

Opportunities Credit Union

PO Box 67 · Winooski, VT 05404

Save this Loan Estimate to compare with your Closing Disclosure.

Loan Estimate

DATE ISSUED 11/16/2018
APPLICANTS Nancy J Dumont
1241 Taber Hill Rd
Stowe, VT 05672
PROPERTY 1241 Taber Hill Rd
Stowe, VT 05672

LOAN TERM 15 years
PURPOSE Home Equity Loan
PRODUCT Fixed Rate
LOAN TYPE ☒ Conventional ☐ FHA ☐ VA ☐
LOAN ID # 0000038445
RATE LOCK ☒ NO ☐ YES, until
Before closing, your interest rate, points, and lender credits can change unless you lock the interest rate. All other estimated closing costs expire on 12/3/2018 at 5:00 PM EST

EST. PROP. VALUE \$200,900

Loan Terms		Can this amount increase after closing?
Loan Amount	\$24,981	NO
Interest Rate	3%	NO
Monthly Principal & Interest <i>See Projected Payments below for your Estimated Total Monthly Payment</i>	\$172.51	NO
Prepayment Penalty	Does the loan have these features? NO	
Balloon Payment	NO	

Projected Payments		
Payment Calculation	Years 1-15	
Principal & Interest		\$172.51
Mortgage Insurance	+	0
Estimated Escrow <i>Amount can increase over time</i>	+	0
Estimated Total Monthly Payment	\$172.51	
Estimated Taxes, Insurance & Assessments <i>Amount can increase over time</i>	\$0 Monthly	This estimate includes ☐ Property Taxes ☐ Homeowner's Insurance ☐ Other: <i>See Section G on page 2 for escrowed property costs. You must pay for other property costs separately.</i> In escrow?

Costs at Closing	
Estimated Closing Costs	\$476 Includes \$372 in Loan Costs + \$104 in Other Costs - \$0 in Lender Credits. See page 2 for details.
Estimated Cash to Close	-\$24,505 Includes Closing Costs. See Calculating Cash to Close on page 2 for details.

Visit www.consumerfinance.gov/mortgage-estimate for general information and tools.

Closing Cost Details

Loan Costs		Other Costs	
A. Origination Charges % of Loan Amount (Points) \$0		E. Taxes and Other Government Fees Recording Fees and Other Taxes \$50 Transfer Taxes \$50	
B. Services You Cannot Shop For Credit Report \$22 Flood Certification \$12		F. Prepays Homeowner's Insurance Premium (months) \$54 Mortgage Insurance Premium (months) \$54 Prepaid Interest (\$2.08 per day for 26 days @3%) Property Taxes (months)	
C. Services You Can Shop For Title - Title Search \$350		G. Initial Escrow Payment at Closing Homeowner's Insurance per month for mo. Mortgage Insurance per month for mo. Property Taxes per month for mo.	
D. TOTAL LOAN COSTS (A + B + C) \$372		H. Other \$0	
I. TOTAL OTHER COSTS (E + F + G + H) \$104		J. TOTAL CLOSING COSTS D + I \$476	
Calculating Cash to Close Total Closing Costs (J) \$476 Closing Costs Financed (Paid from your Loan Amount) -\$476 Down Payment/Funds from Borrower \$0 Deposit \$0 Funds for Borrower -\$24,505 Seller Credits \$0 Adjustments and Other Credits \$0 Estimated Cash to Close -\$24,505			

Additional Information About This Loan

LENDER
Opportunities Credit Union
NMLS/VT LICENSE ID 473005 / 473500
LOAN OFFICER
Cynthia Yates
NMLS/VT LICENSE ID 420871
EMAIL
cyates@oppsvt.org
PHONE
802-495-5460

MORTGAGE BROKER
NMLS/VT LICENSE ID
LOAN OFFICER
NMLS/VT LICENSE ID
EMAIL
PHONE

Comparisons

Use these measures to compare this loan with other loans.

In 5 Years	\$10,777	Total you will have paid in principal, interest, mortgage insurance, and loan costs.
Annual Percentage Rate (APR)	3.038 %	Your costs over the loan term expressed as a rate. This is not your interest rate.
Total Interest Percentage (TIP)	24.522 %	The total amount of interest that you will pay over the loan term as a percentage of your loan amount.

Other Considerations

Appraisal

We may order an appraisal to determine the property's value and charge you for this appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close. You can pay for an additional appraisal for your own use at your own cost.

Assumption

If you sell or transfer this property to another person, we
☐ will allow, under certain conditions, this person to assume this loan on the original terms.
☒ will not allow assumption of this loan on the original terms.

Homeowner's Insurance

This loan requires homeowner's insurance on the property, which you may obtain from a company of your choice that we find acceptable.
 If your payment is more than 15 days late, we will charge a late fee of 5% of the principal and interest overdue.

Late Payment

Refinance

Refinancing this loan will depend on your future financial situation, the property value, and market conditions. You may not be able to refinance this loan.

Servicing

We intend
☒ to service your loan. If so, you will make your payments to us.
☐ to transfer servicing of your loan.

Confirm Receipt

By signing, you are only confirming that you have received this form. You do not have to accept this loan because you have signed or received this form.

Nancy J Dumont

Date

11/17/18

Additional Details for Services You Can Shop For

To get you started with shopping, this list identifies some providers for the services you can shop for (see Section C on page 2 of your Loan Estimate).

Service Provider List			
You can select these providers or shop for your own providers.			
Service	Estimate	Provider We Identified	Contact Information
title search	\$350	Wick & Maddocks	Jim Wick 308 College Street Burlington, VT 05401 wickmadx@together.net 802-658-3037 802-658-4918

APPLICANTS: Nancy J Dumont

DATE ISSUED: 11/16/2018

LOAN ID # 0000038445

Ellie Mae, Inc.

GTRIDLESSPJ_5 0416
GTRIDLESSPJS (POD)
11/16/2018 12:42 PM PST

Acknowledgement of Intent to Proceed

Borrower(s): Nancy J Dumont

Loan Number: 0000038445

Property Address: 1241 Taber Hill Rd
Stowe, VT 05672

Lender/Broker: Opportunities Credit Union

Loan Originator: Cynthia Yates

License #: 473500
NMLS #: 473005

NMLS #: 420871

The undersigned applicants hereby indicate their intention to proceed with the transaction identified in the Loan Estimate dated November 16, 2018, provided by Opportunities Credit Union.

By signing below, I hereby acknowledge reading and understanding all of the information disclosed above, and receiving a copy of this disclosure on the date indicated below.

Nancy J Dumont 11/17/18
DATE

NOTICE OF FURNISHING NEGATIVE INFORMATION

Borrower(s): Nancy J Dumont

Date: November 16, 2018

Loan Number: 0000038445

Property Address: 1241 Taber Hill Rd
Stowe, VT 05672

Lender/Broker: Opportunities Credit Union

License #: 473500
NMLS #: 473005

NMLS #: 420871

Loan Originator: Cynthia Yates

In accordance with the implementation of the Fair and Accurate Credit Transactions Act of 2003, we are required to provide you the following statement as prescribed by Section 217:

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.

Nancy J Dumont
11/17/18
DATE

LOAN #: 0000038445

MORTGAGE FRAUD IS INVESTIGATED BY THE FBI



Mortgage Fraud is investigated by the Federal Bureau of Investigation and is punishable by up to 30 years in federal prison or \$1,000,000 fine, or both. It is illegal for a person to make any false statement regarding income, assets, debt, or matters of identification, or to willfully overvalue any land or property, in a loan and credit application for the purpose of influencing in any way the action of a financial institution.

Some of the applicable Federal criminal statutes which may be charged in connection with Mortgage Fraud include:

- 18 U.S.C. § 1001 - Statements or entries generally
- 18 U.S.C. § 1010 - HUD and Federal Housing Administration Transactions
- 18 U.S.C. § 1014 - Loan and credit applications generally
- 18 U.S.C. § 1028 - Fraud and related activity in connection with identification documents
- 18 U.S.C. § 1341 - Frauds and swindles by Mail
- 18 U.S.C. § 1342 - Fictitious name or address
- 18 U.S.C. § 1343 - Fraud by wire
- 18 U.S.C. § 1344 - Bank Fraud
- 42 U.S.C. § 408(a) - False Social Security Number

Unauthorized use of the FBI seal, name, and initials is subject to prosecution under Sections 701, 709, and 712 of Title 18 of the United States Code. This advisement may not be changed or altered without the specific written consent of the Federal Bureau of Investigation, and is not an endorsement of any product or service.

