

CERTIFICATION OF TRUST

I / We, Diana C. Shepard, confirm hereby and attest to the following facts circumstances and relative to the below mentioned trust:

1. Name of trust: Diana C. Shepard Revocable Trust is currently in existence and was created on May 5, 1998.
2. The trust was established by: Diana C. Shepard - Grantor and Diana C. Shepard
3. The current trustee(s) of the trust is/are: Diana C. Shepard Trustee
4. The power(s) granted to the trustee(s) include:
 - (A) The power to sell, convey and exchange the real property which is the subject of this transaction.
 Yes No
 - (B) The power to borrow money as well as mortgage and encumber the subject property with a Deed of Trust.
 Yes No
5. The trust is (A) Revocable or (B) Irrevocable and is revocable by the following party(ies):
6. Describe which trustees or combination thereof which are authorized to exercise the powers mentioned in paragraph 4. If the trust has multiple trustees and less than all the trustees are going to execute the document necessary to complete this transaction. Diana C. Shepard
7. The trust identification number is as follows (last four digits of SS#, etc.): SS# [REDACTED]
8. Title to trust assets shall be taken in the following fashion:
 Diana C. Shepard, or her successor(s), as Trustee of the Diana C. Shepard Revocable Trust dated May 5, 1998

The undersigned trustee(s) hereby declare(s) under penalty of perjury that the trust described above has not been revoked, modified, or amended in any manner which would cause the representations contained herein to be incorrect. This certification is signed by all of the currently acting trustees who declare the above to be true and correct.

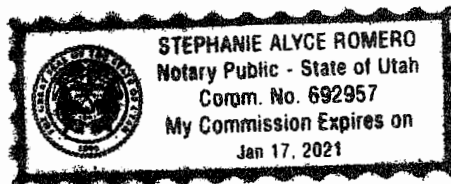
Dated:

Diana C. Shepard
 Diana C. Shepard

STATE OF UTAH)
 COUNTY OF SALT LAKE)^{SS.}

On 3/09/17, before me personally appeared Diana Shepard known to be the person(s) described in and who executed the foregoing instrument and acknowledged that he/she/they executed the same as his/her/their free act and deed.

Notary Name: Stephanie Romero
 My Commission expires: 01/17/21
 State: UT County: Salt Lake

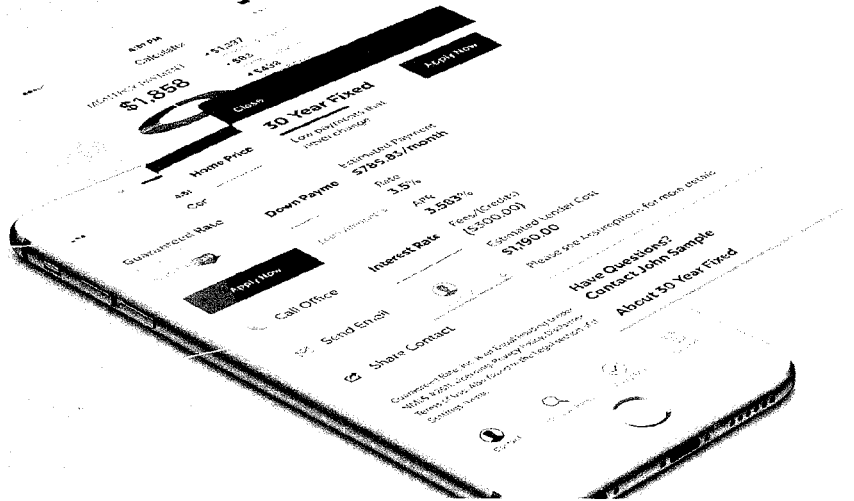


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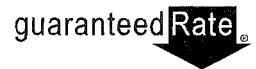
Joe Jensen
Branch Manager - Producing
NMLS ID: 929953

