622 E-mail: kahliamoore@metroflint.org Website: www.metro-community.org	503 S. Saginaw St., Ste. 804 Flint, MI 48502-1807	English
NCCS CENTER FOR NONPROFIT HOUSING	Phone: 231-924-0641-132 Toll-free: 800-924-0641 Fax: 231-924-5594 E-mail: vturien@cnhousing.org Website: www.cnhousing.org	6308 S. Warner Freemont, MI 49412-9279	English Spanish



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Agency Name	Phone, Toll-Free, Fax Number, E-mail, Website	Address	Languages
GREENPATH DEBT SOLUTIONS	Phone: 888-860-4167 Toll-free: 888-860-4167 E-mail: housingdepartment@greenpath.com Website: www.greenpath.com	440 W. Main St., Suite C Gaylord, MI 49735-1885	English Spanish
GRAND RAPIDS URBAN LEAGUE	Phone: 616-245-2207 Toll-free: 888-860-4167 Fax: 616-245-6510 E-mail: info@grurbanleague.org Website: www.grurbanleague.org	745 Eastern Ave. SE Grand Rapids, MI 49503-5544	English
GREENPATH DEBT SOLUTIONS	Phone: 888-860-4167 Toll-free: 888-860-4167 E-mail: housingdepartment@greenpath.org Website: www.greenpath.org	3210 Eagle Run Dr. NE, Suite 102 Grand Rapids, MI 49525-7051	English Other Spanish
HOME REPAIR SERVICES OF KENT COUNTY	Phone: 616-241-2601 E-mail: djacobs@homerepairservices.org Website: www.homerepairservices.org	1100 Division Ave. S. Grand Rapids, MI 49507-1024	English Spanish
INNER CITY CHRISTIAN FEDERATION	Phone: 616-336-9333 Fax: 616-336-9323 E-mail: sortiz@iccf.org Website: www.iccf.org	920 Cherry St. SE Grand Rapids, MI 49506-1472	ASL English Spanish
LINC COMMUNITY REVITALIZATION, INC., F/K/A LIGHTHOUSE COMMUNITIES, INC.	Phone: 616-451-9140-225 Fax: 616-451-0615 E-mail: kari@lincrev.org Website: www.lincrev.org	1167 Madison Ave. SE Grand Rapids, MI 49507-1200	English Spanish
MICHIGAN STATE UNIVERSITY EXTENSION - CLARE C	Phone: 989-539-7805 Fax: 989-539-2791 E-mail: jefferey@anr.msu.edu	225 W. Main P.O. Box 439 Harrison, MI 48625-8336	English
COMMUNITY ACTION AGENCY	Phone: 517-437-3346 Fax: 517-437-3480	35 Barnard St. Hillsdale, MI 49242-1752	English
COMMUNITY ACTION HOUSE	Phone: 616-392-2368 Fax: 616-392-2466 E-mail: info@communityactionhouse.org Website: https://www.communityactionhouse.org	345 W. 14th St. Holland, MI 49423-3461	English Spanish



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Agency Name	Phone, Toll-Free, Fax Number, E-mail, Website	Address	Languages
MICHIGAN STATE UNIVERSITY EXTENSION - IONIA	Phone: 616-527-5357 Fax: 616-522-1449 E-mail: longbr@msu.edu	50 E. Sprague Road Ionia, MI 48846-7408	English
COMMUNITY ACTION AGENCY	Phone: 517-784-4800 E-mail: admin@caajlh.org Website: www.caajlh.org	1214 Greenwood Ave. Jackson, MI 49203-3037	English Spanish
GREENPATH DEBT SOLUTIONS	Phone: 888-860-4167 Toll-free: 888-860-4167 E-mail: housingdepartment@greenpath.org Website: www.greenpath.org	c/o CP Federal Credit Union 2055 Spring Arbor Rd. Jackson, MI 48203	English Spanish
KALAMAZOO NEIGHBORHOOD HOUSING SERVICES, INC.	Phone: 269-385-2916 E-mail: debra@Knhs.org Website: www.knhs.org	802 S. Westnedge Ave. Kalamazoo, MI 49008-1162	English Spanish
CENTER FOR FINANCIAL HEALTH	Phone: 517-708-2550 Fax: 517-708-2876 E-mail: denisek@centerforfinancialhealth.org Website: www.centerforfinancialhealth.org	3815 W. Saint Joseph St. Ste. B200 Lansing, MI 48917-5602	English Other
ELDER LAW OF MICHIGAN, INC.	Phone: 877-452-8529 E-mail: housing@elderlawofmi.org Website: www.elderlawofmi.org	3815 W. Saint Joseph St. Suite C200 Lansing, MI 48917-3666	English Spanish
ELDER LAW OF MICHIGAN - NCOA	Phone: 517-485-9164 Toll-free: 866-400-9164 Fax: 517-372-0792 E-mail: info@elderlawofmi.org Website: www.elderlawofmi.org	3815 W. Saint Joseph St. Ste. C200 Lansing, MI 48917-3671	English
FRANKLIN STREET COMMUNITY HOUSING CORPORATION	Phone: 517-482-8708 Fax: 517-371-1729 E-mail: jerry.smith@fschc.org Website: FSCHC.org	618 Seymour St. Lansing, MI 48933-1177	English Spanish
GREATER LANSING HOUSING COALITION	Phone: 517-372-5980 Fax: 517-372-1930 E-mail: katherine@glhc.org Website: www.glhc.org	600 W. Maple St. Lansing, MI 48906-5093	English



HUD-Approved Housing Counseling Agencies in MICHIGAN (as of 01/07/15)

(Agencies with a dash (-) have not been individually HUD approved, but are affiliates of one of the HUD funded National Intermediaries.)

Agency Name	Phone, Toll-Free, Fax Number, E-mail, Website	Address	Languages
GREENPATH DEBT SOLUTIONS	Phone: 888-860-4167 Toll-free: 888-860-4167 E-mail: housingdepartment@greenpath.org Website: www.greenpath.org	612 S. Creyts Rd., Suite C Lansing, MI 48917-8266	English Spanish
MICHIGAN STATE HOUSING DEVELOPMENT AUTHORITY	Phone: 517-373-6840 Fax: 517-241-1177 E-mail: MSHDA-Home-Ownership-PF@michigan.gov Website: www.michigan.gov/mshda	735 E. Michigan Ave. Lansing, MI 48912-1474	English Spanish
GREENPATH DEBT SOLUTIONS	Phone: 888-860-4167 Toll-free: 888-860-4167 E-mail: housingdepartment@greenpath.org Website: www.greenpath.org	712 Chippewa Sq., Suite 102 Marquette, MI 49855-4827	English Spanish
GREENPATH DEBT SOLUTIONS	Phone: 888-860-4167 Toll-free: 888-860-4167 E-mail: housingdepartment@greenpath.org Website: www.greenpath.org	15479 S. Telegraph Rd., Suite C Monroe, MI 48161-8000	English Spanish
CRISIS CENTER D/B/A LISTENING EAR CRISIS CENTER	Phone: 989-773-6904 Fax: 989-772-5339 E-mail: TLefer@listeningear.com Website: www.listeningear.com/housing-counseling.html	107 E. Illinois St. Mount Pleasant, MI 48858-2503	English
GREENPATH DEBT SOLUTIONS	Phone: 888-860-4167 Toll-free: 888-860-4267 E-mail: housingdepartment@greenpath.org Website: www.greenpath.org	800 E. Eliis Rd., Suite 129 Norton Shores, MI 49441-5646	English Spanish
TELAMON CORPORATION	Phone: 269-655-9916 Fax: 269-655-9507 E-mail: mzavala1@telamon.org Website: https://www.telemon.org	32849 Red Arrow Hwy., Suite 200 Paw Paw, MI 49079-8495	English Spanish
NORTHWEST MICHIGAN COMMUNITY ACTION AGENCY, INC.	Phone: 231-347-9070 Toll-free: 800-443-5518 Fax: 231-347-3664 E-mail: jdouglestein@nmcaa.net Website: www.nmcaa.net	2202 Mitchell Park, Suite 4 Petosky, MI 49770-8897	English Russian Spanish



HUD-Approved Housing Counseling Agencies in MICHIGAN (as of 01/07/15)

(Agencies with a dash (-) have not been individually HUD approved, but are affiliates of one of the HUD funded National Intermediaries.)

