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FIRST MORTGAGE QUESTIONNAIRE

BORROWER AND LOAN INFORMATION

Borrower (last, first, middle)

Co-borrower

(last, first, middle)

Property address (street, city, state, zip)

First Mortgage lender name and origination date

Second Mortgage lender name

Second Mortgage lender loan number

FIRST MORTGAGE LOAN CHARACTERISTICS AND FEATURES

Please answer the questions below.

Please circle answer:

| | | | | |
|----|---|-----|----|--------|
| 1. | Is the first mortgage a fixed-rate loan (where the interest rate and monthly principal/interest payment will remain the same throughout the term of the loan)? | Yes | No | Unsure |
| 2. | Is the second mortgage behind a short-term ARM (one that adjusts within the first two years) that's not least two years old? | Yes | No | Unsure |
| 3. | Is the first mortgage loan interest only? An interest only loan allows the borrower to pay only the monthly interest due without decreasing the loan balance. | Yes | No | Unsure |
| 4. | Does the first mortgage loan possess a negative amortization feature? Negative amortization means the borrower could potentially owe more than originally borrowed. | Yes | No | Unsure |

* If you are unsure of the answer to any of these questions, a copy of the first mortgage note must be reviewed to verify it does not have any of these features.

ACKNOWLEDGEMENT

Any person who knowingly and with the intent to defraud any financial institution or other person files an application containing any materially false information, or conceals, for the purpose of misleading, information concerning any fact material thereto, is subject to criminal and civil penalties under state and/or federal law.

Loan Officer Name

Date

Loan Officer Phone Number

Borrowers Signature

Date

Co-Borrower Signature

Date