joe.jensen@guaranteedrate.com
guaranteedrate.com/joejensen

LO Lic: UT - 7734875 - 7495184

P: (435) 258.9556
C: (435) 632.8697
F: (872) 808.1500

1060 South Main St • Building A Suite 101B
St. George, UT 84770



NMLS ID #2611, (Nationwide Mortgage Licensing System <http://www.nmlsconsumeraccess.org>) • AL - Lic# 21566 • AK - Lic#AK2611 • AR - Lic#103947 - Guaranteed Rate, Inc. 3940 N Ravenswood, Chicago IL 60613 866-634-7283 • AZ - Guaranteed Rate, Inc. - 14811 N. Kierland Blvd., Ste. 100, Scottsdale, AZ, 85254 Mortgage Banker License # 0607078 • CA - Licensed by the Department of Business Oversight, Division of Corporations under the California Residential Mortgage Lending Act #413-0699 • CO - Regulated by the Division of Real Estate, 773-290-0505 • CT - Lic #17196 • DE - Lic # 9436 • DC - Lic #MLS 2611 • FL - Lic #MLD1618 • GA - Residential Mortgage License #20373 - 3940 N. Ravenswood Ave., Chicago, IL 60613 • HI - Lic#HL2611 • ID - Guaranteed Rate, Inc. Lic #MTR-5827 • IL - Residential Mortgage License - Illinois Department of Financial & Professional Regulation, 3940 N Ravenswood Ave., Chicago, IL 60613 MB.0006932 • IN - Lic#11080 & #10332 • IA - Lic #MBK-2005-0192 • KS - Licensed Mortgage Company - Guaranteed Rate, Inc. - License #MC.0001530 • KY - Mortgage Company Lic #MC20335 • LA - Lic #RML2856 • ME - Lic #SLM1302 • MD - Lic #13181 • MA - Guaranteed Rate, Inc. - Mortgage Lender & Mortgage Broker License MC 2611 • MI - Lic #FR-0018846 & SR-0018847 • MN - Lic #MO 20526479 • MS - Guaranteed Rate, 3940 Ravenswood, Chicago, IL 60613 - Licensed by the Mississippi Department of Banking and Consumer Finance, Lic # 2611 • MO - Guaranteed Rate Lic # 14-1744-A • MT - Lic#2611 • NJ - Licensed in NJ: Licensed Mortgage Banker - NJ Department of Banking & Insurance • NE - Lic #1811 • NV - Lic #3162 & 3161 • NH - Guaranteed Rate, Inc. dba Guaranteed Rate of Delaware, licensed by the New Hampshire Banking Department - Lic # 13931-MB • NM - Lic #01936 • NY - Licensed Mortgage Banker - NYS Department of Financial Services - 3940 N Ravenswood, Chicago, IL 60613 Lic # B500887 • NC - Lic #L-109803 • ND - Lic #MB101818 • OH - Lic #MBMB.850069 and Lic #SM.501367 - 3940 N. Ravenswood Ave., Chicago, IL 60613 • OK - Lic # ML002651 • OR - Lic #ML-3836 - - 3940 N. Ravenswood Ave., Chicago, IL 60613 • PA - Licensed by the Pennsylvania Department of Banking and Securities Lic #20371 • RI - Rhode Island Licensed Loan Broker Lic # 20102681LB • SC - Lic #MLS-2611 • SD - Lic #ML04997 • TN - Lic #109179 • TX - Lic #50426 & Lic #47207 • UT - Lic #7495184 • VT - Lic #LL6100 & MB930 • VA - Guaranteed Rate, Inc. - Licensed by Virginia State Corporation Commission, License # MC-3769 • WA - Lic #C-L-2611 • WI - Lic #27394BA & 2611BR • WV - Lic #ML-30463 & MB-30098 • WY - Lic #2247

Total Estimated Cash to Customer

BANK RATE (\$5,743.73)

YOUR LOAN PROGRAM		YOUR MONTHLY HOUSING COST BREAKDOWN	
Estimated Value	\$420,000.00	Principal & Interest	\$1,503.86
Total Loan Amount	\$315,000.00	Insurance	\$62.08
Interest Rate	3.625%	Taxes	\$199.00
APR	3.936%	TOTAL	\$1,764.94
Product	Agency Conforming FNMA 7/1 LIBOR ARM 5/2/5 Caps		

The example of loan costs illustrated above does not represent a "Loan Estimate of Closing Costs" that you will receive once you apply for a loan. This example is being provided to you for illustrative purposes only, and the amounts shown therein are only approximations. The actual amounts for each item may vary by town, property type, title vesting, or other factors, and there may be additional cost in any mortgage transaction, that are not detailed above. Lender credits are illustrative, you may not be eligible for a lender credit. Actual payment obligations will be greater. This is an approximate loan cost example, and does not constitute a loan approval, or a commitment to lend. As interest rates change daily, the monthly payment information listed above is subject to change. Sample rate provided as of 03/15/2017. Assumes first lien position. The figures as shown in this worksheet are not an example of actual program terms. Your individual terms will vary. All approvals are subject to underwriting guidelines and applicant's credit profile. Not all applicants will be approved. Program rates, terms, and conditions are subject to change at any time. Contact Guaranteed Rate for more information and up to date rates and to receive an official Loan Estimate.



Joe: NMLS ID #929953 (Nationwide Mortgage Licensing System, www.nmlsconsumeraccess.org) • UT - 7734875 - 7495184

GUARANTEED RATE: NMLS ID #2611 (Nationwide Mortgage Licensing System, www.nmlsconsumeraccess.org) • AL - Lic# 21566 • AK - Lic#AK2611 • AR - Lic#103947 - Guaranteed Rate, Inc. 3940 N Ravenswood, Chicago IL 60613 866-934-7283 • AZ - Guaranteed Rate, Inc. - 14811 N. Kierland Blvd., Ste. 100, Scottsdale, AZ, 85254 Mortgage Banker License # BK-0907078 • CA - Licensed by the Department of Business Oversight, Division of Corporations under the California Residential Mortgage Lending Act Lic #4130699 • CO - Guaranteed Rate, Inc. Regulated by the

Tanna Shurtliff
~~Tanna~~
tanna@shurtlifffamily.com
 801-830-5296

Your Loan Quote from Guaranteed Rate

JJGRTeam@rate.com

Wed 3/15/2017 10:50 AM

To:greg@rapower3.com <greg@rapower3.com>;

Categories: greg@rapower3.com



Joe Jensen
Branch Manager - Producing / NMLS
435-258-9556
JJGRTeam@rate.com

This is NOT a loan estimate. Your actual rate, payment, and costs could be higher. Get an official Loan Estimate before choosing a loan.

Summary of Cash at Closing Quote for Ralph Shepard

Debts to be Paid Off		\$305,223.47	
Lender Fees		\$1,190.00	✓
Appraisal Fees		\$410.00	✓
Prepaid Interest	10 days @ \$31.28 /day	\$312.84	?
1 year Insurance Premium		\$744.96	?
Title Fees		\$335.00	✓
Lender's Title Insurance		\$986.00	✓
Recording Fees		\$54.00	✓
Total Costs		\$309,256.27	
Total Loan Amount		\$315,000.00	
Total Credits		\$315,000.00	

Closing Disclosure

This form is a statement of final loan terms and closing costs. Compare this document with your Loan Estimate.