Agency Name	Phone, Toll-Free, Fax Number, E-mail, Website	Address	Languages
LIGHTHOUSE COMMUNITY DEVELOPMENT	Phone: 248-920-6000 Website: site.notavailable.org	P.O. Box 430508 Pontiac, MI 48343-0508	English
OAKLAND COUNTY HOUSING COUNSELING	Phone: 248-858-1189 Toll-free: 888-350-0900 Fax: 248-858-5311 E-mail: williamska@oakgov.com Website: www.oakgov.com/chi	250 Elizabeth Lake Rd., Suite 1900 Pontiac, MI 48341-1035	English Other
OAKLAND LIVINGSTON HUMAN SERVICE AGENCY	Phone: 517-546-8500-4108 Fax: 248-247-3168 E-mail: ericak@olhsa.org Website: www.olhsa.org	196 Cesar E. Chavez Ave. Pontiac, MI 48342-1094	English Other Spanish
GREENPATH DEBT SOLUTIONS	Phone: 888-860-4167 Toll-free: 888-860-4167 E-mail: housingdepartment@greenpath.org Website: www.greenpath.org	7127 S. Westnedge Ave., Suite 5C P.O. Box 549 Portage, MI 49002-4276	English Spanish
GREENPATH DEBT SOLUTIONS	Phone: 888-860-4167 Toll-free: 888-860-4167 E-mail: housingdepartment@greenpath.org Website: www.greenpath.org	27085 Gratiot Ave., Suite 103 Roseville, MI 48066-2984	English Spanish
GREENPATH DEBT SOLUTIONS	Phone: 888-860-4167 Toll-free: 888-860-4167 E-mail: housingdepartment@greenpath.org Website: www.greenpath.org	4600 Fashion Square Blvd. Suite 202 Saginaw, MI 48604-2676	English Spanish
HOUSING OPPORTUNITIES MADE EQUAL	Phone: 906-643-6239 Fax: 906-643-7009 E-mail: home@lighthouse.net Website: www.homeofmackinac.wordpress.com	396 North State Street Saint Ignace, MI 49781-1466	English
LEGAL SERVICES OF NORTHERN MICHIGAN, INC.	Phone: 906-786-2303 E-mail: kpeokie@isnm.org Website: Isnm.org	P.O. Box 710 Sault Suite Marie, MI 49873	English
JEWISH VOCATIONAL SERVICE	Phone: 248-233-4482 Fax: 248-233-4492 E-mail: cmcmillion@jvsdet.org Website: www.jvsdet.org	29699 Southfield Road Southfield, MI 48076-2038	Arabic English Spanish



HUD-Approved Housing Counseling Agencies in MICHIGAN (as of 01/07/15)

(Agencies with a dash (-) have not been individually HUD approved, but are affiliates of one of the HUD funded National Intermediaries.)

Agency Name	Phone, Toll-Free, Fax Number, E-mail, Website	Address	Languages
NID-HCA DIXON	Phone: 248-351-9354 Website: www.nidonline.org	24725 W. 12 Mile Rd., Ste. A Southfield, MI 48034-1801	English
GREENPATH DEBT SOLUTIONS	Phone: 888-860-4167 Toll-free: 888-860-4167 E-mail: housingdepartment@greenpath.org Website: www.greenpath.org	13305 Reeck Rd., Suite 140 Southgate, MI 48195-3197	English Spanish
GREENPATH DEBT SOLUTIONS	Phone: 888-860-4167 Toll-free: 888-860-4167 E-mail: housingdepartment@greenpath.org Website: www.greenpath.org	10850 E. Traverse Hwy., Suite 2280 Traverse City, MI 49684-1364	English Spanish
NORTHWEST MICHIGAN COMMUNITY ACTION AGENCY, INC.	Phone: 231-775-9781 Toll-free: 800-443-2297 Fax: 231-775-1448 E-mail: jwhetstone@nmcaa.net Website: www.nmcaa.net	3963 Three Mile Rd. North Traverse City, MI 49686-9164	English Russian Spanish
GREENPATH DEBT SOLUTIONS	Phone: 888-860-4167 Toll-free: 888-860-4167 E-mail: housingdepartment@greenpath.org Website: www.greenpath.org	5700 Crooks Rd., Suite 202 Troy, MI 48098-2818	English Spanish
WAYNE-METROPOLITAN COMMUNITY ACTION AGENCY	Phone: 734-246-2280 Fax: 734-246-2288 E-mail: azobel@waynemetrometro.org Website: www.waynemetrometro.org	2121 Biddle, Suite 102 Wyandotte, MI 48192-4064	Arabic English Spanish
HOPE AMERICA, INC. A/K/A HELPING ORDINARY PEOPLE EXCEL	Phone: 734-483-5362 Fax: 734-544-8772 E-mail: info@hope-america.org Website: www.hope-america.org	133 W. Michigan Ave., Suite 204 Ypsilanti, MI 48197-5550	English



INSURANCE AUTHORIZATION

Loan Number: 100559434

Date: MAY 15, 2015

Provided by: LOANDEPOT.COM, LLC

Borrower(s): CLYDE SHERWOOD JR, DOROTHY SHERWOOD

Property Address: 3318 NORTH 26TH STREET
KALAMAZOO, MICHIGAN 49048

In connection with your application for a mortgage loan, the lender is requiring that collateral used to secure the loan be insured against the usual and customary casualty losses. In addition, you may elect to obtain other types of insurance.

Under Michigan law, a loan for premiums on required insurance shall not be included in the primary credit without the written consent of the customer.

By signing below, you authorize LOANDEPOT.COM, LLC

(lender)

to include premiums for the following types of insurance in the principal amount of your loan.

<u>Insurance</u>	<u>Charge</u>
HAZARD INSURANCE PREMIUM	530.57

Borrower CLYDE SHERWOOD JR Date

Borrower DOROTHY SHERWOOD Date

Borrower Date

Borrower Date

Borrower Date

Borrower Date



MICHIGAN INSURANCE DISCLOSURE

Loan Number: 100559434

Date: MAY 15, 2015

"We," "us," or "our" means LOANDEPOT.COM, LLC

"You" or "your" means each applicant who signs below.

As a condition of loan closing, we require hazard insurance meeting certain conditions. We also require title insurance protecting our interest. For an additional premium, you may obtain title insurance to protect your interest as the owner. An owner's title insurance policy is not required to close the loan. If the property securing the loan is in a special flood hazard area, as defined under the Federal Flood Disaster Protection Act of 1973, as amended, flood insurance also may be required as a condition of loan closing. In certain circumstances, we also may require you to obtain private mortgage insurance in connection with your loan.

In accordance with Michigan law (MSA 24.11243; MCL 500.1243), you are not required to purchase any policy or contract of insurance through a particular agent, agency, or with a particular insurer. You also are not required to purchase any insurance product from us or any of our affiliates as a condition of the loan. The purchase of any insurance product from us or any of our affiliates is optional and will not in any way affect current or future credit decisions.

Notwithstanding the above, we retain the right to approve or disapprove for reasonable cause the insurer selected by you.

ACKNOWLEDGMENT OF RECEIPT

You acknowledge that you read, understood and received a copy of this disclosure.

Borrower CLYDE SHERWOOD JR Date

Borrower DOROTHY SHERWOOD Date

Borrower Date

Borrower Date

Borrower Date

Borrower Date



CONSUMER CREDIT SCORE DISCLOSURE

Loan Number: 100559434

Date: MAY 15, 2015

Lender: LOANDEPOT.COM, LLC

Borrower: CLYDE SHERWOOD JR

Property Address: 3318 NORTH 26TH STREET, KALAMAZOO, MICHIGAN 49048

NOTICE TO THE HOME LOAN APPLICANT

In connection with your application for a home loan, the lender must disclose to you the score that a consumer reporting agency distributed to users and the lender used in connection with your home loan, and the key factors affecting your credit scores.