DATE

NANCY J DUMONT

Nancy du Mont
11/17/18

Ellie Mae, Inc.

GFBIFJ 0907
GFBIFJ (IN)
11/16/2018 12:19 PM PST

LOAN #: 0000038445

FAIR CREDIT REPORTING ACT

This notice is provided to you in accordance with § 601 et seq. of the Federal Fair Credit Reporting Act (FCRA). In connection with processing your loan application, we will request a consumer credit report on your credit standing, credit capacity and creditworthiness from a Consumer Reporting Agency. If adverse action is taken on your loan application, we will advise you of the name, address and telephone number of the Consumer Reporting Agency and you will have the right to obtain within 60 days of adverse action a free copy of the consumer credit report from the Consumer Reporting Agency. You also have the right to dispute the accuracy or completeness of any information in the credit report furnished by the Consumer Credit Reporting Agency.

Nancy Dumont *11/17/18*
NANCY J DUMONT
DATE

Ellie Mae, Inc.

GFCRAJ 1103
GFCRAJ (IN)
11/16/2018 12:19 PM PST

HAZARD INSURANCE AUTHORIZATION, REQUIREMENTS AND DISCLOSURE

Borrower(s): Nancy J Dumont

Date: November 16, 2018

Loan Number: 0000038445

Property Address: 1241 Taber Hill Rd
Stowe, VT 05672

Lender/Broker: Opportunities Credit Union

Loan Originator: Cynthia Yates

License #: 473500
NMLS #: 473005

NMLS #: 420871

Listed below are your Lender's policies and procedures and minimum requirements for Hazard Insurance which must be provided covering the subject property unless otherwise provided by applicable state law:

1. Coverage must equal the lesser of the following:
 - 100% of the insurable value of the improvements, as established by the property insurer, or
 - the unpaid principal balance of the mortgage, as long as it equals the minimum amount—80% of the insurable value of the improvements—required to compensate for damage or loss on a replacement cost basis. If it does not, then coverage that does provide the minimum required amount must be obtained.
2. The insurance company providing coverage must have a(n) "A" rating or better in the latest edition of "Best's Insurance Guide," must be licensed in the State in which the property described above is located, and must be licensed to transact the lines of insurance required in the 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 "HO 2" form.
4. The maximum deductible must not exceed 5.000% of the face amount of the insurance policy.
5. Policy must provide coverage for a term of at least one year.
6. 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 mandated by state law.
7. If any existing policy is provided which will expire within six months from the date of the recording of this loan, said policy must be renewed for the required term as noted in #5 above.
8. All forms and endorsements pertaining to the Lender's requirements must appear on the "Declaration Page" of the policy.
9. New policies must be accompanied by a signed "Broker of Record Authorization" if borrower(s) have changed Insurance Agents.
10. Verification of renewal of insurance policies must be in the Lender's office at least thirty days prior to the expiration date of the existing policy. If this requirement is not met, the Lender or its successors or assigns MAY AT THEIR OPTION, BUT WITHOUT 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.
11. The policy must include a standard "mortgagee loss payee clause" (Lenders Loss Payable Endorsement form 438 BFU or equivalent) in favor of:

11. Property address and insureds' names must be designated on the policy as on the ALTA Title Policy.
12. The Lender's loan number must appear on the policy and any subsequent endorsements.
13. Effective date of new policies, endorsements, and/or assignments shall be as of, or prior to, the date of recording this loan.
14. If the security property is a condominium, the master insurance policy must contain a minimum of \$1,000,000.00 coverage for "Directors & Officers" liability as well as "walls-in" coverage policy (commonly known as HO-6 policy).

Ellie Mae, Inc.

The policy must include replacement of improvements and betterment coverage to cover any improvements that you may have made to the unit. A copy of the master policy must be submitted to the 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 for any assignees, for as long as this loan remains on subject property.

Nancy Dumont 11/17/18

NANCY J DUMONT

DATE

Ellie Mae, Inc.

Page 2 of 2

GHZ2J 0918
GHZ2J (INI)
11/16/2018 12:19 PM PST

Authorization for the Social Security Administration (SSA) To Release Social Security Number (SSN) Verification

Printed Name: Nancy J Dumont		
Date of Birth: March 5, 1973	I want this information released because I am conducting the following business transaction:	
Social Security Number: 030-64-0942	ANR	

Reason (s) for using CBSV: (Please select all that apply)
☐ Mortgage Service
☐ Background Check
☐ License Requirement
☐ Credit Check
☐ Other

with the following company ("the Company"):

Company Name: **Opportunities Credit Union**

Company Address: **PO Box 67, Winoski, VT 05404**

I authorize the Social Security Administration to verify my name and SSN to the Company and/or the Company's Agent, if applicable, for the purpose I identified.

The name and address of the Company's Agent is: **Opportunities Credit Union**
PO Box 67
Winoski, VT 05404

I am the individual to whom the Social Security number was issued or the parent or legal guardian of a minor, or the legal guardian of a legally incompetent adult. I declare and affirm under the penalty of perjury that the information contained herein is true and correct. I acknowledge that if I make any representation that I know is false to obtain information from Social Security records, I could be found guilty of a misdemeanor and fined up to \$5,000.

This consent is valid only for 90 days from the date signed, unless indicated otherwise by the individual named above. If you wish to change this timeframe, fill in the following:

This consent is valid for _____ days from the date signed. (Please initial.)

Signature: _____

Relationship (if not the individual to whom the SSN was issued): _____

Date Signed: **11/17/18**

Contact information of individual signing authorization: _____

Address: **1241 Taber Hill Rd**
City/State/ZIP: **Stowe, VT 05672**

Phone Number: **802-793-1430**

Privacy Act Statement Collection and Use of Personal Information

Sections 205(a) and 1106 of the Social Security Act, as amended, allow us to collect this information. Furnishing us this information is voluntary. However, failing to provide all or part of the information may prevent us from releasing information to a designated company or company's agent.

We will use the information to verify your name and Social Security number (SSN). In addition, we may share this information in accordance with the Privacy Act and other Federal laws. For example, where authorized, we may use and disclose this information in computer matching programs, in which our records are compared with other records to establish or verify a person's eligibility for Federal benefit programs and for repayment of incorrect or delinquent debts under these programs.

A list of routine uses is available in our Privacy Act System of Records Notice (SORN) 60-0058, entitled Master Files of SSN Holders and SSN Applications. Additional information and a full listing of all our SORNs are available on our website at www.socialsecurity.gov/foia/bluebook.

Paperwork Reduction Act Statement - This information collection meets the requirements of 44 U.S.C. § 3507, as amended by section 2 of the Paperwork Reduction Act of 1995. You do not need to answer these questions unless we display a valid Office of Management and Budget control number. We estimate that it will take about 3 minutes to complete the form. You may send comments on our time estimate above to: SSA, 6401 Security Blvd., Baltimore, MD 21235-6401. *Send to this address only comments relating to our time estimate, not the completed form.*

----- TEAR OFF -----

NOTICE TO NUMBER HOLDER

The Company and/or its Agent have entered into an agreement with SSA that, among other things, includes restrictions on the further use and disclosure of SSA's verification of your SSN. To view a copy of the entire model agreement, visit <http://www.ssa.gov/cbsv/docs/SampleUserAgreement.pdf>.

VERMONT ANTI-COERCION INSURANCE DISCLOSURE

Borrower(s): Nancy J Dumont

Date: November 16, 2018

Loan Number: 0000038445

Property Address: 1241 Taber Hill Rd
Stowe, VT 05672

Lender/Broker: Opportunities Credit Union

License #: 473500
NMLS #: 473005

NMLS #: 420871

Loan Originator: Cynthia Yates

This disclosure is provided to you pursuant to 8 Vt. Stat. Ann. § 4725.