Closing Information

Date Issued 3/2/2017
Closing Date 3/7/2017
Disbursement Date 3/13/2017
Settlement Agent Linear Title Agency of Utah,
File # LUT-UTLC-636256
Property 858 W CLOVER MEADOW
 SALT LAKE CITY, UT 84123

Transaction Information

Borrower Ralph Gregory Shepard
 858 W Clover Meadow Dr
 Murray, UT 84123
Lender Guaranteed Rate, Inc.

Loan Information

Loan Term 30 years
Purpose Refinance
Product 7/1 Adjustable Rate
Loan Type Conventional FHA
 VA
Loan ID # 171797521
MIC #

Appraised Prop. Value \$420,000

Loan Terms		Can this amount increase after closing?	
Loan Amount	\$315,000	NO	
Interest Rate	3.625 %	YES	<ul style="list-style-type: none"> Adjusts every year starting in year 8 Can go as high as 8.625% in year 8 See AIR Table on page 4 for details
Monthly Principal & Interest <i>See Projected Payments below for your Estimated Total Monthly Payment</i>	\$1,436.56	YES	<ul style="list-style-type: none"> Adjusts every year starting in year 8 Can go as high as \$2,242 in year 8
Does the loan have these features?			
Prepayment Penalty		NO	
Balloon Payment		NO	

Projected Payments				
Payment Calculation	Years 1-7	Year 8	Year 9	Years 10-30
Principal & Interest	\$1,436.56	\$1,248 min \$2,242 max	\$1,248 min \$2,242 max	\$1,248 min \$2,242 max
Mortgage Insurance	+ 0	+ 0	+ 0	+ 0
Estimated Escrow <i>Amount can increase over time</i>	+ 0	+ 0	+ 0	+ 0
Estimated Total Monthly Payment	\$1,436.56	\$1,248-\$2,242	\$1,248-\$2,242	\$1,248-\$2,242
Estimated Taxes, Insurance & Assessments <i>Amount can increase over time See page 4 for details</i>	\$261.08 a month	This estimate includes <input checked="" type="checkbox"/> Property Taxes <input checked="" type="checkbox"/> Homeowner's Insurance <input type="checkbox"/> Other: <i>See Escrow Account on page 4 for details. You must pay for other property costs separately.</i>		In escrow? NO NO

Costs at Closing	
Closing Costs	\$4,314.36 Includes \$2,921.00 in Loan Costs + \$1,393.36 in Other Costs - \$0 in Lender Credits. <i>See page 2 for details.</i>
Cash to Close	\$12,479.60 Includes Closing Costs. <i>See Calculating Cash to Close on page 3 for details.</i> <input type="checkbox"/> From <input checked="" type="checkbox"/> To Borrower

Closing Cost Details

Loan Costs	Borrower-Paid		Paid by Others
	At Closing	Before Closing	
A. Origination Charges	\$1,190.00		
01 % of Loan Amount (Points)			
02 Application Fees	\$150.00		
03 Lender Fees	\$1,040.00		
04			
05			
06			
07			
08			
B. Services Borrower Did Not Shop For	\$410.00		
01 Appraisal Fee to USAppraisers		\$410.00	
02			
03			
04			
05			
06			
07			
08			
09			
10			
C. Services Borrower Did Shop For	\$1,321.00		
01 Title - Closing Fee to Linear Title	\$250.00		
02 Title - Closing Protection Letter to Linear Title	\$25.00		
03 Title - Lender's Title Insurance to Linear Title	\$986.00		
04 Title - Title Endorsement Fee to Linear Title	\$60.00		
05			
06			
07			
08			
D. TOTAL LOAN COSTS (Borrower-Paid)	\$2,921.00		
Loan Costs Subtotals (A + B + C)	\$2,511.00	\$410.00	
Other Costs			
E. Taxes and Other Government Fees	\$54.00		
01 Recording Fees Deed: Mortgage:	\$54.00		
02			
F. Prepays	\$1,339.36		
01 Homeowner's Insurance Premium (12 mo.) to Bear River - Rob Jackson Insurance	\$434.00	\$310.96	
02 Mortgage Insurance Premium (mo.)			
03 Prepaid Interest (\$31.2842 per day from 3/13/17 to 4/1/17)	\$594.40		
04 Property Taxes (mo.)			
05			
G. Initial Escrow Payment at Closing			
01 Homeowner's Insurance per month for mo.			
02 Mortgage Insurance per month for mo.			
03 Property Taxes per month for mo.			
04			
05			
06			
07			
08 Aggregate Adjustment	\$0.00		
H. Other			
01			
02			
03			
04			
05			
06			
07			
08			
I. TOTAL OTHER COSTS (Borrower-Paid)	\$1,393.36		
Other Costs Subtotals (E + F + G + H)	\$1,082.40	\$310.96	
J. TOTAL CLOSING COSTS (Borrower-Paid)	\$4,314.36		
Closing Costs Subtotals (D + I)	\$3,593.40	\$720.96	
Lender Credits			

Payoffs and Payments

Use this table to see a summary of your payoffs and payments to others from your loan amount.