The credit score is a computer generated summary calculated at the time of the request and based on information that a consumer reporting agency or lender has on file. The scores are based on data about your credit history and payment patterns. Credit scores are important because they are used to assist the lender in determining whether you will obtain a loan. They may also be used to determine what interest rate you may be offered on the mortgage. Credit scores can change over time, depending on your conduct, how your credit history and payment patterns change, and how credit scoring technologies change.

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

If you have questions about your credit score or the credit information that is furnished to you, contact the consumer reporting agency at the address and telephone number provided with this notice, or contact the lender, if the lender developed or generated the credit score. The consumer reporting agency plays no part in the decision to take any action on the loan application and is unable to provide you with specific reasons for the decision on a loan application.

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

Lender Contact Information: LOANDEPOT.COM, LLC
26642 TOWNE CENTRE DRIVE
FOOTHILL RANCH, CALIFORNIA 92610
(888) 337-6888

Borrower
CLYDE SHERWOOD JR

Date



Loan Number: 100559434

Date: MAY 15, 2015

Lender: LOANDEPOT.COM, LLC

Borrower: CLYDE SHERWOOD JR

Property Address: 3318 NORTH 26TH STREET, KALAMAZOO, MICHIGAN 49048

CREDIT SCORING INFORMATION

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

Equifax Credit Information Services

P.O. BOX 740241
ATLANTA, GA 30374
To order report: (800)685-1111
To report fraud: (888)766-0008
Web Site: www.equifax.com

Current/Most Recent Credit Score: 647 Credit Score Date: 03/17/2015 Credit Score Range: 300-850

Key Factors Adversely Affecting Your Credit Score:

PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS
TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
NUMBER OF BANK OR NATIONAL REVOLVING ACCOUNTS WITH BALANCES
AMOUNT OWED ON REVOLVING ACCOUNTS IS TOO HIGH

TransUnion Consumer Disclosure Center

P.O. BOX 2000
CHESTER, PA 19022-2000
To order report: (800)916-8800
To report fraud: (800)916-8800
Web Site: www.transunion.com

Current/Most Recent Credit Score: 671 Credit Score Date: 03/17/2015 Credit Score Range: 300-850

Key Factors Adversely Affecting Your Credit Score:

PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS
TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
LEVEL OF DELINQUENCY ON ACCOUNTS
AMOUNT OWED ON REVOLVING ACCOUNTS IS TOO HIGH

Initials: _____



Experian National Consumer Assistance Center

P.O. BOX 4500
ALLEN, TX 75013

To order report: (888) 397-3742

To report fraud: (888) 397-3742

Web Site: www.experian.com

Current/Most Recent Credit Score: 644 Credit Score Date: 03/17/2015 Credit Score Range: 330-830

Key Factors Adversely Affecting Your Credit Score:

RATIO OF BALANCE TO LIMIT ON BANK REVOLVING OR OTHER REV ACCTS TOO HIGH
TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
LEVEL OF DELINQUENCY ON ACCOUNTS
AMOUNT OWED ON ACCOUNTS IS TOO HIGH

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

Key Factors Adversely Affecting Your Credit Score:

Initials: _____



CONSUMER CREDIT SCORE DISCLOSURE

Loan Number: 100559434

Date: MAY 15, 2015

Lender: LOANDEPOT.COM, LLC

Borrower: DOROTHY SHERWOOD

Property Address: 3318 NORTH 26TH STREET, KALAMAZOO, MICHIGAN 49048

NOTICE TO THE HOME LOAN APPLICANT

In connection with your application for a home loan, the lender must disclose to you the score that a consumer reporting agency distributed to users and the lender used in connection with your home loan, and the key factors affecting your credit scores.

The credit score is a computer generated summary calculated at the time of the request and based on information that a consumer reporting agency or lender has on file. The scores are based on data about your credit history and payment patterns. Credit scores are important because they are used to assist the lender in determining whether you will obtain a loan. They may also be used to determine what interest rate you may be offered on the mortgage. Credit scores can change over time, depending on your conduct, how your credit history and payment patterns change, and how credit scoring technologies change.

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

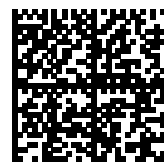
If you have questions about your credit score or the credit information that is furnished to you, contact the consumer reporting agency at the address and telephone number provided with this notice, or contact the lender, if the lender developed or generated the credit score. The consumer reporting agency plays no part in the decision to take any action on the loan application and is unable to provide you with specific reasons for the decision on a loan application.

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

Lender Contact Information: LOANDEPOT.COM, LLC
26642 TOWNE CENTRE DRIVE
FOOTHILL RANCH, CALIFORNIA 92610
(888) 337-6888

Borrower
DOROTHY SHERWOOD

Date



Loan Number: 100559434

Date: MAY 15, 2015

Lender: LOANDEPOT.COM, LLC

Borrower: DOROTHY SHERWOOD

Property Address: 3318 NORTH 26TH STREET, KALAMAZOO, MICHIGAN 49048

CREDIT SCORING INFORMATION

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

Equifax Credit Information Services

P.O. BOX 740241
ATLANTA, GA 30374
To order report: (800)685-1111
To report fraud: (888)766-0008
Web Site: www.equifax.com

Current/Most Recent Credit Score: 647 Credit Score Date: 03/17/2015 Credit Score Range: 300-850

Key Factors Adversely Affecting Your Credit Score:

PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS
TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
NUMBER OF BANK OR NATIONAL REVOLVING ACCOUNTS WITH BALANCES
AMOUNT OWED ON REVOLVING ACCOUNTS IS TOO HIGH

TransUnion Consumer Disclosure Center

P.O. BOX 2000
CHESTER, PA 19022-2000
To order report: (800)916-8800
To report fraud: (800)916-8800
Web Site: www.transunion.com

Current/Most Recent Credit Score: 671 Credit Score Date: 03/17/2015 Credit Score Range: 300-850

Key Factors Adversely Affecting Your Credit Score:

PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS
TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
LEVEL OF DELINQUENCY ON ACCOUNTS
AMOUNT OWED ON REVOLVING ACCOUNTS IS TOO HIGH

Initials: _____



Experian National Consumer Assistance Center

P.O. BOX 4500
ALLEN, TX 75013

To order report: (888) 397-3742

To report fraud: (888) 397-3742

Web Site: www.experian.com

Current/Most Recent Credit Score: 726 Credit Score Date: 03/17/2015 Credit Score Range: 330-830

Key Factors Adversely Affecting Your Credit Score:

RATIO OF BALANCE TO LIMIT ON BANK REVOLVING OR OTHER REV ACCTS TOO HIGH
AMOUNT OWED ON ACCOUNTS IS TOO HIGH
LENGTH OF TIME REVOLVING ACCOUNTS HAVE BEEN ESTABLISHED

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

Key Factors Adversely Affecting Your Credit Score:

Initials: _____



CONSUMER CREDIT SCORE DISCLOSURE

Loan Number: 100559434

Date: MAY 15, 2015

Lender: LOANDEPOT.COM, LLC

Borrower: CLYDE SHERWOOD JR

Property Address: 3318 NORTH 26TH STREET, KALAMAZOO, MICHIGAN 49048

NOTICE TO THE HOME LOAN APPLICANT

In connection with your application for a home loan, the lender must disclose to you the score that a consumer reporting agency distributed to users and the lender used in connection with your home loan, and the key factors affecting your credit scores.

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If you have questions about your credit score or the credit information that is furnished to you, contact the consumer reporting agency at the address and telephone number provided with this notice, or contact the lender, if the lender developed or generated the credit score. The consumer reporting agency plays no part in the decision to take any action on the loan application and is unable to provide you with specific reasons for the decision on a loan application.