No person may:

(1) Require, as a condition precedent to the lending of money or extension of credit, or any renewal thereof, that you negotiate any policy or contract of insurance through a particular insurer or group of insurers, agent or broker or group of agents or brokers;

(2) Unreasonably disapprove the insurance policy provided by you for the protection of the property securing the loan. This restriction does not prevent a creditor from imposing uniformly applied reasonable financial soundness and service requirements as to the insurance company, the terms and provisions of the policy, and the adequacy of the coverage with respect to insurance on the property pledged or mortgaged. This restriction also does not prevent a creditor from placing such insurance or the securing of insurance or renewal thereof at your request or because you have failed to furnish the necessary insurance or renewal thereof;

(3) Require directly or indirectly that you or any borrower, mortgagee, insurer, broker, or agent pay a separate charge to substitute the insurance policy of one insurer for that of another. This does not include the interest which may be charged on premium loans or premium advancements in accordance with the mortgage or deed of trust;

(4) Use or disclose information resulting from a requirement that you or any borrower, mortgagee, or purchaser furnish insurance of any kind on real property being conveyed or used as collateral security to a loan, when this information is to the advantage of the mortgagee, vendor, or lender, or is to the detriment of you or any borrower, mortgagee, purchaser, insurer, or the agent of broker complying with this request.

NANCY J DUMONT

11/17/18

DATE

Ellie Mae, Inc.

VTACU 0815
VTACU (INI)
11/16/2018 12:19 PM PST

VERMONT CONSUMER CONSENT TO OBTAIN CREDIT REPORT

Borrower(s): Nancy J Dumont

Date: November 16, 2018

Loan Number: 0000038445

Property Address: 1241 Taber Hill Rd
Stowe, VT 05672

Lender: Opportunities Credit Union

License #: 473500

NMLS #: 473005

NMLS #: 420871

Loan Originator: Cynthia Yates

This document is provided to you pursuant to Vt. Stat. Ann. tit. 9 § 2480e(c).

By signing below I (we) authorize the Lender named on the application and its employees or agents to obtain and verify information about me (including one or more credit reports, information about my employment and banking and credit relationships) that the Lender may deem necessary or appropriate in evaluating my loan application. If my application is approved and the loan is made, I (we) also authorize the Lender, its employees and agents, to obtain additional credit reports and other information about me in connection with reviewing the account, increasing the available credit on the account (if applicable), taking collection on the account, or for any other legitimate purpose.

Nancy Dumont
NANCY J DUMONT

11/17/18

DATE

Ellie Mae, Inc.

VTCCJ 0402
VTCCJ (INI)
11/16/2018 12:19 PM PST

**VERMONT INTEREST RATE AND
MORTGAGE ORIGINATOR ROLE DISCLOSURE**

Prospective Borrower(s): Nancy J Dumont

Date: November 16, 2018

Loan Number: 0000038445

Property Address: 1241 Taber Hill Rd
Stowe, VT 05672

Lender: Opportunities Credit Union

License #: 473500
NMLS #: 473005

NMLS #: 420871

Loan Originator: Cynthia Yates

As used in this disclosure, "you" or "your" refers to the Prospective Borrower(s) identified above. "We," "us," or "our" refers to the Lender identified above. You have applied for ☒ a fixed interest rate loan. ☐ an adjustable interest rate loan (commonly referred to as an "Adjustable Rate Mortgage" or simply as an "ARM loan"). See your ARM Program Disclosure for more information on how interest rate changes are determined and made. ☐ home equity line of credit.

In compliance with Vt. Stat. Ann. tit. 8 § 2220, this is to inform you that:

1. **Interest Rate.** The interest rate applicable to your loan has ☒ NOT been locked in, and unless and until we offer and you accept an interest rate lock-in, the interest rate applicable to your loan is subject to change before closing based upon

☐ been locked in at the rate of N/A (or if your loan application is for an adjustable interest rate, this is your initial interest rate). Please see your Commitment Letter for further information.

Please see your other disclosure documents for further information concerning your interest rate.

2. **Possible Change in Mortgage Originator Role.** Please note that we, as your Lender, ☐ may change our role at any time during the processing of your loan application, and prior to funding, to that

☒ do not anticipate acting as a mortgage loan broker in connection with your loan.

Ellie Mae, Inc.

DATE

NANCY J DUMONT

11/17/18

By signing below, you hereby acknowledge reading and understanding all of the information disclosed above, and receiving a copy of this disclosure on the date indicated below.

ACKNOWLEDGEMENT

LOAN #: 0000038445

VERMONT SCHEDULE OF LOAN CHARGES

Borrower(s): Nancy J Dumont

Date: November 16, 2018

Loan Number: 0000038445

Property Address: 1241 Taber Hill Rd
Stowe, VT 05672

Lender: Opportunities Credit Union

License #: 473500
NMLS #: 473005

NMLS #: 420871

Loan Originator: Cynthia Yates

This disclosure is provided to you pursuant to Vt. Stat. Ann. tit. 8 § 2232a(b).

Based upon the fixed interest rate
Opportunities Credit Union

mortgage loan you have applied for,

must, in advance of any loan closing, provide a schedule of the charges to be imposed and the method of computing them.
All such fees and charges have been disclosed on the Loan Estimate provided to you, and have been or shall be
disclosed on the Closing Disclosure, pursuant to the Real Estate Settlement Procedures Act of 1974 ("RESPA"), as
amended, and the federal Truth in Lending Act, as amended. This Schedule of Loan Charges should be read in
conjunction with those disclosures.

Please be sure to review the disclosures provided to you closely and promptly upon receipt.

ACKNOWLEDGEMENT

By signing below, you hereby acknowledge reading and understanding all of the information disclosed above,
and receiving a copy of this disclosure on the date indicated below.

Nancy J Dumont
11/17/18
DATE

Ellie Mae, Inc.

VTSLCJ 0615
VTSLCJ (INI)
11/16/2018 12:19 PM PST

LOAN #: 0000038445

DATE: November 16, 2018

EQUAL CREDIT OPPORTUNITY ACT NOTICE

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 that the applicant has the capacity to enter into a binding contract); or 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:

National Credit Union Administration
1775 Duke Street
Alexandria, VA 22314-3428
703-518-6300

Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for reporting.

Nancy J Dumont
NANCY J DUMONT
11/17/18
DATE

Ellie Mae, Inc.

GNTCJ 0510
GNTCJ (NI)
11/16/2018 12:19 PM PST

Uniform Residential Loan Application

IV. EMPLOYMENT INFORMATION

Borrower

Co-Borrower

Name & Address of Employer Pall Spers Company Realtors Stowe, VT	☒ Self Employed	Dates (from-to) 08/04/2003 - PRESENT	Monthly Income \$ 939	Position/Title/Type of Business	Business Phone (incl. area code)
Name & Address of Employer Nancy duMont Property Management Stowe, VT	☒ Self Employed	Dates (from-to) 01/01/2008 - PRESENT	Monthly Income \$ 200	Position/Title/Type of Business	Business Phone (incl. area code)
Property Management & dog walking				Position/Title/Type of Business	Business Phone (incl. area code)

V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION					
Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expense	Present
Base Empl. Income*	\$ 890.00	\$ 890.00		Rent	Proposed
Overtime				First Mortgage (P&I)	1,546.13
Bonuses				Other Financing (P&I)	172.51
Commissions				Hazard Insurance	
Dividends/Interest				Real Estate Taxes	
Net Rental Income				Mortgage Insurance	
Other (before completing, see the notice in "describe other income," below)				Homeowner Assn. Dues	
Total	\$ 2,629.00	\$ 2,629.00		Other:	
				Total	\$ 1,546.13

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

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

B/C

Other Types Of Income (self employed real estate/cash flow analysis)

Other Types Of Income (self employed property management)

Tip Income (cash)

VI. ASSETS AND LIABILITIES

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

Completed ☐ Jointly ☐ Not Jointly

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 sale of real estate owned or upon refinancing of the subject property.

LIABILITIES

Borrower (B), Co-Borrower (C), Joint (J)

Monthly Payment & Months Left to Pay

Unpaid Balance

NAVIENT

PO BOX 9500

WILKES BARRE, PA 18773

Acct. no. 99221005311000120020517

Name and address of Company (B)

WFDS

Acct. no. 512730219306

Name and address of Company (B)

Wells Fargo Home Mortgage

Acct. no. 0207114729

Uniform Residential Loan Application

Freddie Mac Form 65 7/05 (rev.6/09)

Ellie Mae, Inc.

