

Items Needed

STREAMLINE REFINANCE

BY ANNETTE

DIRECT 818-962-0001 FX 949-266-8224

Things We Need From You

Below are items we will need in order to submit your loan.

Please provide the below items within 72 hours.

- **Homeowner's Insurance Declaration Page** on ALL properties owned: policy number and agency name is sufficient.
 - **Mortgage Statements** on ALL properties owned: **this is the monthly bill with the mortgage payment, loan number, due date etc.**
 - **Copies of Social Security Card**
 - **Copies of Driver's License** (military ID/passport/medical ID can be substituted)
 - **Mortgage note: found in loan closing package from last transaction. Please include ALL pages. If not located, a settlement statement will be sufficient.**
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NOTE
NOTICE: THIS LOAN IS NOT ASSUMABLE WITHOUT THE APPROVAL OF THE DEPARTMENT OF VETERANS AFFAIRS OR ITS AUTHORIZED AGENT.

July 7, 2011
[Date]

Illinois

WA
[State]

THIS IS A SAMPLE MORTGAGE
NOTE: 3-4 PAGES LONG.

1. BORROWER'S PROMISE TO PAY

In return for a loan that I have received, I promise to pay U.S. \$ 225,000.00 (this amount is called "Principal"), plus interest, to the order of the Lender. The Lender is Quicken Loans Inc.

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 4.750 %.

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 September 1, 2011. I will make these payments every month 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 August 1, 2041, 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 P.O. Box 6577, Carol Stream, IL 60197
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. \$ 1,173.71

4. BORROWER'S RIGHT TO PREPAY

The Borrower shall have the right to prepay at any time, without premium or fee, the entire indebtedness or any part thereof not less than the amount of one installment, or \$100.00, whichever is less. Any Prepayment in full of the indebtedness shall be credited on the date received, and no interest may be charged thereafter. Any partial Prepayment made on other than an installment due date need not be credited until the next following installment due date or 30 days after such Prepayment, whichever is earlier.

MULTISTATE FIXED RATE NOTE-Single Family-Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

Amended for Veterans Affairs

2235830378

Form 3200 1/01

Amended 6/00

Walters Kluwer Financial Services

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