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

Lender Contact Information: LOANDEPOT.COM, LLC
26642 TOWNE CENTRE DRIVE
FOOTHILL RANCH, CALIFORNIA 92610
(888) 337-6888

Borrower
CLYDE SHERWOOD JR

Date



Loan Number: 100559434

Date: MAY 15, 2015

Lender: LOANDEPOT.COM, LLC

Borrower: CLYDE SHERWOOD JR

Property Address: 3318 NORTH 26TH STREET, KALAMAZOO, MICHIGAN 49048

CREDIT SCORING INFORMATION

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

Equifax Credit Information Services

P.O. BOX 740241
ATLANTA, GA 30374
To order report: (800)685-1111
To report fraud: (888)766-0008
Web Site: www.equifax.com

Current/Most Recent Credit Score: 647 Credit Score Date: 03/17/2015 Credit Score Range: 300-850

Key Factors Adversely Affecting Your Credit Score:

PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS
TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
NUMBER OF BANK OR NATIONAL REVOLVING ACCOUNTS WITH BALANCES
AMOUNT OWED ON REVOLVING ACCOUNTS IS TOO HIGH

TransUnion Consumer Disclosure Center

P.O. BOX 2000
CHESTER, PA 19022-2000
To order report: (800)916-8800
To report fraud: (800)916-8800
Web Site: www.transunion.com

Current/Most Recent Credit Score: 671 Credit Score Date: 03/17/2015 Credit Score Range: 300-850

Key Factors Adversely Affecting Your Credit Score:

PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS
TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
LEVEL OF DELINQUENCY ON ACCOUNTS
AMOUNT OWED ON REVOLVING ACCOUNTS IS TOO HIGH

Initials: _____



Experian National Consumer Assistance Center

P.O. BOX 4500
ALLEN, TX 75013

To order report: (888) 397-3742

To report fraud: (888) 397-3742

Web Site: www.experian.com

Current/Most Recent Credit Score: 644 Credit Score Date: 03/17/2015 Credit Score Range: 330-830

Key Factors Adversely Affecting Your Credit Score:

RATIO OF BALANCE TO LIMIT ON BANK REVOLVING OR OTHER REV ACCTS TOO HIGH
TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
LEVEL OF DELINQUENCY ON ACCOUNTS
AMOUNT OWED ON ACCOUNTS IS TOO HIGH

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

Key Factors Adversely Affecting Your Credit Score:

Initials: _____



CONSUMER CREDIT SCORE DISCLOSURE

Loan Number: 100559434

Date: MAY 15, 2015

Lender: LOANDEPOT.COM, LLC

Borrower: DOROTHY SHERWOOD

Property Address: 3318 NORTH 26TH STREET, KALAMAZOO, MICHIGAN 49048

NOTICE TO THE HOME LOAN APPLICANT

In connection with your application for a home loan, the lender must disclose to you the score that a consumer reporting agency distributed to users and the lender used in connection with your home loan, and the key factors affecting your credit scores.

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

Lender Contact Information: LOANDEPOT.COM, LLC
26642 TOWNE CENTRE DRIVE
FOOTHILL RANCH, CALIFORNIA 92610
(888) 337-6888

Borrower
DOROTHY SHERWOOD

Date



Loan Number: 100559434

Date: MAY 15, 2015

Lender: LOANDEPOT.COM, LLC

Borrower: DOROTHY SHERWOOD

Property Address: 3318 NORTH 26TH STREET, KALAMAZOO, MICHIGAN 49048

CREDIT SCORING INFORMATION

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

Equifax Credit Information Services

P.O. BOX 740241
ATLANTA, GA 30374
To order report: (800)685-1111
To report fraud: (888)766-0008
Web Site: www.equifax.com

Current/Most Recent Credit Score: 647 Credit Score Date: 03/17/2015 Credit Score Range: 300-850

Key Factors Adversely Affecting Your Credit Score:

PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS
TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
NUMBER OF BANK OR NATIONAL REVOLVING ACCOUNTS WITH BALANCES
AMOUNT OWED ON REVOLVING ACCOUNTS IS TOO HIGH

TransUnion Consumer Disclosure Center

P.O. BOX 2000
CHESTER, PA 19022-2000
To order report: (800)916-8800
To report fraud: (800)916-8800
Web Site: www.transunion.com

Current/Most Recent Credit Score: 671 Credit Score Date: 03/17/2015 Credit Score Range: 300-850

Key Factors Adversely Affecting Your Credit Score:

PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS
TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
LEVEL OF DELINQUENCY ON ACCOUNTS
AMOUNT OWED ON REVOLVING ACCOUNTS IS TOO HIGH

Initials: _____



Experian National Consumer Assistance Center

P.O. BOX 4500
ALLEN, TX 75013

To order report: (888) 397-3742

To report fraud: (888) 397-3742

Web Site: www.experian.com

Current/Most Recent Credit Score: 726 Credit Score Date: 03/17/2015 Credit Score Range: 330-830

Key Factors Adversely Affecting Your Credit Score:

RATIO OF BALANCE TO LIMIT ON BANK REVOLVING OR OTHER REV ACCTS TOO HIGH
AMOUNT OWED ON ACCOUNTS IS TOO HIGH
LENGTH OF TIME REVOLVING ACCOUNTS HAVE BEEN ESTABLISHED

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

Key Factors Adversely Affecting Your Credit Score:

Initials: _____



Loan Number: 100559434

NOTICE CONCERNING THE FURNISHING OF NEGATIVE INFORMATION TO CONSUMER REPORTING AGENCY

Lender: LOANDEPOT.COM, LLC

Borrower: CLYDE SHERWOOD JR, DOROTHY SHERWOOD

Property Address: 3318 NORTH 26TH STREET, KALAMAZOO, MICHIGAN 49048

WE MAY REPORT INFORMATION ABOUT YOUR ACCOUNT TO CREDIT BUREAUS.
LATE PAYMENTS, MISSED PAYMENTS, OR OTHER DEFAULTS ON YOUR ACCOUNT MAY BE REFLECTED IN YOUR CREDIT REPORT.

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

Borrower CLYDE SHERWOOD JR Date

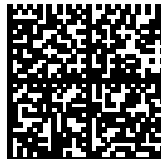
Borrower DOROTHY SHERWOOD Date

Borrower Date

Borrower Date

Borrower Date

Borrower Date



S

NOTICE OF RIGHT TO CANCEL

Loan Number:

Borrowers:

Property Address:

YOUR RIGHT TO CANCEL

You are entering into a transaction that will result in a mortgage, lien or security interest on or in your home. You have a legal right under federal law to cancel this transaction, without cost, within three business days from whichever of the following events occurs last:

1. the date of the transaction, which is _____ ; or
2. the date you receive your Truth in Lending disclosures; or
3. the date you receive this notice of your right to cancel.

If you cancel the transaction, the mortgage, lien or security interest is also cancelled. Within 20 calendar days after we receive your notice, we must take the steps necessary to reflect the fact that the mortgage, lien or security interest on or in your home has been cancelled, and we must return to you any money or property you have given to us or to anyone else in connection with this transaction.

You may keep any money or property we have given you until we have done the things mentioned above, but you must then offer to return the money or property. If it is impractical or unfair for you to return the property, you must offer its reasonable value. You may offer to return the property at your home or at the location of the property. Money must be returned to the address below. If we do not take possession of the money or property within 20 calendar days of your offer, you may keep it without further obligation.

HOW TO CANCEL

If you decide to cancel this transaction, you may do so by notifying us in writing, at _____

You may use any written statement that is signed and dated by you and states your intention to cancel, or you may use this notice by dating and signing below. Keep one copy of this notice because it contains important information about your rights.

If you cancel by mail or telegram, you must send the notice no later than midnight of _____ (or midnight of the third business day following the latest of the three events listed above). If you send or deliver your written notice to cancel some other way, it must be delivered to the above address no later than that time.

I WISH TO CANCEL.

Consumer's Signature Date



Do not sign on this line unless you wish to cancel the transaction. If you accidentally start signing here please re-execute one of the other unsigned Notice of Right to Cancel forms and send back with docs.