Page 2 of 5

Nancy J Dumont

Fannie Mae Form 1003 7/05 (rev.6/09)

GURLA09_S 0817

GURLA09S (POD)

11/16/2018 12:19 PM PST

LOAN #: 0000038445

Acct. no.	Name and address of Bank, S&L, or Credit Union	Name and address of Company	\$ Payment/Months	\$
-----------	--	-----------------------------	-------------------	----

	Auct. no.	\$	Memo A.M.D.	No.	Acct. no.	

[illegible][illegible]

Vested interest in retirement fund	\$				
Net worth of business(es) owned (attach financial statement)	\$				
Automobiles owned (make and year)	\$,				
Acct. no.					
Allimony/Child Support/Separate Maintenance Payments Owed to:	\$				

Schedule of Real Estate Owned (If additional properties are owned, use continuation sheet.)			
Total Assets a.	\$	Net Worth (a minus b)	\$ (211,400.18)
Total Liabilities b.	\$	Total Monthly Payments	\$ 2,294.75
		Job-Related Expense (child care, union dues, etc.)	\$
			211,400.18

Property Address (enter S if sold, PS if pending sale or rental being held for income)		Type of Property		Present Market Value	Amount of Mortgages & Liens	Gross Rental Income	Mortgage Payments	Insurance, Maintenance, Taxes & Misc.	Net Rental Income
1241 Taber Hill Rd Stowe, VT 05672				SFR	\$	\$ 160,637.18	\$	1,546.13	\$ 0.00
				Totals	\$	\$ 160,637.18	\$	1,546.13	\$

list any additional names under which credit has previously been received and indicate appropriate creditor name(s) and account number(s):

Creditor Name	Account Number

VIII. DECLARATIONS

a.	Purchase Price	\$
b.	Alterations, improvements, repairs	
c.	Land (if acquired separately)	
d.	Refinance (incl. debts to be paid off)	
e.	Estimated prepaid items	54.08
f.	Estimated closing costs	432.35
g.	PMI, MIP, Funding Fee	
h.	Discount (If Borrower will pay)	
i.	Total costs (add items a through h)	486.43
j.	Subordinate financing	
k.	Borrower's closing costs paid by Seller	

If you answer "Yes" to any questions a through i, please use continuation sheet for explanation.			
a.	Are there any outstanding judgments against you?	Yes No	☐ Yes ☐ No
b.	Have you been declared bankrupt within the past 7 years?	Yes No	☒ Yes ☐ No
c.	Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?	Yes No	☒ Yes ☐ No
d.	Are you a party to a lawsuit?	Yes No	☐ Yes ☐ No
e.	Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? (This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans, any mortgage, financial obligation, bond, or loan guarantee. If "Yes," provide details, including date, name and address of Lender, FHA or VA case number, if any, and reasons for the action.)	Yes No	☒ Yes ☐ No

Borrower Co-Borrower

Opportunities Credit Union

LOAN #: 0000038445

VIII. DETAILS OF TRANSACTION

1. Other Credits (explain)

Total Lender Paid CC

-10.00

If you answer "Yes" to any questions a through i, please use continuation sheet for explanation.

Co-Borrower

Yes No

t. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee?

g. Are you obligated to pay alimony, child support, or separate maintenance?

h. Is any part of the down payment borrowed?

i. Are you a co-maker or endorser on a note?

j. Are you a U.S. citizen?

k. Are you a permanent resident alien?

l. Do you intend to occupy the property as your primary residence?

m. Have you had an ownership interest in a property in the last three years?

(1) What type of property did you own - principal residence (PR), second home (SH), or investment property (IP)?

(2) How did you hold title to the home - by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?

S PR

o. Loan amount (add m & n)

n. PMI, MIP, Funding Fee financed

p. Cash from/to Borrower

(24,504.57)

24,981.00

IX. ACKNOWLEDGEMENT AND AGREEMENT

Each of the undersigned specifically represents to Lender and to Lender's actual or potential agents, brokers, processors, attorneys, insurers, servicers, successors and assigns and agrees and acknowledges that: (1) the information provided in this application is true and correct as of the date set forth opposite my signature and that any intentional or negligent misrepresentation of this information contained in this application may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon any misrepresentation of this information contained in this application; (2) the loan requested pursuant to this application (the "loan") will be secured by a mortgage or deed of trust on the property described in this application; (3) the property will not be used for any illegal or prohibited purpose or use; (4) all statements made in this application are made for the purpose of obtaining a residential mortgage loan; (5) the property will not be occupied as indicated in this application; (6) the Lender, its servicers, successors or assigns may continuously rely on the information contained in this application, whether or not the loan is approved; (7) the Lender and its agents, brokers, insurers, successors or assigns may continuously rely on the information contained in this application, and I am obligated to amend and/or supplement the information provided in this application if any of the material facts that I have represented herein should change prior to closing of the loan; (8) in the event that my payments on the loan become delinquent, the Lender, its servicers, successors or assigns may, in addition to any other rights and remedies that it may have relating to such delinquency, report my name and account information to one or more consumer reporting agencies; (9) ownership of the loan and/or administration of the loan account may be transferred with such notice as may be required by law; (10) neither Lender nor its agents, brokers, insurers, servicers, successors or assigns has made any representation or warranty, express or implied, to me regarding the property or the condition or value of the property; and (11) my transmission of this application as an "electronic record" containing my signature, or my facsimile of this application containing a facsimile of my signature, shall be as effective, enforceable and valid as if a paper version of this application were delivered containing my original written signature.

Acknowledgement. Each of the undersigned hereby acknowledges that any owner of the loan, its servicers, successors and assigns, may verify or reverify any information contained in this application or obtain any information or data relating to the loan, for any legitimate business purpose through any source, including a source named in this application or a consumer reporting agency.

Borrower's Signature

Date

Co-Borrower's Signature

Date

X

X

The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender may not discriminate either on the basis of this information, or on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, this lender is required to notate information on the basis of visual observation and surname if you have made this application in person. If you do not wish to furnish the information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the particular type of loan applied for.)

BORROWER

CO-BORROWER

Ethnicity:

Race:

Sex:

To be Completed by Loan Originator:

This information was provided:

In a face-to-face interview

In a telephone interview

By the applicant and submitted via e-mail or the Internet

Loan Originator's Signature

Loan Originator's Name (print or type)

Cynthia Yates

Loan Originator Identifier

420871

Loan Originator's Phone Number (including area code)

802-495-5460

Date

Loan Originator Company's Address

PO Box 67

Winooski, VT 05404

Loan Originator Company Identifier

473005

Opportunities Credit Union

11/16/2018 12:19 PM PST

GURLA09S (POD)

GURLA09S 0418

11/16/2018 12:19 PM PST

Continuation Sheet/Residential Loan Application

Use this continuation sheet if you need more space to complete the Residential Loan Application.
 Borrower: Nancy J Dumont
 Co-Borrower:

Agency Case Number: 0000038445
 Lender Case Number: 0000038445

Borrower				Co-Borrower			
Name & Address of Employer				Name & Address of Employer			
Stowe Mountain Resort Stowe, VT				Stowe Mountain Resort Stowe, VT			
Dates (from-to)				Dates (from-to)			
02/26/2018 - PRESENT				02/26/2018 - PRESENT			
Self Employed ☐				Self Employed ☐			
Monthly Income				Monthly Income			
\$				\$			
Position/Title/Type of Business				Position/Title/Type of Business			
bartending/special event staff				bartending/special event staff			
Business Phone (incl. area code)				Business Phone (incl. area code)			
Name & Address of Employer				Name & Address of Employer			
Stowe Mountain Resort Stowe, VT				Stowe Mountain Resort Stowe, VT			
Dates (from-to)				Dates (from-to)			
05/08/2018 - PRESENT				05/08/2018 - PRESENT			
Self Employed ☐				Self Employed ☐			
Monthly Income				Monthly Income			
\$				\$			
Position/Title/Type of Business				Position/Title/Type of Business			
Para Educator				Para Educator			
Business Phone (incl. area code)				Business Phone (incl. area code)			
Name & Address of Employer				Name & Address of Employer			
Citenden Supervisory Union Shelburne Community School Shelburne, VT 05482				Citenden Supervisory Union Shelburne Community School Shelburne, VT 05482			
Dates (from-to)				Dates (from-to)			
02/01/2016 - 02/01/2018				02/01/2016 - 02/01/2018			
Self Employed ☐				Self Employed ☐			
Monthly Income				Monthly Income			
\$1,665				\$			
Position/Title/Type of Business				Position/Title/Type of Business			
Business Phone (incl. area code)				Business Phone (incl. area code)			
Name & Address of Employer				Name & Address of Employer			
Dates (from-to)				Dates (from-to)			
Self Employed ☐				Self Employed ☐			
Monthly Income				Monthly Income			
\$				\$			
Position/Title/Type of Business				Position/Title/Type of Business			
Business Phone (incl. area code)				Business Phone (incl. area code)			
Name & Address of Employer				Name & Address of Employer			
Dates (from-to)				Dates (from-to)			
Self Employed ☐				Self Employed ☐			
Monthly Income				Monthly Income			
\$				\$			
Position/Title/Type of Business				Position/Title/Type of Business			
Business Phone (incl. area code)				Business Phone (incl. area code)			
Name & Address of Employer				Name & Address of Employer			
Dates (from-to)				Dates (from-to)			
Self Employed ☐				Self Employed ☐			
Monthly Income				Monthly Income			
\$				\$			

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: 11/17/18
 Co-Borrower's Signature: _____ Date: _____

Demographic Information Addendum. This section asks about your ethnicity, sex and race.

Demographic Information of Borrower

The purpose of collecting this information is to help ensure that all the applicants are treated fairly and that the housing needs of communities and neighborhoods are being fulfilled. For residential mortgage lending, Federal law requires that we ask applicants for their demographic information (ethnicity, sex, and race) in order to monitor our compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to provide this information, but are encouraged to do so. You may select one or more designations for "ethnicity" and one or more designations for "Race." The law provides that we may not discriminate on the basis of this information, or on whether you choose to provide it. However, if you choose not to provide the information and you have made this application in person, Federal regulations require us to note your ethnicity, sex, and race on the basis of visual observation or surname. The law also provides that we may not discriminate on the basis of age or marital status information you provide in this application. If you do not wish to provide some or all of this information, please check below.

Ethnicity: Check one or more

- ☐ Hispanic Or Latino
☐ Mexican
☐ Puerto Rican
☐ Cuban
☐ Other Hispanic or Latino - Print origin:

For example: Argentinian, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on.

- ☐ Not Hispanic or Latino
☐ I do not wish to provide this information

- Sex
☐ Female
☐ Male

- ☐ I do not wish to provide this information

For example: Fijian, Tongan, and so on.

- ☐ White
☐ Black or African American
☐ Native Hawaiian or Other Pacific Islander
☐ Native Hawaiian
☐ Guamanian or Chamorro
☐ Samoan
☐ Other Pacific Islander - Print race:

For example: Himong, Laotian, Thai, Pakistani, Cambodian, and so on.

- ☐ Asian Indian
☐ Chinese
☐ Japanese
☐ Korean
☐ Other Asian - Print Race:
☐ Filipino
☐ Vietnamese

Race: Check one or more

- ☐ American Indian or Alaska Native - Print name of enrolled or principal tribe:
☐ Asian

To Be Completed by Financial Institution (for application taken in person):

- Was the ethnicity of the Borrower collected on the basis of visual observation or surname?
☐ YES ☐ NO
Was the sex of the Borrower collected on the basis of visual observation or surname?
☐ YES ☐ NO
Was the race of the Borrower collected on the basis of visual observation or surname?
☐ YES ☐ NO

The Demographic Information was provided through:

- ☐ Face-to-Face Interview (includes Electronic Media w/ Video Component) ☐ Telephone Interview ☐ Fax or Mail ☐ Email or Internet

Borrower Name: Nancy J Dumont

Uniform Residential Loan Application
 Freddie Mac Form 65 - Fannie Mae Form 1003
 Revised 09/2017

VERMONT ADDENDUM TO RESIDENTIAL MORTGAGE LOAN APPLICATION

Borrower(s): Nancy J Dumont

Date: November 16, 2018

Loan Number: 0000038445

Property Address: 1241 Taber Hill Rd
Stowe, VT 05672

Lender/Broker: Opportunities Credit Union

Loan Originator: Cynthia Yates

License #: 473500
NMLS #: 473005

NMLS #: 420871

This document is provided to you pursuant to VT. Act 91; 1999-2000 VT. Bulletin No. 23.

Can anyone, other than you, claim a homestead interest* in the property that will secure repayment of the loan?

☒ Yes ☐ No

If yes, who may be able to claim a homestead interest?

Name

Dated this 16th day of November, 2018

NANCY J DUMONT

11/17/18

DATE

*Vermont law recognizes a homestead right in the spouse or civil union partner of the legal owner of real estate, which is used or kept as their primary home, even if the spouse or civil union partner is not a co-owner of that home. This homestead interest prevents creditors from attaching the entire homestead property without the written consent of both spouses or partners. Therefore, the lender will require that both spouses or civil union partners sign the mortgage deed, or otherwise waive their homestead interest in the property, in order to insure that it is fully enforceable.

This Addendum has been prepared in response to Act 91 of the 2000 Legislative Session, effective July 1, 2000, which provides that parties to a civil union shall have all the same benefits, protections, and responsibilities afforded under Vermont law to spouses in a marriage.

You should consult an attorney for specific legal advice regarding homestead rights and for specific legal advice regarding benefits, protections, and responsibilities under Act 91.

Ellie Mae, Inc.

**USA PATRIOT ACT INFORMATION DISCLOSURE
IMPORTANT INFORMATION ABOUT APPLICATION PROCEDURES**

Borrower(s): Nancy J Dumont

Date: November 16, 2018

Loan Number: 0000038445

Property Address: 1241 Taber Hill Rd
Stowe, VT 05672

Lender/Broker: Opportunities Credit Union

Loan Originator: Cynthia Yates

License #: 473500
NMLS #: 473005

NMLS #: 420871

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 every customer.

What this means for you: When you apply for a loan, 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.

By signing below, you hereby acknowledge reading and understanding all of the information disclosed above, and receiving a copy of this disclosure on the date indicated below.

NANCY J DUMONT

11/17/18

DATE

Ellie Mae, Inc.

GPATRJ 1114
GPATRJ (NI)
11/16/2018 12:19 PM PST

BORROWER'S CERTIFICATION & AUTHORIZATION

LOAN #: 0000038445

Certification

The undersigned certify the following:

1. I/We have applied for a mortgage loan from Opportunities Credit Union

2. I/We understand and agree that Lender reserves the right to change the mortgage loan review process to a full documentation program. This may include verifying the information provided on the application with the employer and/or documents, nor did I/We omit any pertinent information.
3. I/We made no misrepresentations in the loan application or other documents, nor did I/We omit any pertinent information. I/We certify that all of the information is true and complete. I/We certify that the amount and source of the down payment, 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.
3. I/We understand and agree 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 Lender may sell my mortgage, and to the mortgage guaranty insurer (if any), any and all information and documentation that they request. 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. 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.
4. 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.
6. Mortgage guaranty insurer (if any): Genworth

VA and FHA Loans

This is notice to you as required by the Right to Financial Privacy Act of 1978 that:

N/A Department of Veterans Affairs (VA)
N/A Department of Housing and Urban Development

has a right of access to financial records held by a financial institution in connection with the consideration or administration of assistance to you. Financial records involving your transaction will be available to the agency indicated above without further notice or authorization, but will not be disclosed or released to another Government Agency or Department without your consent except as required or permitted by law. Prior to the time that your financial records are disclosed, you may revoke this authorization at any time; however, your refusal to provide the information may cause your application to be delayed or rejected. If you believe that your financial records have been disclosed improperly, you may have legal rights under the Right to Financial Privacy Act of 1978.