TO	AMOUNT
01 JPM CHASE	\$201,174.00
02 PHH MORT SVC	\$93,486.00
03 DISCOVERBANK	\$4,267.00
04	
05	
06	
07	
08	
09	
10	
11	
12	
13	
14	
15	
K. TOTAL PAYOFFS AND PAYMENTS	\$298,927.00

Calculating Cash to Close

Use this table to see what has changed from your Loan Estimate.

	Loan Estimate	Final	Did this change?
Loan Amount	\$315,000.00	\$315,000.00	NO
Total Closing Costs (J)	-\$3,348.00	-\$4,314.36	YES · See Total Loan Costs (D) and Total Other Costs (I).
Closing Costs Paid Before Closing	\$0	\$720.96	YES · You paid these Closing Costs before closing.
Total Payoffs and Payments (K)	-\$294,660.00	-\$298,927.00	YES · See Payoffs and Payments (K).
Cash to Close	\$16,992.00	\$12,479.60	Closing Costs Financed (Paid from your Loan Amount)
	<input type="checkbox"/> From <input checked="" type="checkbox"/> To Borrower	<input type="checkbox"/> From <input checked="" type="checkbox"/> To Borrower	

Account Summary and Payoff

Discover Card <discover@service.discover.com>

Fri 3/17/2017 9:24 PM

To:greg@rapower3.com <greg@rapower3.com>;

Categories: greg@rapower3.com



[Access My Account](#)

Account number ending in 0566

Account Summary and Payoff

Dear Greg Shepard,

Thank you for your recent inquiry regarding your Discover it® Account.

The following is a summary of your account as of the date of this letter. Any transactions, and/or interest charges posted on or after the date of this letter are not included and will be billed to this Account.

Credit Line:	\$19,500.00
Current Balance:	\$11,617.82
Available Credit:	\$7,000.00
Minimum Payment Due:	\$0.00
Payment Due Date:	
Date Last Payment Received:	March 15, 2017
Current Account Status:	Normal

*Estimated Payoff Amount if received by March 16, 2017: \$11,617.82

We're glad you're our Customer and we want to make sure you have the most rewarding relationship possible with Discover it® card. If there is anything else we can do to help, please let us know. Knowledgeable Account Managers are available to assist you, 24 hours a day, 7 days a week by calling 1-800-347-3085, or you can always visit us at Discover.com.

Sincerely,

Discover Card Customer Service

*The payoff amount must be paid by March 16, 2017. This amount is an ESTIMATE only and is based on the above listed balance. This does NOT include any transactions, fees, and/or interest charges posted on or after the date of this letter.



FIRST PAYMENT COUPON DUE 05/01/2017 \$1,436.56

Payable To: GUARANTEED RATE, INC.
4044 NORTH LINCOLN, #324
CHICAGO, ILLINOIS 60618
ATTENTION: SERVICING DEPARTMENT

Loan Number: 171797521

RE: 858 W CLOVER MEADOW DR, SALT LAKE CITY, UTAH 84123

Dear Borrower:

Ralph Gregory Shepard, Diana C Shepard
858 W Clover Meadow Dr
Murray, Utah 84123

RESPA Notice or Error/Request for Information:

Attention: Servicing Department
3940 N Ravenswood
Chicago, IL 60613

RESPA Notices or Error and Requests for Information must be sent only to the address indicated above, including the specific Attention line noted.

Your monthly payment amount has not changed and consists of:

PRINCIPAL AND INTEREST	\$ 1,436.56
MMI/PMI MONTHLY PREMIUM	_____
RESERVE FOR PROPERTY TAXES	_____
HAZARD INSURANCE RESERVE	_____
FLOOD INSURANCE RESERVE	_____
TOTAL MONTHLY PAYMENTS	\$ 1,436.56

GUARANTEED RATE, INC. will forward payment information and/or coupons to you soon. In the event these coupons are delayed, please send your payment with the temporary payment coupon below directly to GUARANTEED RATE, INC.

If a payment is in transit to us, we will forward your payment on to GUARANTEED RATE, INC. immediately.

Should you have further questions, please call GUARANTEED RATE, INC. Loan Servicing Dept. at (800) 263-4159 or the undersigned for assistance. We thank you for your cooperation.

Yours Truly,

GUARANTEED RATE, INC.

Borrower Ralph Gregory Shepard

Date _____

TEMPORARY PAYMENT COUPON

Loan Number 171797521 Due Date MAY 1, 2017 Payment Amount \$ 1,436.56

Name Ralph Gregory Shepard, Diana C Shepard

Address 858 W CLOVER MEADOW DR, SALT LAKE CITY, UTAH 84123

Remit to: GUARANTEED RATE, INC.
4044 NORTH LINCOLN, #324
CHICAGO, ILLINOIS 60618
ATTENTION: SERVICING DEPARTMENT

SECOND PAYMENT COUPON DUE 06/01/2017 \$1,436.56

Payable To: GUARANTEED RATE, INC.

4044 NORTH LINCOLN, #324
CHICAGO, ILLINOIS 60618
ATTENTION: SERVICING DEPARTMENT

RESPA Notice or Error/Request for Information:

Attention: Servicing Department

3940 N Ravenswood

Chicago, IL 60613

RESPA Notices or Error and Requests for

Information must be sent only to the address

indicated above, including the specific

Attention line noted.