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SIGN HERE **DATE HERE**

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SIGN HERE **DATE HERE**

Date



NOTICE OF RIGHT TO CANCEL

Loan Number: 100559434

Borrowers: CLYDE SHERWOOD JR, DOROTHY SHERWOOD

Property Address: 3318 NORTH 26TH STREET, KALAMAZOO, MICHIGAN 49048

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FOOTHILL RANCH, CALIFORNIA 92610
FAX# to: (949)470-6596 and email to: RTC@loanDepot.com

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Consumer's Signature Date
CLYDE SHERWOOD JR

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CLYDE SHERWOOD JR Date



NOTICE OF RIGHT TO CANCEL

Loan Number: 100559434

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NOTICE OF RIGHT TO CANCEL

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Loan Number: 100559434

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NOTICE TO BORROWER

(Lender) intends to place your loan in a Government National Mortgage Association (GNMA) guaranteed pool of loans. GNMA requires that we inform you that the Lender will not solicit you to refinance your loan unless market rates decline. If the Lender later solicits you for a refinance, it will only offer a new rate which is less than your existing rate by at least the amount of the decline in market rate.

By signing below, I/we acknowledge that I/we received and understand this notice.

CLYDE SHERWOOD JR

DOROTHY SHERWOOD



NOTICE TO VA LOAN BORROWER(S)

You have applied to LOANDEPOT.COM, LLC

for a VA loan.

If your loan is approved on or after March 1, 1988, the loan will be subject to restrictions on assumability. Specifically, the loan may be accelerated if the property securing it is sold without the loan being paid in full, unless

- (a) the loan is current, and
- (b) the prospective purchaser will assume full liability for repayment of the loan, including the indemnity liability to the VA, which states; "If the loan is assumed, the assumer agrees to assume all of the obligations of the veteran under the terms of the instruments creating and securing the loan including the obligation of the veteran to indemnify the Department of Veterans Affairs to the extent of any claim payment arising from the guaranty or insurance of the indebtedness"; and
- (c) qualifies from a credit standpoint.

I (We) hereby acknowledge receipt of the NOTICE TO VA LOAN BORROWERS this 15th day of MAY, 2015

Borrower CLYDE SHERWOOD JR

Borrower DOROTHY SHERWOOD

Borrower

Borrower

Borrower

Borrower



PAYMENT LETTER TO BORROWER

FROM: LOANDEPOT.COM, LLC
26642 TOWNE CENTRE DRIVE
FOOTHILL RANCH, CALIFORNIA 92610

RE: Loan Number: 100559434
Property Address: 3318 NORTH 26TH STREET, KALAMAZOO, MICHIGAN 49048

TO: CLYDE SHERWOOD JR, DOROTHY SHERWOOD
3318 NORTH 26TH STREET
KALAMAZOO, MICHIGAN 49048

Dear Borrower:

The monthly payments on the above referred to loan are to begin on JULY 1, 2015, and will continue monthly until JUNE 1, 2045.

Your monthly payment will consist of the following:

PRINCIPAL AND INTEREST	\$ <u>567.84</u>
MMI/PMI INSURANCE	
RESERVE FOR TAXES	<u>141.80</u>
RESERVE FOR INSURANCE	<u>44.22</u>
RESERVE FOR FLOOD INSURANCE	<u>0.00</u>
	<u> </u>
	<u> </u>
TOTAL MONTHLY PAYMENTS	\$ <u><u>753.86</u></u>

You are to make your payments to:
New Payment Address
loanDepot.com, LLC
PO Box 11733
Newark, NJ 07101-4733
Servicer Loan Number: 0070695366

Any correspondence, or calls, in reference to your loan, please refer to the above loan number.



Copy received and acknowledged.

Date: _____

CLYDE SHERWOOD JR

DOROTHY SHERWOOD



QUALITY CONTROL RELEASE AND AUTHORIZATION TO RE-VERIFY

Loan Number: 100559434

Case Number: 29-29-6-0737714

Date: MAY 15, 2015

Lender: LOANDEPOT.COM, LLC

Borrower(s): CLYDE SHERWOOD JR, DOROTHY SHERWOOD

Property Address: 3318 NORTH 26TH STREET, KALAMAZOO, MICHIGAN 49048

We, the undersigned borrowers, understand that our mortgage application may be selected by the Lender and/or its assigns or its agents for a quality control review. This review is designed to produce and maintain quality service for our borrowers and to comply with agency and investor guidelines. The quality control review will involve verification of all credit information (including employment history, income, bank accounts, and credit references) as well as the property valuation.

We agree to cooperate with the Lender and/or its assigns or its agents to the extent necessary to accomplish this review. It is understood that the information may be verified with third parties such as our employers, depository institutions or a credit reporting agency.

We therefore have signed below authorizing the release of employment and/or financial information to assist in the quality control review process.

Borrower Date
CLYDE SHERWOOD JR

Borrower Date
DOROTHY SHERWOOD

Borrower Date

Borrower Date

Borrower Date

Borrower Date





Department of Veterans Affairs

REPORT AND CERTIFICATION OF LOAN DISBURSEMENT

AUTOMATIC PROCEDURE

PRIOR APPROVAL PROCEDURE

INSTRUCTIONS TO LENDERS: For use by lenders closing VA loans under 38 U.S.C. 3710. After closing of the loan and completion of the form, the original is to be forwarded to the VA; the duplicate is to be retained by the lender; the triplicate is to be provided to the veteran. With this report, unless previously submitted to VA, please submit the following: (a) copy of the borrower's loan application to you showing income, assets, and obligations; (b) the ORIGINAL verification(s) of employment and earnings; (c) ORIGINAL credit report on the borrower and co-borrower, if any; (d) ORIGINAL VA Form 26-8937, Verification of VA Benefit Related Indebtedness; (e) ORIGINAL VA Form 26-0503, Federal Collection Policy Notice; (f) VA Form 26-0551, Debt Questionnaire; (g) Veteran's Certificate of Eligibility; (h) a copy of the veteran's executed sales or construction contract, as appropriate; (i) ORIGINAL verification of bank deposit; (j) a true copy of the HUD Form 1 or, if a refinancing loan, a statement of the loan disbursement and costs, showing the fees and costs charged to the borrower and seller (HUD Form 1 may be used); (k) if the home is of new construction, an executed copy of the builder's warranty, VA Form 26-1859; a copy of the Master Certificate of Reasonable Value, VA Form 26-1843a and any related endorsements, and a VA or FHA final compliance inspection report. In special cases, such as loans wherein some of the proceeds are to be escrowed to cover the completion of postponed exterior improvements, etc., other attachments to the report may be necessary. Lenders should consult with the VA regional office in this regard. For refinancing loans under 38 U.S.C. 3710(a)(5), provide evidence of the lien of record on the property and the veteran's ownership of the property. For all loans, submit VA Form 26-8998, Acknowledgment of Receipt of Funding Fee From Mortgagee, if required.

RESPONDENT BURDEN: We need this information to confirm that the lender has closed the loan in compliance with all applicable VA laws and regulations and that the veteran has entered into the loan with an understanding of all relevant requirements and responsibilities. Title 38, United States Code, allows us to ask for this information. We estimate that you will need an average of 15 minutes to review the instructions, find the information, and complete this form. VA cannot conduct or sponsor a collection of information unless a valid OMB control number is displayed. You are not required to respond to a collection of information if this number is not displayed. Valid OMB control numbers can be located on the OMB Internet Page at www.reginfo.gov/public/do/PRAMain. If desired, you can call 1-800-827-1000 to get information on where to send comments or suggestions about this form.