Nancy J Dumont

11/7/18

NANCY J DUMONT

DATE

Mortgage Refinance Closing Costs Option

Opportunities Credit Union (Lender) has informed me (us) of the closing costs associated with this refinance. As part of this refinance, I choose to do the following in regards to paying the closing costs.

() I (We) choose to pay for the closing costs out of pocket at the time of closing. I understand that I will need to bring a bank check to closing for these costs. I will contact the attorney 24 hours before closing to get the exact amount needed.

(X) I (We) choose to pay the closing costs with the proceeds of the loans. The loan amount will be increased (if possible) to cover these charges.

I (We) understand that the numbers in this mortgage packet are estimates and will most likely change between now and the exact numbers at closing. The changes may be caused by changes in payoff amounts, difference in estimated value of home or information received during the underwriting process.

Applicant Matthew Blument Date 11/17/18
Applicant _____ Date _____

Opportunities Credit Union Notice to the Home Loan Applicant Credit Score Information Disclosure

Borrower(s) Name and Address: Nancy J Dumont 1241 Taber Hill Rd Stowe, VT 05672	Lender Name and Address: Opportunities Credit Union PO Box 67 Winoski, VT 05404
--	--

In connection with your application for a home loan, the lender must disclose to you the score that a credit bureau 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 a credit bureau 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 credit bureau at the address and telephone number provided with this notice, or contact the lender, if the lender developed or generated the credit score. The credit bureau 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 on the loan, contact the lender.

One or more of the following credit bureaus provided a credit score that was used in connection with your home loan application.

Credit Bureau #1

Borrower Name: Nancy J Dumont Score: _____ Date: // _____ Key Factors: _____ Number of Recent Inquiries on Credit Report: _____	Co-Borrower Name: _____ Score: _____ Date: // _____ Key Factors: _____ Number of Recent Inquiries on Credit Report: _____
--	--

Opportunities Credit Union

Notice to the Home Loan Applicant
Credit Score Information Disclosure

Credit Bureau #2

TRANSUNION
HTTP://WWW.TRANSUNION.COM, 2 BAL
CHESTER, PA 19016

Phone: 800-888-4213

Fax:

Model Used: FICORiskScoreClassic04

Range of Possible Scores: 309 to 839

Borrower

Name: Nancy J Dumont

Key Factors: SERIOUS DELINQUENCY, AND PUBLIC RECORD OR COLLECTION FILED
LACK OF RECENT REVOLVING ACCOUNT INFORMATION
NUMBER OF ACCOUNTS WITH DELINQUENCY
TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN

☒ Number of Recent Inquiries on Credit Report

Co-Borrower

Name:

Key Factors:

Score: _____ Date: //

Credit Bureau #3

☐ Number of Recent Inquiries on Credit Report

Key Factors:

Score: _____ Date: //

Phone:

Fax:

Model Used:

Range of Possible Scores: _____ to _____

Borrower

Name: Nancy J Dumont

Key Factors:

Score: _____ Date: //

☐ Number of Recent Inquiries on Credit Report

Co-Borrower

Name:

Key Factors:

Score: _____ Date: //

☐ Number of Recent Inquiries on Credit Report

I/We have received a copy of this Credit Score Information Disclosure.

Borrower

Nancy J Dumont

Date

Co-Borrower

Date

Experian
PO Box 2002
Allen, TX 75013
1-888-397-3742

Trans Union
PO Box 1000
Chester, PA 19022
1-800-888-4213

Equifax Credit Information Services
PO Box 740241
Atlanta, GA 30374
1-800-685-1111

CREDIT AUTHORIZATION

Borrower(s): Nancy J Dumont

Date: November 16, 2018

Loan Number: 0000038445

Property Address: 1241 Taber Hill Rd
Stowe, VT 05672

Lender/Broker: Opportunities Credit Union

License #: 473500
NMLS #: 473005

NMLS #: 420871

Loan Originator: Cynthia Yates

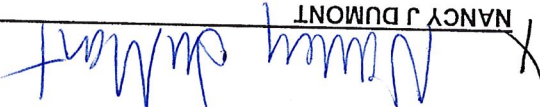
1. To all consumer-reporting agencies and to all creditors and depositories of the undersigned:

Please be advised that the undersigned, and each of them, has made application to:
Opportunities Credit Union

requesting an extension of credit to the undersigned. Therefore, the undersigned, and each of them, hereby authorizes you to provide credit report and/or a disclosure to Lender or any agent or assignee. The undersigned also authorizes you to disclose your deposit or credit experiences with the undersigned to Lender or to third parties.

2. In addition, the undersigned, and each of them, hereby authorizes Lender to disclose to any third party, or any agent or employee thereof, information regarding the deposit or credit experience with any of the undersigned.

3. A photographic or carbon copy of this authorization bearing a photographic or carbon copy of the signature(s) of the undersigned may be deemed to be equivalent to the original hereof and may be used as a duplicate original.


NANCY J DUMONT
11/17/18

DATE

Acknowledgement of Receipt of Loan Estimate

Borrower(s): Nancy J Dumont

Loan Number: 0000038445

Property Address: 1241 Taber Hill Rd
Stowe, VT 05672

Lender/Broker: Opportunities Credit Union

Loan Originator: Cynthia Yates

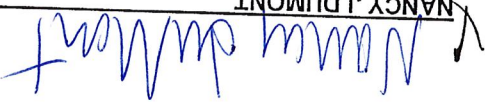
License #: 473500
NMLS #: 473005

NMLS #: 420871

The undersigned applicants hereby acknowledge receiving a Loan Estimate from Opportunities Credit Union.

Signing this acknowledgement does not constitute an obligation on your part to proceed with the transaction offered in the Loan Estimate. The Loan Estimate as provided to you expires on **December 3, 2018**, indicating your intention to proceed with the transaction. unless you contact us by

Read and Acknowledged on the date indicated below.


NANCY J DUMONT
11/17/18

DATE

Choice of Attorney:

Opportunities Credit Union (Lender) has informed me (us) that I (we) have the option of choosing legal counsel to complete my (our) title search and provide title insurance. I (we) understand that said legal counsel may not be on the approved closing attorney list for the Lender and that the Lender may choose a different attorney to close the loan.

Check One:

☐ I (we) select:

Attorney's name

☒ I (we) acknowledge that I (we) have been given the opportunity to select an attorney to complete my (our) title search and provide title insurance and choose not to select one.

Borrower Signature

Co-Borrower Signature

Nancy duMont
11/17/18

DISCLOSURE NOTICES

Borrower(s): Nancy J Dumont

Property Address: 1241 Taber Hill Rd
Stowe, VT 05672

Lender/Broker: Opportunities Credit Union

License #: 473500
NMLS #: 473005

NMLS #: 420871

Loan Originator: Cynthia Yates

Loan Number: 0000038445

Date: November 16, 2018

(X) Occupancy Statement
I/we hereby certify that I/we do intend to occupy the subject property as it is my/our primary residence.
This is to certify that I/we do intend to occupy the subject property as it is my/our primary residence.
mortgage insurance under the National Housing Act is true and correct.
An investigation will be made as to the credit standing of all individuals seeking credit in this application. The nature and scope of any investigation will be furnished to you upon written request made within a reasonable period of time. In the event of denied credit due to an unfavorable consumer report, you will be advised of the identity of the Consumer Reporting Agency making such report and of right to request within sixty (60) days the reason for the adverse action, pursuant to provisions of section 615(b) of the Fair Credit Reporting Act.
Equal Credit Opportunity Act
The 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 that 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. Income from any public assistance program, child support, or separate maintenance need not be disclosed to this creditor unless you choose to rely on such sources to qualify for the loan. Income from these and other sources, including part-time or temporary employment, will not be discounted by this lender because of your sex or marital status. However, we will consider very carefully the stability and probable continuity of any income you disclose to us. The Federal Agency that administers compliance with this law concerning this creditor is:
National Credit Union Administration
1775 Duke Street
Alexandria, VA 22314-3428