Loan Number: 171797521

RE: 858 W CLOVER MEADOW DR, SALT LAKE

CITY, UTAH 84123

Dear Borrower:

Ralph Gregory Shepard, Diana C Shepard

858 W Clover Meadow Dr

Murray, Utah 84123

Your monthly payment amount has not changed and consists of:

\$ 1,436.56	PRINCIPAL AND INTEREST
_____	MMI/PMI MONTHLY PREMIUM
_____	RESERVE FOR PROPERTY TAXES
_____	HAZARD INSURANCE RESERVE
_____	FLOOD INSURANCE RESERVE
_____	TOTAL MONTHLY PAYMENTS
\$ 1,436.56	

GUARANTEED RATE, INC. will forward payment information and/or

coupons to you soon. In the event these coupons are delayed, please send your payment with the temporary payment coupon

below directly to GUARANTEED RATE, INC.

If a payment is in transit to us, we will forward your payment on to GUARANTEED RATE, INC. immediately.

Should you have further questions, please call GUARANTEED RATE, INC. or the undersigned for assistance. We thank you for your cooperation.

Yours Truly,

GUARANTEED RATE, INC.

Borrower Ralph Gregory Shepard

Date

TEMPORARY PAYMENT COUPON

Loan Number 171797521 Due Date JUNE 1, 2017 Payment Amount \$ 1,436.56

Name Ralph Gregory Shepard, Diana C Shepard

Address 858 W CLOVER MEADOW DR, SALT LAKE CITY, UTAH 84123

Remit to: GUARANTEED RATE, INC.

4044 NORTH LINCOLN, #324

CHICAGO, ILLINOIS 60618

ATTENTION: SERVICING DEPARTMENT

TRANSFER/SALE OF LOAN

01/24/06

Page 2 of 2

DocMagix Corporation
www.docmagix.com

NOTICE OF RIGHT TO CANCEL

Loan Number: 171797521

Borrowers: Ralph Gregory Shepard, Diana C Shepard

Property Address: 858 W CLOVER MEADOW DR, SALT LAKE CITY, UTAH 84123

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 MARCH ²⁰ 21, 2017 ; 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
GUARANTEED RATE, INC.
3940 N RAVENSWOOD
CHICAGO, ILLINOIS 60613

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 MARCH ²³ 21, 2017 (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
Ralph Gregory Shepard

ACKNOWLEDGMENT OF RECEIPT

EACH OF THE UNDERSIGNED HEREBY ACKNOWLEDGES THE RECEIPT OF TWO (2) COMPLETED COPIES OF THIS NOTICE OF RIGHT TO CANCEL.

Ralph Gregory Shepard Date

Diana C Shepard
Date

ACKNOWLEDGMENT OF RECEIPT
EACH OF THE UNDERSIGNED HEREBY ACKNOWLEDGES THE RECEIPT OF TWO (2) COMPLETED COPIES OF THIS NOTICE OF RIGHT TO CANCEL.

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 MARCH 17, 2017
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

GUARANTEED RATE, INC.
3940 N RAVENSWOOD
CHICAGO, ILLINOIS 60613

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 MARCH 17, 2017 (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
Diana C Shepard

Property Address: 858 W CLOVER MEADOW DR, SALT LAKE CITY, UTAH 84123

Borrowers: Ralph Gregory Shepard, Diana C Shepard

Loan Number: 171797521

NOTICE OF RIGHT TO CANCEL

American Land Title Association

ALTA Settlement Statement - Borrower

Adopted 05-01-2015

File No./Escrow No.: LUT-UTLC-636256
Officer/Escrow Officer: Wes Jensen**Linear Title Agency of Utah**
134 North 200 East
Suite 202
Saint George, UT 84770Property Address: 858 W CLOVER MEADOW DR
SALT LAKE CITY, UT 84123 (SALT LAKE)Borrower: RALPH GREGORY SHEPARD AND DIANA C SHEPARD
858 W Clover Meadow Dr
Salt Lake City, UT 84123

Settlement Date: 3/20/2017

Disbursement Date: 3/24/2017

Description	Borrower	
	Debit	Credit
Payoffs		
Mortgage Payoff to PHH Mortgage Services	\$92,382.00	
Payoff good to 3/31/17: \$92,382.00		
Mortgage Payoff to Chase	\$201,415.45	
Interest, 3/14/2017 to 3/31/2017 @\$19.15/day: \$325.55		
Payoff good to 3/14/17: \$201,089.90		
Payoff Revolving (Buyer) to DISCOVERBANK	\$12,885.93	
Loan Items		
Loan Amount		\$315,000.00
Appraisal Fee to USApraisers \$410.00 POCB		
Application Fee to GUARANTEED RATE, INC. ISAOA, ATIMA	\$150.00	
Lender Fees to GUARANTEED RATE, INC. ISAOA, ATIMA	\$1,040.00	
Prepaid Interest (31.2842 per day from 3/24/2017 to 4/1/2017)	\$250.27	
Title Charges		
Title - Lender's Title Insurance to Linear Title Agency of Utah (First American Title Insurance Company: \$138.90)	\$926.00	
Title - ALTA 8.1-06 Environmental Protection Lien Endorsement(s) to Linear Title Agency of Utah	\$25.00	
Title - ALTA 9 Restrictions, Encroachments, Minerals Endorsement(s) to Linear Title Agency of Utah	\$25.00	
Title - ALTA 22 Location Endorsement(s) to Linear Title Agency of Utah	\$10.00	
Title - Settlement or closing fee to Linear Title Agency of Utah	\$250.00	
Title - Closing Protection Letter Fee to	\$25.00	
Recording Fees		
Mortgage \$54.00	\$54.00	
	Debit	Credit
Subtotals	\$309,438.65	\$315,000.00
Due To Borrower	\$5,561.35	
Totals	\$315,000.00	\$315,000.00

Acknowledgement

We/I have carefully reviewed the ALTA Settlement Statement and find it to be a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction and further certify that I have received a copy of the ALTA Settlement Statement. We/I authorize Linear Title Agency of Utah to cause the funds to be disbursed in accordance with this statement.