1. VA LOAN NUMBER 29-29-6-0737714	2A. LENDER'S LOAN NUMBER 100559434	2B. LENDER'S VA IDENTIFICATION NUMBER	3. DATE OF REPORT MAY 15, 2015
4A. FIRST NAME - MIDDLE NAME - LAST NAME OF VETERAN Clyde Jr Sherwood			4B. VETERAN'S SOCIAL SECURITY NO. 376-36-4522
5. PRESENT ADDRESS OF VETERAN (Include ZIP Code) 3318 N 26th St Kalamazoo, Michigan 49048		6. NAME AND ADDRESS OF RELATIVE NOT LIVING WITH VETERAN (Include ZIP Code and complete telephone number if available)	

This report of the undersigned lender is made pursuant to Section 3702(c), Title 38, United States Code. The undersigned lender and veteran each agree that the Regulations issued under Chapter 37, Title 38, United States Code, and in effect on the date of the loan shall govern the rights, duties, and liabilities of the parties and that any provisions of the loan instruments inconsistent with such Regulations are hereby amended and supplemented to conform thereto and request issuance of evidence of the loan to the full extent permitted by the veteran's available entitlement. GUARANTY INSURANCE

SECTION I - PURPOSE, AMOUNT, TERMS AND SECURITY FOR LOAN

7. PURPOSE OF LOAN	<input type="checkbox"/> FINANCE IMPROVEMENTS TO EXISTING PROPERTY	<input type="checkbox"/> PURCHASE EXISTING HOME NOT PREVIOUSLY OCCUPIED	<input type="checkbox"/> CONSTRUCT HOME-PROCEEDS TO BE PAID OUT DURING CONSTRUCTION	<input type="checkbox"/> REFINANCE PERMANENTLY SITED MANUFACTURED HOME TO BUY LOT
<input type="checkbox"/> PURCHASE EXISTING HOME PREVIOUSLY OCCUPIED	<input type="checkbox"/> PURCHASE EXISTING CONDOMINIUM UNIT	<input type="checkbox"/> PURCHASE PERMANENTLY SITED MANUFACTURED HOME	<input type="checkbox"/> PURCHASE PERMANENTLY SITED MANUFACTURED HOME AND LOT	<input type="checkbox"/> REFINANCE PERMANENTLY SITED MANUFACTURED HOME/LOT LOAN
<input checked="" type="checkbox"/> REFINANCE	<input type="checkbox"/> PURCHASE NEW CONDOMINIUM UNIT			

8. ADDRESS OF PROPERTY SECURING LOAN (Include lot and block numbers, subdivision name and ZIP Code) 3318 NORTH 26TH STREET, KALAMAZOO, MICHIGAN 49048	9. AMOUNT OF LOAN \$ 115,429.00
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10. TERMS OF LOAN

A. PRINCIPAL AND INTEREST PAYABLE EACH PERIOD \$ 567.84	B. RATE OF INTEREST PER ANNUM 4.250 %	C. DATE OF NOTE MAY 15, 2015	D. DATE OF FIRST PAYMENT JULY 1, 2015
E. DATE LOAN WAS CLOSED MAY 15, 2015	F. DATE LOAN PROCEEDS FULLY PAID OUT MAY 20, 2015	G. TERM OF LOAN 30 YEARS MONTHS	H. DATE OF MATURITY JUNE 1, 2045

11. TYPE OF LIEN (38 CFR 36.4351)				
<input checked="" type="checkbox"/> FIRST REALTY MORTGAGE	<input type="checkbox"/> SECOND REALTY MORTGAGE	<input type="checkbox"/> FIRST CHATTEL MORTGAGE	<input type="checkbox"/> UNSECURED	<input type="checkbox"/> OTHER (Specify)



12. TITLE OF PROPERTY IS VESTED IN THE FOLLOWING PERSON(S) <input type="checkbox"/> VETERAN <input checked="" type="checkbox"/> VETERAN AND SPOUSE <input type="checkbox"/> OTHER (Specify) _____						
13. ESTATE IN PROPERTY IS (38 CFR 36.4350) <input checked="" type="checkbox"/> FEE SIMPLE <input type="checkbox"/> LEASEHOLD (Give expiration date) _____ <input type="checkbox"/> OTHER (Specify) _____						
14. APPROXIMATE ANNUAL REAL ESTATE TAXES \$1,701.53	15. INSURANCE	A. HAZARD	B. FLOOD (Where applic.)	16. APPROXIMATE ANNUAL ASSESSMENT PAYMENT \$	17. TOTAL UNPAID SPECIAL ASSESSMENTS \$	
	FACE AMOUNT OF POLICY	\$				
	ANNUAL PREMIUM	\$ 496.80				
18. ANNUAL MAINTENANCE ASSESSMENT \$ 2,163.84		19. DESCRIBE NONREALTY, IF ANY, ACQUIRED WITH PROCEEDS OF LOAN (Attach separate sheet if necessary)				
20. DESCRIBE ADDITIONAL SECURITY TAKEN AND LIST OF OTHERS (Including Spouse) LIABLE ON INDEBTEDNESS, IF ANY (Attach separate sheet, if necessary)						
IF LAND ACQUIRED BY SEPARATE TRANSACTION COMPLETE ITEMS 21 AND 22 ►	21. DATE ACQUIRED 1956	22. PURCHASE PRICE (If acquired other than by purchase, state "None") \$20,000.00	23. AMOUNT WITHHELD FROM LOAN PROCEEDS AND DEPOSITED IN <input type="checkbox"/> ESCROW <input type="checkbox"/> EARMARKED ACCOUNT \$ _____			

SECTION II - LENDER'S CERTIFICATION

24. I, THE UNDERSIGNED LENDER, CERTIFY THAT:

A. If this loan was closed under the automatic procedure, no default exists which has continued for more than 30 days.

B. The lender has not imposed and will not impose any charges or fees against the veteran borrower in excess of those permissible under the schedule set forth in paragraph (d) of 38 CFR 36.4312.

C. The information furnished in Section I is true, accurate and complete.

D. The information contained in the loan application was obtained directly from the veteran by an employee of the undersigned lender or the lender's duly authorized agent and is true to the best of the lender's knowledge and belief.

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

F. The verification(s) of employment and verification(s) of deposits were requested and received by the lender or the lender's 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.

G. This report was signed by the veteran after Sections I, II and III were completed.

H. VA Forms 26-0503, Federal Collection Policy Notice, and 26-0551, Debt Questionnaire, were signed by the veteran and a signed copy of each was furnished to the veteran. (NOTE: These forms are not required for loans in which an URLA and HUD/VA Addendum are used.)

I. This loan to the named veteran meets the income and credit requirements of the governing law in the judgment of the undersigned.

J. 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:

<u>NAME</u>	<u>ADDRESS</u>	<u>FUNCTION</u> (e.g. obtained information for loan application; ordered credit report, verification of employment, verification of deposits, etc.)
a. Robert Jackson	26642 Towne Centre Drive Foothill Ranch, CA 92610	Sr. Account Manager
b.		
c.		
d.		
e.		

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

K. The undersigned lender understands and agrees that the lender is responsible for the acts of agents identified in Item 24J as to the functions with which they are identified.

L. The loan conforms with the applicable provisions of Title 38, U.S. Code and the Regulations concerning guaranty or insurance of loans to veterans.

M. COMPLETE WHERE AUTHORIZED BY CERTIFICATE OF REASONABLE VALUE.
 Any construction, repairs, alterations, or improvements upon which the reasonable value of the property is predicated and which were not inspected and approved subsequent to completion by a compliance inspector designated by the Secretary have been completed properly.

N. If the loan application has been submitted for the prior approval of the VA, the proceeds of the loan were expended for the purposes described in the loan application or refinancing proposal originally submitted for the prior approval of the VA and in the amounts shown in the statement of loan disbursement and costs or HUD Form 1 that is attached to and incorporated in this report.