(X) Right to Financial Privacy Act
I/we acknowledge that this is notice to me/us as required by the Right to Financial Privacy Act of 1978 that the Veterans Administration (in the case of a VA loan) or Department of Housing and Urban Development (in the case of an FHA loan) has a right of access to financial records held by financial institutions in connection with the consideration or administration of assistance to me/us. Financial records involving my/our transactions will be available to the VA (in the case of a VA loan) or to HUD (in the case of an FHA loan) without further notice or authorization but will not be disclosed or released to another government agency or department without my/our consent, except as required or permitted by law.
(X) Information Disclosure Authorization
I/we hereby authorize you to release to Opportunities Credit Union for verification purposes, information concerning:
(X) Employment History, dates, titles, income, hours worked, etc.
(X) Banking (checking & savings) account of record
(X) Mortgage loan rating, (opening date, high credit, payment amount, loan balance and payment)
(X) Any information deemed necessary in connection with consumer credit report for real estate transaction
This information is for the confidential use of this lender in compiling a mortgage loan credit report. A copy of this authorization may be deemed to be the equivalent of the original and may be used as a duplicate original.
(X) Anti-Coercion Statement
The insurance laws of this state provide that the lender may not require the applicant to take insurance through any particular insurance agent or company to protect the mortgaged property. The applicant, subject to the rules adopted by the Insurance Commissioner, has the right to have the insurance placed with an insurance agent or company of his choice, provided the company meets the requirements of the lender. The lender has the right to designate reasonable financial requirements as to the company and the adequacy of the coverage.
I have read the foregoing statement, or the rules of the Insurance Commissioner relative thereto, and understand my rights and privileges and those of the lender relative to the placing of such insurance. I have selected the following agencies to write the insurance covering the property described above:
Agent:

() Flood Insurance Notification
Federal regulations require us to inform you that the property used as security for this loan is located in an area identified by the Federal Emergency Management Agency as having special flood hazards and that in the event of damage to the property caused by flooding in a federally-declared disaster, federal disaster relief assistance, if authorized, will be available for the property.
At the closing you will be asked to acknowledge your receipt of this information. If you have any questions concerning this notice, kindly contact your loan officer.
Important: Please notify your insurance agent that the "loss payee" clause for the mortgage on both the hazard and flood insurance must read as follows, unless otherwise advised: N/A
() Consumer Handbook on Adjustable Rate Mortgages
I/we hereby acknowledge receipt from N/A of a copy of the booklet titled "Consumer Handbook on Adjustable Rate Mortgages", this information was prepared by the Bureau of Consumer Financial Protection.
I/we hereby certify that I/we have read the Notices set forth above and fully understand all of the above.

DATE 11/17/18
NANCY J DUMONT

LOAN #: 0000038445

**THE HOUSING FINANCIAL DISCRIMINATION ACT OF 1977
FAIR LENDING NOTICE**

IT IS ILLEGAL TO DISCRIMINATE IN THE PROVISION OF OR IN THE AVAILABILITY OF FINANCIAL ASSISTANCE BECAUSE OF THE CONSIDERATION OF:

1. TRENDS, CHARACTERISTICS OR CONDITIONS IN THE NEIGHBORHOOD OR GEOGRAPHIC AREA SURROUNDING A HOUSING ACCOMMODATION, UNLESS THE FINANCIAL INSTITUTION CAN DEMONSTRATE IN THE PARTICULAR CASE THAT SUCH CONSIDERATION IS REQUIRED TO AVOID AN UNSAFE AND UNSOUND BUSINESS PRACTICE; OR
2. RACE, COLOR, RELIGION, SEX, MARITAL STATUS, DOMESTIC PARTNERSHIP, NATIONAL ORIGIN OR ANCESTRY.

IT IS ILLEGAL TO CONSIDER THE RACIAL, ETHNIC, RELIGIOUS OR NATIONAL ORIGIN COMPOSITION OF A NEIGHBORHOOD OR GEOGRAPHIC AREA SURROUNDING A HOUSING ACCOMMODATION OR WHETHER OR NOT SUCH COMPOSITION IS UNDERGOING CHANGE, OR IS EXPECTED TO UNDERGO CHANGE, IN APPRAISING A HOUSING ACCOMMODATION OR IN DETERMINING WHETHER OR NOT, OR UNDER WHAT TERMS AND CONDITIONS, TO PROVIDE FINANCIAL ASSISTANCE.

THESE PROVISIONS GOVERN FINANCIAL ASSISTANCE FOR THE PURPOSE OF THE PURCHASE, CONSTRUCTION, REHABILITATION OR REFINANCING OF ONE-TO-FOUR-UNIT FAMILY RESIDENCES OCCUPIED BY THE OWNER AND FOR THE PURPOSE OF THE HOME IMPROVEMENT OF ANY ONE-TO-FOUR-UNIT FAMILY RESIDENCE. IF YOU HAVE QUESTIONS ABOUT YOUR RIGHTS, OR IF YOU WISH TO FILE A COMPLAINT, CONTACT THE MANAGEMENT OF THIS FINANCIAL INSTITUTION OR:

ACKNOWLEDGEMENT OF RECEIPT

I (WE) RECEIVED A COPY OF THIS NOTICE.

DATE: November 16, 2018

Nancy Dumont
11/17/18

NANCY J DUMONT

DATE

Ellie Mae, Inc.

GFL2J 0217
GFL2 (POD)
11/16/2018 12:19 PM PST

Privacy Policy Disclosure

We take our clients' financial privacy very seriously. During the course of processing your application, we accumulate non-public personal financial information from you and from other sources about your income, your assets, and your credit history in order to allow a lender to make an informed decision about granting you credit. We restrict access to non-public personal information about you to those employees who need to know that information to provide products and services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your non-public personal information.

Information Collected:

We collect non-public personal information about you from the following sources:

- Information we received from you on the applications or other forms, such as your name, address, social security number, assets, and income
- Information about your transactions with us, our affiliates, or others, such as your account balance payment history
- Information we received from a consumer reporting agency, such as your creditworthiness and credit history

Information Shared:

We may disclose the above information about you to the following types of third parties:

- Financial service providers, such as mortgage bankers, securities broker-dealers, and insurance agents
- Non-financial companies, such as title and escrow companies, appraisal companies, etc.
- Others, such as non-profit organizations

We may disclose the above information to companies performing marketing services on our behalf or to other financial institutions with which we have joint marketing agreements. By sharing this information, we can better understand your financial needs and offer products to help you better reach your financial goals.

The information sharing described above is subject to your right to direct that we do not make the disclosures, and this opt out right is described below. We may disclose non-public personal information about you, including consumer report type information that relates solely to our transactions and experiences with you, to our affiliates, and this information sharing is not subject to an opt out right. We may wish to share consumer report type information that does not relate solely to our transactions and experiences with you ("Other Information") with our affiliates who may have products or services that are of interest to you, or who may be able to offer assistance in connection with your transaction. You have the right to opt out of our sharing of Other Information with our affiliates.

Opting Out:

If you prefer that we do not disclose non-public personal information about you to non-affiliated third parties, you may opt out of those disclosures, that is, you may direct us not to make these disclosures (other than disclosures permitted by law).

As noted above, you also have the right to opt out of our sharing of Other Information, that is, direct us not to share Other Information, with our affiliates.

If you would like to limit disclosures of personal information about you as described in this notice, just check the appropriate box(es) to indicate your privacy choices and fax, email, or call us with your choices.

- () Please do not share information about me with non-affiliated third parties
- () Please do not share Other Information about me with your affiliates
- () Please do not contact me with offers or products or services by mail or telephone

For Joint Accounts, your opt out choices will also apply to other individuals who are joint account holders. If these individuals have separate accounts, your opt out will not apply to those separate accounts.

Borrower

Date

Co-Borrower

Date

Nancy J Dumont

Nancy Dumont 11/17/18

Property Tax & Insurance Escrow Disclosure:

Please choose one of the following options:

() I will pay my taxes and homeowner's insurance as part of my mortgage payments to Opportunities Credit Union (Note: VHFA loans required). Opportunities Credit Union will set up an escrow account for the monthly payments and pay these payments on behalf of the borrower(s) when they are due.

() I will pay my taxes as part of my mortgage payments to Opportunities Credit Union. I will pay my homeowner's insurance premiums directly to my insurance company. Opportunities Credit Union will set up an escrow and pay the taxes on behalf of the borrower(s) when they are due.