BORROWER(S)

RALPH GREGORY SHEPARD

DIANA C SHEPARD

SETTLEMENT COORDINATOR



Wes Jensen

Payoffs and Payments

Use this table to see a summary of your payoffs and payments to others from your loan amount.

TO	AMOUNT
01 JPM CHASE	\$201,415.45
02 PHH MORT SVC	\$92,382.00
03 DISCOVERBANK	\$12,885.93
04	
05	
06	
07	
08	
09	
10	
11	
12	
13	
14	
15	
K. TOTAL PAYOFFS AND PAYMENTS	\$306,683.38

Calculating Cash to Close

Use this table to see what has changed from your Loan Estimate.

	Loan Estimate	Final	Did this change?
Loan Amount	\$315,000.00	\$315,000.00	NO
Total Closing Costs (J)	-\$3,348.00	-\$3,165.27	YES · See Total Loan Costs (D) and Total Other Costs (I).
Closing Costs Paid Before Closing	\$0	\$410.00	YES · You paid these Closing Costs before closing.
Total Payoffs and Payments (K)	-\$294,660.00	-\$306,683.38	YES · See Payoffs and Payments (K).
Cash to Close	\$16,992.00	\$5,561.35	
	<input type="checkbox"/> From Borrower	<input checked="" type="checkbox"/> To Borrower	<input type="checkbox"/> From Borrower <input checked="" type="checkbox"/> To Borrower
	Closing Costs Financed (Paid from your Loan Amount)		

Loan Costs	Borrower-Paid		Paid by Others
	At Closing	Before Closing	
A. Origination Charges	\$1,190.00		
01 % of Loan Amount (Points)			
02 Application Fees	\$150.00		
03 Lender Fees	\$1,040.00		
04			
05			
06			
07			
08			
B. Services Borrower Did Not Shop For	\$410.00		
01 Appraisal Fee to USAppraisers		\$410.00	
02			
03			
04			
05			
06			
07			
08			
09			
10			
C. Services Borrower Did Shop For	\$1,261.00		
01 Title - Closing Fee to Linear Title	\$250.00		
02 Title - Closing Protection Letter to Linear Title	\$25.00		
03 Title - Lender's Title Insurance to Linear Title	\$926.00		
04 Title - Title Endorsement Fee to Linear Title	\$60.00		
05			
06			
07			
08			
D. TOTAL LOAN COSTS (Borrower-Paid)	\$2,861.00		
Loan Costs Subtotals (A + B + C)	\$2,451.00	\$410.00	

Other Costs			
E. Taxes and Other Government Fees	\$54.00		
01 Recording Fees Deed: Mortgage:	\$54.00		
02			
F. Prepays	\$250.27		
01 Homeowner's Insurance Premium (mo.)			
02 Mortgage Insurance Premium (mo.)			
03 Prepaid Interest (\$31.2842 per day from 3/24/17 to 4/1/17)	\$250.27		
04 Property Taxes (mo.)			
05			
G. Initial Escrow Payment at Closing			
01 Homeowner's Insurance per month for mo.			
02 Mortgage Insurance per month for mo.			
03 Property Taxes per month for mo.			
04			
05			
06			
07			
08 Aggregate Adjustment	\$0.00		
H. Other			
01			
02			
03			
04			
05			
06			
07			
08			
I. TOTAL OTHER COSTS (Borrower-Paid)	\$304.27		
Other Costs Subtotals (E + F + G + H)	\$304.27		
J. TOTAL CLOSING COSTS (Borrower-Paid)	\$3,165.27		
Closing Costs Subtotals (D + I)	\$2,755.27	\$410.00	
Lender Credits			

Prepared By: Subiya Namreen
PHH Mortgage Services
1 Mortgage Way, MS SV03
Mt. Laurel, New Jersey USA
08054-5452

When Recorded Mail To:
Indecomm Global Services
1260 Energy Lane
St Paul, MN 55108

Loan#: **7075998448**
Invoice#: **E2925183**
CostCenter#: **BL**
Package#: **80682889**
Document#: **6267531**

12513387
04/12/2017 09:27 AM #12-00
Book - 10546 Pg - 7259-7260
GARY W. OTT
RECORDER, SALT LAKE COUNTY, UTAH
FIRST AMERICAN MORTGAGE
10011 S CENTENNIAL PKWY #340
SANDY, UT 84070
BY: NSA, DEPUTY - MA 2 P.

Full Reconveyance

KNOW ALL MEN BY THESE PRESENTS, the the undersigned Trustee or successor Trustee, **First American Title Insurance Company, a Corporation** under that certain Deed of Trust described below, having received from the Beneficiary under said Deed of Trust a written request to reconvey, reciting that the obligation secured by said Deed of Trust has been fully paid and performed, hereby does grant, bargain, sell and convey, but without any covenant or warranty, express or implied, to the person or persons legally entitled thereto, all of the estate held by the undersigned in and to said below described premises by virtue of said Deed of Trust.

