

MERCANTILE MORTGAGE COMPANY
Uniform Residential Loan Application

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower", as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when the income or assets of a person other than the "Borrower" (including the Borrower's spouse) will be used as a basis for loan qualification or because the Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

I. TYPE OF MORTGAGE AND TERMS OF LOAN

Mortgage Applied for: VA Conventional Other: _____ Agency Case Number _____ Lender Case Number _____
 FHA USDA/Rural Housing Service

Amount: \$ **66000.00** Interest Rate: **8.990** % No. of Months: **360** Amortization Type: Fixed Rate Other (explain): _____
 GPM ARM (type): _____

II. PROPERTY INFORMATION AND PURPOSE OF LOAN

Subject Property Address (street, city, state & ZIP): **1146 HOLMES AVE, Indianapolis, IN 46222** No. of Units: **001**
 Legal Description of Subject Property (attach description if necessary): _____ Year Built: _____

Purpose of Loan: Purchase Construction Other (explain): _____ Property will be: Primary Residence Secondary Residence Investment
 Refinance Construction-Permanent

Complete this line if construction or construction-permanent loan.
 Year Let Acquired: _____ Original Cost: \$ _____ Amount Existing Liens: \$ _____ (a) Present Value of Lot: \$ _____ (b) Cost of Improvements: \$ _____ Total (a + b): \$ _____

Complete this line if this is a refinance loan.
 Year Acquired: **1989** Original Cost: \$ **17000.00** Amount Existing Liens: \$ **59000.00** Purpose of Refinance: **13 Limited Cash-Out R** Describe Improvements: made to be made
 Cost: \$ _____

Title will be held in what Name(s): **JESSIE & MAMIE ROBINSON** Manner in which Title will be held: **Joint Tenancy** Estate will be held in: Fee Simple Leasehold (show expiration date) _____
 Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain): _____

III. BORROWER INFORMATION

Borrower Name (include Jr. or Sr. if applicable): **JESSIE ROBINSON** **Co-Borrower** Name (include Jr. or Sr. if applicable): **MAMIE ROBINSON**

Social Security Number	Home Phone (incl. area code)	DOB (MM/DD/YYYY)	Yrs. School	Social Security Number	Home Phone (incl. area code)	DOB (MM/DD/YYYY)	Yrs. School
428-60-2298	317-638-8257	08/08/1931	12	307-38-4815	317-638-8257	08/14/1933	12

Married Unmarried (include single, divorced, widowed) Separated Dependants (not listed by Co-Borrower) no. **0** ages _____

Present Address (street, city, state, ZIP) Own Rent No. Yrs: **16**
1057 N BELLEVIEW Indianapolis, IN 46222

Mailing Address, if different from Present Address: _____

If residing at present address for less than two years, complete the following:

Former Address (street, city, state, ZIP) Own Rent No. Yrs: _____
 Former Address (street, city, state, ZIP) Own Rent No. Yrs: _____

IV. EMPLOYMENT INFORMATION

Borrower Name & Address of Employer: **RETIRED** Self Employed Yrs. in this job: **10** **Co-Borrower** Name & Address of Employer: **RETIRED** Self Employed Yrs. in this job: **10**

Yes, employed in this line of work/profession: **10** Yes, employed in this line of work/profession: **10**

Position/Title/Type of Business: **RETIRED** Business Phone (incl. area code): _____ Position/Title/Type of Business: **RETIRED** Business Phone (incl. area code): _____

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

Name & Address of Employer: Self Employed Dates (from - to): _____ Monthly Income: \$ _____ Name & Address of Employer: Self Employed Dates (from - to): _____ Monthly Income: \$ _____

Position/Title/Type of Business: _____ Business Phone (incl. area code): _____ Position/Title/Type of Business: _____ Business Phone (incl. area code): _____

Name & Address of Employer: Self Employed Dates (from - to): _____ Monthly Income: \$ _____ Name & Address of Employer: Self Employed Dates (from - to): _____ Monthly Income: \$ _____

Position/Title/Type of Business: _____ Business Phone (incl. area code): _____ Position/Title/Type of Business: _____ Business Phone (incl. area code): _____

EXHIBIT 4
 WIT: **ROSELL**
 DATE: **8.13.09**
 JANET D. WINBERG

MERCANTILE MORTGAGE COMPANY

V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION

Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expenses	Present	Proposed
Base Empl. Income *	\$	\$	\$	Rent	\$	
Dividends				First Mortgage (P&I)	514.00	514.00
Bonuses				Other Financing (P&I)		
Commissions				Hazard Insurance	84.00	84.00
Dividend/Interest				Real Estate Taxes	119.11	119.11
Net Rental Income				Mortgage Insurance		
Other (Before completing see the notice to "describe other income," below)	1140.41	1055.70	2196.11	Homeowner Assn. Dues		
Total	\$ 1140.41	\$ 1055.70	\$ 2196.11	Other:		
				Total	\$ 697.11	\$ 697.11

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

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

	Monthly Amount
B Social Security grossed up 125% & Pension	\$ 1140.41
C Social Security grossed up 125%	1055.70

VI. ASSETS AND LIABILITIES

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

ASSETS	Cash or Market Value	LIABILITIES	Monthly Payment & Month Left to Pay	Unpaid Balance
Cash deposit toward purchase held by:	\$	Liabilities and Pledged Assets. List the creditor's name, address and account number for all outstanding debts, including automobile loans, revolving charge accounts, real estate loans, alimony, child support, stock pledges, etc. Use consecutive sheet, if necessary. Indicate by (*) those liabilities which will be satisfied upon sale of real estate owned or upon refinancing of the subject property.		
List checking and savings accounts below		Name and address of Company	\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union		NATIONAL CITY MORTGA	514.00	60845.00
Acct. no.	\$	Acct. no. 4331720817		
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payment/Months	\$
		CHASE MANHATTAN MORT	*725.00	*62363.46
Acct. no.	\$	Acct. no. 18021186		
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payment/Months	\$
Acct. no.	\$	Name and address of Company	\$ Payment/Months	\$
Acct. no.	\$	Name and address of Company	\$ Payment/Months	\$
Acct. no.	\$	Name and address of Company	\$ Payment/Months	\$
Stocks & Bonds (Company name/number & description)	\$	Acct. no.		
Life Insurance net cash value	\$	Name and address of Company	\$ Payment/Months	\$
Face amount: \$	\$			
Subtotal Liquid Assets	\$	Acct. no.		
Real estate owned (Enter market value from schedule of real estate owned)	\$ 157000.00	Name and address of Company	\$ Payment/Months	\$
Vested interest in retirement fund	\$			
Net worth of businesses owned (attach financial statement)	\$	Acct. no.		
Automobiles owned (make and year)	\$	Alimony/Child Support/Spousal Maintenance Payments Owed to:	\$	
Other Assets (Itemize)	\$	Job-Related Expense (child care, union dues, etc.)	\$	
		Total Monthly Payments	\$ 1238.00	
Total Assets a.	\$ 157000.00	Net Worth (a minus b)	\$ 33781.54	Total Liabilities b.
				\$ 123208.46

Continuation Sheet/Residential Loan Application

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

Borrower: JESSIE ROBINSON	Agency Case Number:
Co-Borrower: MAMIE ROBINSON	Lender Case Number:

I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of Title 18, United States Code, Section 1014, et seq.

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

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