- O. Any deviations or changes of identity in the security of the property from that set forth in the plans and specifications upon which the original appraisal was based are itemized in an attachment hereto and have been approved as required in 38 C.F.R. 36.4304 and have been completed properly.
- P. If this is a refinancing loan under section 3710a(5) of title 38, U.S.C., the veteran's secured liens of record identified on the property and shown on the loan application, and any debts listed on the application which were not secured by liens of record and which were to have been retired from the proceeds of the loan, have, in fact, been paid in full. The amount of cash, if any, shown as paid to the veteran on the statement of loan disbursement and costs or HUD Form 1 that is attached to and incorporated in this report was, in fact, disbursed to him or her personally.
- Q. If this loan is required to be personally reviewed and approved by a VA-approved underwriter, the name of that underwriter is as follows:

25A. NAME AND ADDRESS OF LENDER LOANDEPOT.COM, LLC 26642 TOWNE CENTRE DRIVE FOOTHILL RANCH, CALIFORNIA 92610	25B. TELEPHONE NO. OF LENDER (888) 337-6888
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26A. DATE SIGNED	26B. SIGNATURE AND TITLE OF LENDER REPRESENTATIVE
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PRIVACY ACT NOTICE: VA will not disclose information collected on this form to any source other than what has been authorized under the Privacy Act of 1974 or Title 38, Code of Federal Regulations 1.576 for routine uses (i.e., information may be disclosed to Congress when requested on behalf of a veteran for statistical purposes in specific geographic regions) as 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, and published in the Federal Register. Your obligation to respond is voluntary, but failure to provide requested information could impede processing. Giving us your SSN account information is voluntary. Refusal to provide your SSN by itself will not result in the denial of benefits. VA will not deny any individual benefits for refusing to provide his or her SSN unless the disclosure of the SSN is required by a Federal Statute of law in effect prior to January 1, 1975, and still in effect.

NOTICE TO BORROWERS: This is notice to you as required by the Right to Financial Privacy Act of 1978 that the VA 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 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.

SECTION III - VETERAN'S CERTIFICATIONS (To be executed by the veteran on the date loan is closed)

27. As a GI 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.**

Some GI 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 reason, 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 owner 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. Also, unless you are able to sell the property to a credit-worthy obligor who is acceptable to the VA and who will assume the payment of your obligation to the lender and the Department of Veterans Affairs, you will not be relieved from liability to repay any guaranty claim which the VA may be required to pay your lender on account of default in your loan payments.

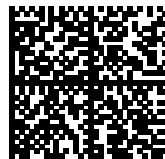
THE AMOUNT OF ANY SUCH CLAIM PAYMENT WILL BE A DEBT OWED BY YOU TO THE FEDERAL GOVERNMENT. This debt will be the object of established collection procedures. Payment of the loan in full ordinarily is the way in which continuing liability on a mortgage note is ended. Therefore, if you expect to move from the area in which you are now considering the purchase of a home and should you be unable to sell such home with the purchaser obtaining new financing to pay off your loan, you should understand that you may continue to be liable to the holder of your mortgage and the Department of Veterans Affairs.

I, THE UNDERSIGNED VETERAN, CERTIFY THAT:

- a. I have read and understand the foregoing concerning the liability on the loan.
- b. Occupancy:
 - (1) 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.
 - (2) 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.
 - (3) The veteran is on active military duty and in his or her absence, I certify that a dependent child of the veteran occupies or will occupy the property securing this loan as their home. **(NOTE: this requires that the veteran's attorney-in-fact or legal guardian of the dependent child sign in Item 31.)**
 - (4) I previously occupied the property securing this loan as my home. *(For interest rate reduction loans.)*
 - (5) 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.)*
 - (6) While the veteran was on active military duty and unable to occupy the property securing this loan, the property was occupied by the veteran's dependent child as his or her home. *(For interest rate reduction loans.) (NOTE: this requires that the veteran's attorney-in-fact or legal guardian of the dependent child sign in Item 31.)*

NOTE: If Item b(2) or b(5) is checked the veteran's spouse must also sign Item 32 below.

c. I have been informed that \$ 123,000.00 is the reasonable value of the property as determined by VA.



IF THE CONTRACT PRICE OR COST EXCEEDS THE VA REASONABLE VALUE, COMPLETE EITHER ITEM D OR E.

- d. 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 reasonable value. I do not and will not have outstanding after loan closing any unpaid contractual obligation on account of such cash payment.
- e. 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 the contract purchase price or cost and the VA reasonable value. I do not and will not have outstanding after loan closing any unpaid contractual obligation on account of such cash payment.
- f. 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 of property covered by this loan to any person because of race, color, religion, sex or national origin. I recognize that any restrictive covenant on this property relating to race, color, religion, sex 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.
- g. I AM AWARE THAT VA DOES NOT WARRANT THE CONDITION OR VALUE OF THE PROPERTY.

IF CERTIFICATE OF ELIGIBILITY REQUIRES CERTIFICATION OF ACTIVE DUTY STATUS, FOLLOWING CERTIFICATION MUST BE CHECKED

I certify that I have not been discharged or released from active duty since the date my Certificate of Eligibility was issued.

VOLUNTARY INFORMATION FOR GOVERNMENT MONITORING PURPOSES	28A. VETERAN <i>(If you do not wish to complete Items 28B thru 28D, please initial here)</i>		INITIALS	28B. ETHNICITY <input type="checkbox"/> HISPANIC OR LATINO <input checked="" type="checkbox"/> NOT HISPANIC OR LATINO	28C. RACE <input type="checkbox"/> AMERICAN INDIAN OR ALASKA NATIVE <input type="checkbox"/> ASIAN <input type="checkbox"/> BLACK OR AFRICAN AMERICAN <input type="checkbox"/> NATIVE HAWAIIAN OR OTHER PACIFIC ISLANDER <input checked="" type="checkbox"/> WHITE	28D. SEX <input checked="" type="checkbox"/> MALE <input type="checkbox"/> FEMALE
	29A. COBORROWER <i>(If you do not wish to complete Items 29B thru 29D, please initial here)</i>		INITIALS	29B. ETHNICITY <input type="checkbox"/> HISPANIC OR LATINO <input type="checkbox"/> NOT HISPANIC OR LATINO	29C. 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	29D. SEX <input type="checkbox"/> MALE <input type="checkbox"/> FEMALE
30. DATE SIGNED	31. SIGNATURE OF VETERAN <i>(Read Certifications Carefully before Signing)</i>			32. SIGNATURE OF SPOUSE <i>(If applicable)</i>		

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 Department of Veterans Affairs.



LOANDEPOT.COM, LLC

26642 TOWNE CENTRE DRIVE
FOOTHILL RANCH, CALIFORNIA 92610

Loan Number: 100559434

SERVICING DISCLOSURE STATEMENT

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

Date: MAY 15, 2015

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

Check the appropriate box under "Servicing Transfer Information."

SERVICING TRANSFER INFORMATION

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

or

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

or

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



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.

Signed CLYDE SHERWOOD JR Date _____

Signed DOROTHY SHERWOOD Date _____

Signed _____ Date _____

Signed _____ Date _____

Signed _____ Date _____

Signed _____ Date _____

SUPERSEDES VA FORM 26-0503, MAR 1987,
WHICH WILL NOT BE USED.