Borrowers: **DIANA C. SHEPARD, OR HER SUCCESSOR(S), AS TRUSTEE OF THE DIANA C. SHEPARD REVOCABLE TRUST DATED MAY 5, 1998 AND R. GREG SHEPARD AS AN INDIVIDUAL**
Original Beneficiary: **MERRILL LYNCH CREDIT CORPORATION**
Original Trustee: **FIRST AMERICAN TITLE**

Loan Amount: **\$224967.00**

Date of Deed of Trust: **March 15, 2002**

Date Recorded: **March 20, 2002**

Book/Page: **8578 / 2896**

Document Number: **8180566**

And recorded in the official records of **Salt Lake** County, State of **Utah**

Description:

Tax ID#: **21-11-278-006**

THE LAND REFERRED TO IS SITUATED IN SALT LAKE, AND IS DESCRIBED AS FOLLOWS: LOT 112, MISTY MEADOWS SUBDIVISION NO. 2, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE SALT LAKE COUNTY RECORDER'S OFFICE.

IN WITNESS WHEREOF, the undersigned has caused these presents to be executed on this date of 4/7/17

First American Title Insurance Company, a Corporation

By: *Danielle Raeder*
Danielle Raeder, Authorized Agent

State of **Utah**, County of **Salt Lake**

On this date of 4/7/17 before me, the undersigned authority, a **Notary Public** duly commissioned, qualified and acting within and for the aforementioned State and County, personally appeared the within named *Danielle Raeder* known to me (or identified to me on the basis of satisfactory evidence) that he/she is the **Authorized Agent** respectively of **First American Title Insurance Company, a Corporation** and is duly authorized in his/her respective capacity to execute the foregoing instrument for and in the name and on behalf of said corporation and that said corporation executed the same, and further stated and acknowledged that he/she had so signed, executed and delivered said instrument for the consideration, uses and purposes therein mentioned and set forth.

WITNESS my hand and official seal on the date hereinabove set forth.

Rana L. McMurtrey
Rana L. McMurtrey Notary Public
My Commission Expires: *3/3/17*



U06267531

1426 4/3/2017 80682889/1

Closing Disclosure

This form is a statement of final loan terms and closing costs. Compare this document with your Loan Estimate.

Closing Information

Date Issued 3/17/2017
Closing Date 3/17/2017
Disbursement Date 3/24/2017
Settlement Agent Linear Title Agency of Utah,
File # LUT-UTLC-636256
Property 858 W CLOVER MEADOW
 SALT LAKE CITY, UT 84123

Transaction Information

Borrower Ralph Gregory Shepard
 858 W Clover Meadow Dr
 Murray, UT 84123
Lender Guaranteed Rate, Inc.

Loan Information

Loan Term 30 years
Purpose Refinance
Product 7/1 Adjustable Rate
Loan Type Conventional FHA
 VA _____
Loan ID # 171797521
MIC #

Appraised Prop. Value \$420,000

Loan Terms

Can this amount increase after closing?

Loan Amount	\$315,000	NO
Interest Rate	3.625 %	YES <ul style="list-style-type: none"> Adjusts every year starting in year 8 Can go as high as 8.625% in year 8 See AIR Table on page 4 for details
Monthly Principal & Interest <i>See Projected Payments below for your Estimated Total Monthly Payment</i>	\$1,436.56	YES <ul style="list-style-type: none"> Adjusts every year starting in year 8 Can go as high as \$2,242 in year 8
Prepayment Penalty		NO
Balloon Payment		NO

Does the loan have these features?

Projected Payments

Payment Calculation	Years 1-7	Year 8	Year 9	Years 10-30
Principal & Interest	\$1,436.56	\$1,248 min \$2,242 max	\$1,248 min \$2,242 max	\$1,248 min \$2,242 max
Mortgage Insurance	+ 0	+ 0	+ 0	+ 0
Estimated Escrow <i>Amount can increase over time</i>	+ 0	+ 0	+ 0	+ 0
Estimated Total Monthly Payment	\$1,436.56	\$1,248-\$2,242	\$1,248-\$2,242	\$1,248-\$2,242
Estimated Taxes, Insurance & Assessments <i>Amount can increase over time See page 4 for details</i>	\$261.91 a month	This estimate includes <input checked="" type="checkbox"/> Property Taxes <input checked="" type="checkbox"/> Homeowner's Insurance <input type="checkbox"/> Other: <i>See Escrow Account on page 4 for details. You must pay for other property costs separately.</i>		In escrow? NO NO

Costs at Closing

Closing Costs	\$3,165.27	Includes \$2,861.00 in Loan Costs + \$304.27 in Other Costs - \$0 in Lender Credits. <i>See page 2 for details.</i>
Cash to Close	\$5,561.35	Includes Closing Costs. <i>See Calculating Cash to Close on page 3 for details.</i> <input type="checkbox"/> From <input checked="" type="checkbox"/> To Borrower

Additional Information About This Loan

Loan Disclosures

Assumption

If you sell or transfer this property to another person, your lender

- 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.

Demand Feature

Your loan

- has a demand feature, which permits your lender to require early repayment of the loan. You should review your note for details.
- does not have a demand feature.

Late Payment

If your payment is more than 15 days late, your lender will charge a late fee of 5% of the principal and interest overdue.

Negative Amortization (Increase in Loan Amount)

Under your loan terms, you

- are scheduled to make monthly payments that do not pay all of the interest due that month. As a result, your loan amount will increase (negatively amortize), and your loan amount will likely become larger than your original loan amount. Increases in your loan amount lower the equity you have in this property.
- may have monthly payments that do not pay all of the interest due that month. If you do, your loan amount will increase (negatively amortize), and, as a result, your loan amount may become larger than your original loan amount. Increases in your loan amount lower the equity you have in this property.
- do not have a negative amortization feature.