(✓) I will not escrow either taxes or homeowner's insurance with my Opportunities mortgage payment but will pay them myself. (20% equity in your property required)

Nancy J Dumont Date

Nancy Dumont 11/17/18

Date

**ACKNOWLEDGEMENT OF RECEIPT OF
RESPA'S HOMEOWNERSHIP COUNSELING ORGANIZATIONS LIST**

Borrower(s): **Nancy J Dumont**

Date: **November 16, 2018**

Loan Number: **0000038445**

Property Address: **1241 Taber Hill Rd
Stowe, VT 05672**

Lender/Broker: **Opportunities Credit Union**

Loan Originator: **Cynthia Yates**

License #: **473500**
NMLS #: **473005**

NMLS #: **420871**

The undersigned hereby acknowledge(s) receiving a list of the ten closest HUD-approved Homeownership Counseling Organizations to the primary borrower's current address. The RESPA Homeownership Counseling Organizations list was provided by **Opportunities Credit Union**

as required by RESPA's Regulation X, 12 C.F.R. § 1024.20.

Opportunities Credit Union

retrieved the list of Homeownership Counseling Organizations from:

☒ the CFPB's website at www.consumerfinance.gov/find-a-housing-counselor
☐ HUD's website at www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm

By signing below, you hereby acknowledge reading and understanding all of the information disclosed above, and receiving a copy of the Homeownership Counseling Organizations List on the date indicated below.

Nancy Dumont **11/17/18**

NANCY J DUMONT

DATE

Ellie Mae, Inc.

GACRHCOLS_0816
GACRHCOLS (POD)
11/16/2018 12:40 PM PST

HOMESHOWERSHIP COUNSELING ORGANIZATION LIST

Borrower(s): Nancy J Dumont

Home Counseling Disclosure Date: November 16, 2018

Loan Number: 0000038445

Present Address: 1241 Taber Hill Rd
Stowe, VT 05672

Lender/Broker: Opportunities Credit Union

The counseling agencies on this list are approved by the U.S. Department of Housing and Urban Development (HUD), and they can offer independent advice about whether a particular set of mortgage loan terms is a good fit based on your objectives and circumstances, often at little or no cost to you. This list shows you several approved agencies in your area. You can find other approved counseling agencies at the Consumer Financial Protection Bureau's (CFPB) website: <http://www.consumerfinance.gov/find-a-housing-counselor/> or by calling 1-855-411-CFPB (2372). You can also access a list of nationwide HUD approved counseling intermediaries at <https://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>.

Ellie Mae, Inc.

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GHOMECNLS_S 0317
GHOMECNLS (POD)
11/16/2018 12:40 PM PST

Housing counselors near you
10 CLOSEST RESULTS TO ZIP CODE 05672

1. Agency Name: CAPSTONE COMMUNITY ACTION
Address: 20 Gable Pl, Barre, VT, 05641-4138
Phone Direct: 802-479-1053
Web Address: <http://www.capstonevt.org>
Distance: 21.37 miles
Languages Supported: English,Spanish
 2. Agency Name: DOWNSTREET HOUSING AND COMMUNITY DEVELOPMENT, INC.
Address: 22 Keith Ave, Barre, VT, 05641-3709
Phone Direct: 802-477-1343
Email: pdupuis@downstreet.org
Web Address: <http://downstreet.org/>
Distance: 21.53 miles
Languages Supported: English
 3. Agency Name: OPPORTUNITIES CREDIT UNION
Address: 25 Winooksi Falls Way, Winooksi, VT, 05404-2269
Phone Direct: 802-654-4540
Email: jgoft@oppsvt.org
Web Address: <http://www.oppsvt.org/>
Distance: 23.61 miles
Languages Supported: Arabic,English,French,Other,Portuguese,Spanish,Swahili
 4. Agency Name: CHAMPLAIN HOUSING TRUST
Address: 88 King St, Burlington, VT, 05401-5089
Phone Direct: 802-861-7394
Email: education@getahome.org
Web Address: <http://www.getahome.org>
Distance: 25.08 miles
Languages Supported: English
 5. Agency Name: GILMAN HOUSING TRUST, INC. DBA RURALEDGE
Address: 48 Elm St, Lyndonville, VT, 05851-9255
Phone Direct: 802-535-3555
Web Address: <http://www.ruraleddge.org>
Distance: 34.87 miles
Languages Supported: English
 6. Agency Name: FRIENDS OF THE NORTH COUNTRY
Address: 1 Mill St, Keeseville, NY, 12944-1215
Phone Direct: 518-834-9606 34
Email: mfurnia@friendsofthenorthcountry.org
Web Address: <https://www.friendsofthenorthcountry.org>
Distance: 38.31 miles
Languages Supported: English
- Counseling Services Provided:
Financial Management/Budget Counseling|Financial, Budgeting and Credit Repair Workshops|Services for Homeless Counseling|Non-Delinquency Post Purchase Education Workshops|Pre-purchase Counseling|Pre-purchase Homebuyer Education Workshops|Reverse Mortgage Counseling
- Counseling Services Provided:
Mortgage Delinquency and Default Resolution Counsel|Financial Management/Budget Counseling|Financial, Budgeting and Credit Repair Workshops|Home Improvement and Rehabilitation Counseling|Non-Delinquency Post Purchase Counseling|Pre-purchase Education Workshops|Pre-purchase Homebuyer Education Workshops
- Counseling Services Provided:
Mortgage Delinquency and Default Resolution Counsel|Financial Management/Budget Counseling|Non-Delinquency Post Purchase Counseling|Pre-purchase Education Workshops|Pre-purchase Homebuyer Education Workshops
- Counseling Services Provided:
Mortgage Delinquency and Default Resolution Counsel|Financial Management/Budget Counseling|Fair Housing Pre-Purchase Education Workshops|Non-Delinquency Post Purchase Counseling|Pre-purchase Education Workshops|Pre-purchase Homebuyer Education Workshops
- Counseling Services Provided:
Mortgage Delinquency and Default Resolution Counsel|Financial Management/Budget Counseling|Fair Housing Pre-Purchase Education Workshops|Non-Delinquency Post Purchase Counseling|Pre-purchase Education Workshops|Pre-purchase Homebuyer Education Workshops

7. Agency Name: AFFORDABLE HOUSING, EDUCATION AND COUNSELING SERVICES PROVIDED:
Address: 161 Main St, Littleton, NH, 03561-4020
Phone Direct: 603-821-4535
Web Address: <http://site.notavailable.org>
Distance: 47.34 miles
Languages Supported: English

8. Agency Name: HOUSING ASSISTANCE PROGRAM OF ESSEX COUNTY
Address: 103 Hand Ave., Elizabethtown, NY, 12932-0157
Phone Direct: 518-873-6888
Email: info@hahpec.org
Web Address: <http://hahpec.org/>
Distance: 48.14 miles
Languages Supported: English

9. Agency Name: BENNINGTON-RUTLAND OPPORTUNITY COUNCIL, INC. (BROC)
Address: 45 Union St, Rutland, VT, 05701-3956
Phone Direct: 802-775-0878
Email: support@empoworbycsst.com
Distance: 61.59 miles
Languages Supported: English

10. Agency Name: NEIGHBORWORKS OF WESTERN VERMONT
Address: 110 Marble Street, West Rutland, VT, 05777-4414
Phone Direct: 802-438-2303 218
Email: ngilman@nwvt.org
Web Address: <http://www.nwvt.org>
Distance: 63.03 miles
Languages Supported: English

Counseling Services Provided:
Mortgage Delinquency and Default Resolution Counsel
Financial Management/Budget Counseling|Home Improvement and Rehabilitation Counseling|Pre-purchase Counseling|Pre-purchase Homebuyer Education Workshops

Counseling Services Provided:
Mortgage Delinquency and Default Resolution Counsel
Financial Management/Budget Counseling|Fair Housing Pre-Purchase Education Workshops|Home Improvement and Rehabilitation Counseling|Services for Homeless Counseling|Non-Delinquency Post Purchase Workshops|Predatory Lending Education Workshops|Pre-purchase Counseling|Pre-purchase Homebuyer Education Workshops|Reverse Mortgage Counseling