VA LOAN SUMMARY SHEET

1. VA'S 12-DIGIT LOAN NUMBER 29-29-6-0737714		
2. VETERAN'S NAME (First, middle, last) Clyde Jr Sherwood		
3. VETERAN'S SOCIAL SECURITY NUMBER 376-36-4522	4. GENDER OF VETERAN (Check one) <input checked="" type="checkbox"/> MALE <input type="checkbox"/> FEMALE	5. VETERAN'S DATE OF BIRTH (mm/dd/yyyy) 05/11/1931
6A. ETHNICITY <input checked="" type="checkbox"/> NOT HISPANIC OR LATINO <input type="checkbox"/> HISPANIC OR LATINO	6B. RACE (May select more than one) <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 checked="" type="checkbox"/> WHITE <input type="checkbox"/> UNKNOWN	
7. ENTITLEMENT CODE (01 to 11, from VA Certificate of Eligibility)	8. AMOUNT OF ENTITLEMENT AVAILABLE (from VA Certificate of Eligibility) 36,000.00	
9. BRANCH OF SERVICE (Check one) <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 (Check one) <input type="checkbox"/> 1. SEPARATED FROM SERVICE <input type="checkbox"/> 2. IN SERVICE		
11. FIRST TIME HOME BUYER (Check one) <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO <div style="border: 1px solid black; padding: 2px; display: inline-block; margin-top: 5px;">This means a veteran who has not previously purchased a home, either by cash, assumption, or new financing.</div>		
12. LOAN PROCEDURE (Check one) <input type="checkbox"/> AUTOMATIC <input type="checkbox"/> AUTO-IRRRL <input type="checkbox"/> VA PRIOR APPROVAL		
13. PURPOSE OF LOAN (Check one) <input type="checkbox"/> 1. HOME (INCLUDES MH ON PERMANENT FOUNDATION) <input checked="" type="checkbox"/> 2. MANUFACTURED HOME <input type="checkbox"/> 3. CONDOMINIUM <input type="checkbox"/> 4. ALTERATIONS/IMPROVEMENTS <input checked="" type="checkbox"/> 5. REFINANCE		
14. LOAN CODE (Check one) <input type="checkbox"/> 1. PURCHASE <input type="checkbox"/> 2. IRRRL (STREAMLINE REFINANCE) <input checked="" type="checkbox"/> 3. REGULAR ("Cash Out") REFINANCE <input type="checkbox"/> 4. MANUFACTURED HOME <input type="checkbox"/> 5. REFINANCING OF CONSTRUCTION LOAN, LAND SALE CONTRACT OR REFINANCE LOAN ASSUMED AT HIGHER RATE OF INTEREST (*Maximum guaranty on these loans is \$36,000)		
15. PRIOR LOAN TYPE (Note: Must be completed is Regular ("Cash-out") Refinance is selected in Item 14) <input type="checkbox"/> 1. FHA-FIXED <input type="checkbox"/> 2. FHA-ARM/HARM <input type="checkbox"/> 3. CONVENTIONAL-FIXED <input type="checkbox"/> 4. CONVENTIONAL-ARM/HARM <input type="checkbox"/> 5. CONVENTIONAL-INTEREST ONLY <input type="checkbox"/> 6. VA-FIXED <input type="checkbox"/> 7. VA-ARM/HARM <input type="checkbox"/> 8. OTHER		
16. TYPE OF MORTGAGE (Check one) <input checked="" type="checkbox"/> 0. REGULAR FIXED PAYMENT <input type="checkbox"/> 1. GPM-NEVER TO EXCEED NOV <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		
17. TYPE OF HYBRID-ARM (NOTE: Must be completed if Hybrid Arm is selected in Item 16.) <input type="checkbox"/> 3/1 <input type="checkbox"/> 5/1 <input type="checkbox"/> 7/1 <input type="checkbox"/> 10/1		
18. TYPE OF OWNERSHIP (Check one) <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		19. CLOSING DATE (mm/dd/yyyy) MAY 15, 2015
20. PURCHASE PRICE (N/A for Refinance Loans) N / A		
21. REASONABLE VALUE (For IRRRLs - If appraisal has not been done, loan amount of prior VA loan)		\$ 123,000.00
22. ENERGY IMPROVEMENTS (Check all applicable boxes) <input checked="" 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		\$
23. LOAN AMOUNT	(Purchase - Purchase Price or RV (lesser) + Funding Fee) (Refi - Max 90% LTV + Funding Fee) (IRRRL - Old Loan Payoff + All Closing Costs)	\$ 115,429.00
24. PROPERTY TYPE (Check one) <input checked="" type="checkbox"/> NEITHER <input type="checkbox"/> PUD <input type="checkbox"/> CONDOMINIUM		
25. APPRAISAL TYPE (Check one) <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		



26. TYPE OF STRUCTURE (Check one)			
<input checked="" 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	
27. 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		
28. NO. OF UNITS (Check one)			29. MCRV NO.
<input checked="" type="checkbox"/> SINGLE	<input type="checkbox"/> TWO UNITS	<input type="checkbox"/> THREE UNITS	<input type="checkbox"/> FOUR OR MORE
30. MANUFACTURED HOME CATEGORY (Check one)			
<input checked="" 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		
31. PROPERTY ADDRESS 3318 NORTH 26TH STREET			
32. CITY KALAMAZOO	33. STATE MICHIGAN	34. ZIP CODE 49048	35. COUNTY KALAMAZOO
36. LENDER VA ID NUMBER	37. AGENT VA ID NUMBER (If applicable)	38. LENDER LOAN NUMBER 100559434	
FOR LAPP CASES ONLY			
39. LENDER SAR ID NUMBER			
40. GROSS LIVING AREA (Square Feet)	41. AGE OF PROPERTY (Yrs.) 59	42. DATE SAR ISSUED NOTIFICATION OF VALUE (mm/dd/yyyy)	
43. TOTAL ROOM COUNT	44. BATHS (No.)	45. BEDROOMS (No.)	
46. 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)			
47A. LOAN PROCESSED UNDER VA RECOGNIZED AUTOMATED UNDERWRITING SYSTEM			
<input type="checkbox"/> YES <input checked="" type="checkbox"/> NO (If "Yes," Complete Item 47B and 47C)			
47B. WHICH SYSTEM WAS USED?			47C. RISK CLASSIFICATION
<input type="checkbox"/> 01. LP	<input checked="" 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		
48. CREDIT SCORE (Enter the median credit score for the veteran only)			644
49. LIQUID ASSETS			\$
50. TOTAL MONTHLY GROSS INCOME (Item 31 + Item 38 from VA Form 26-6393)			\$ 2,767.83
51. RESIDUAL INCOME			\$
52. RESIDUAL INCOME GUIDELINE			\$
53. 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) %			
54. SPOUSE INCOME CONSIDERED		55. SPOUSE'S INCOME AMOUNT (If considered)	
<input type="checkbox"/> YES <input type="checkbox"/> NO (If "Yes," Complete Item 55)		\$	
DISCOUNT INFORMATION (Applicable for All Loans)			
56. DISCOUNT POINTS CHARGED		% OR	\$
57. DISCOUNT POINTS PAID BY VETERAN		-0.875% OR	\$ -1,010.00
58. TERM (Months) 360	59. INTEREST RATE 4.250%	60. FUNDING FEE EXEMPT	
		<input checked="" type="checkbox"/> Y - EXEMPT <input type="checkbox"/> N - NOT EXEMPT	
FOR IRRRLS ONLY			
61. PAID IN FULL VA LOAN NUMBER			
62. ORIGINAL LOAN AMOUNT \$		63. ORIGINAL INTEREST RATE %	
64. REMARKS			



VA RELATIONSHIP LETTER

RE: CLYDE SHERWOOD JR, DOROTHY SHERWOOD

DEAR VETERAN,

FOR YOUR VA LOAN THE VETERAN'S ADMINISTRATION REQUIRES THE FOLLOWING INFORMATION. PLEASE PROVIDE US WITH THE NAME AND ADDRESS OF YOUR NEAREST RELATIVE NOT LIVING WITH YOU.

NAME: _____

RELATIONSHIP TO VETERAN: _____

ADDRESS: _____

CITY: _____ STATE: _____ ZIP: _____

TELEPHONE NUMBER: _____



Loan Number: 100559434

VETERAN'S STATEMENT REGARDING CASH-OUT REFINANCES

Date: MAY 15, 2015

VA Case Number: 29-29-6-0737714

Provided By: LOANDEPOT.COM, LLC

Borrower(s): CLYDE SHERWOOD JR, DOROTHY SHERWOOD

Property Address: 3318 NORTH 26TH STREET, KALAMAZOO, MICHIGAN 49048

I, the undersigned veteran, acknowledge that I have been informed of the following:

Cash proceeds paid: -\$ 1,722.91

Debts paid from loan proceeds:

PAYOFF to OCWEN LOAN SERVICE	\$94,288.35
PAYOFF to CITIMORTGAGE INC	\$14,488.80

The following debts secured by liens of record, as shown in the preliminary title report:
MARCH 18, 2015

Signature CLYDE SHERWOOD JR Date

Signature DOROTHY SHERWOOD Date

Signature Date

Signature Date

Signature Date

Signature Date