Partial Payments

Your lender

- may accept payments that are less than the full amount due (partial payments) and apply them to your loan.
- may hold them in a separate account until you pay the rest of the payment, and then apply the full payment to your loan.
- does not accept any partial payments.

If this loan is sold, your new lender may have a different policy.

Security Interest

You are granting a security interest in

858 W CLOVER MEADOW DR, SALT LAKE CITY, UT 84123

You may lose this property if you do not make your payments or satisfy other obligations for this loan.

Escrow Account

For now, your loan

- will have an escrow account (also called an "impound" or "trust" account) to pay the property costs listed below. Without an escrow account, you would pay them directly, possibly in one or two large payments a year. Your lender may be liable for penalties and interest for failing to make a payment.

Escrow		
Escrowed Property Costs over Year 1		Estimated total amount over year 1 for your escrowed property costs:
Non-Escrowed Property Costs over Year 1		Estimated total amount over year 1 for your non-escrowed property costs: You may have other property costs.
Initial Escrow Payment		A cushion for the escrow account you pay at closing. See Section G on page 2.
Monthly Escrow Payment		The amount included in your total monthly payment.

- will not have an escrow account because you declined it your lender does not offer one. You must directly pay your property costs, such as taxes and homeowner's insurance. Contact your lender to ask if your loan can have an escrow account.

No Escrow		
Estimated Property Costs over Year 1	\$2,881.01	Estimated total amount over year 1. You must pay these costs directly, possibly in one or two large payments a year.
Escrow Waiver Fee		

In the future,

Your property costs may change and, as a result, your escrow payment may change. You may be able to cancel your escrow account, but if you do, you must pay your property costs directly. If you fail to pay your property taxes, your state or local government may (1) impose fines and penalties or (2) place a tax lien on this property. If you fail to pay any of your property costs, your lender may (1) add the amounts to your loan balance, (2) add an escrow account to your loan, or (3) require you to pay for property insurance that the lender buys on your behalf, which likely would cost more and provide fewer benefits than what you could buy on your own.

Adjustable Interest Rate (AIR) Table

Index + Margin	LIBOR12M + 2.250%
Initial Interest Rate	3.625%
Minimum/Maximum Interest Rate	2.250%/8.625%

Change Frequency

First Change	Beginning of 85th month
Subsequent Changes	Every 12th month after first change

Limits on Interest Rate Changes

First Change	5%
Subsequent Changes	2%

Loan Calculations

Total of Payments. Total you will have paid after you make all payments of principal, interest, mortgage insurance, and loan costs, as scheduled.	\$540,240.75
Finance Charge. The dollar amount the loan will cost you.	\$223,844.75
Amount Financed. The loan amount available after paying your upfront finance charge.	\$313,284.73
Annual Percentage Rate (APR). Your costs over the loan term expressed as a rate. This is not your interest rate.	3.934 %
Total Interest Percentage (TIP). The total amount of interest that you will pay over the loan term as a percentage of your loan amount.	70.597 %

Other Disclosures

Appraisal

If the property was appraised for your loan, your lender is required to give you a copy at no additional cost at least 3 days before closing. If you have not yet received it, please contact your lender at the information listed below.

Contract Details

See your note and security instrument for information about

- what happens if you fail to make your payments,
- what is a default on the loan,
- situations in which your lender can require early repayment of loan, and
- the rules for making payments before they are due.

Liability after Foreclosure

If your lender forecloses on this property and the foreclosure does not cover the amount of unpaid balance on this loan,

- state law may protect you from liability for the unpaid balance. If you refinance or take on any additional debt on this property, you may lose this protection and have to pay any debt remaining even after foreclosure. You may want to consult a lawyer for more information.
- state law does not protect you from liability for the unpaid balance.

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.

Tax Deductions

If you borrow more than this property is worth, the interest on the loan amount above this property's fair market value is not deductible from your federal income taxes. You should consult a tax advisor for more information.

Questions? If you have questions about the loan terms or costs on this form, use the contact information below. To get more information or make a complaint, contact the Consumer Financial Protection Bureau at www.consumerfinance.gov/mortgage-closing

Contact Information

	Lender	Mortgage Broker	Settlement Agent
Name	Guaranteed Rate, Inc.		Linear Title Agency of Utah, LLC
Address	1060 South Main St Building A Suite 101B St. George, UT 84770		134 N 200 E, Suite 202 Saint George, UT 84770
NMLS ID	2611		
UT License ID	7495184		
Contact	Joe Jensen		Wes Jensen
Contact NMLS ID	929953		
Contact UT License ID	UT - 7734875 - 7495184		
Email	joe.jensen@rate.com		wjensen@lineartitle.com
Phone	435-258-9556		435-252-5248

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.

Ralph Gregory Shepard

Date

Diana C Shepard

Date

Addendum to Closing Disclosure

This form is a continued statement of final loan terms and closing costs.

Settlement Agent Linear Title Agency of Utah, LLC

Property 858 W CLOVER MEADOW DR
SALT LAKE CITY, UT 84123

Borrower Diana C Shepard
858 W Clover Meadow Dr
Murray, UT 84123



134 NORTH 200 EAST, SUITE 202
ST. GEORGE, UT 84770
TEL: (888) 554-6327
FAX: (401) 537-9119

LENDER: GUARANTEED RATE, INC. ISAOA, ATIMA CLOSING DATE: March 20, 2017
LOAN AMOUNT: \$315,000.00
PROPERTY ADDRESS: 858 W Clover Meadow Dr, Salt Lake City, UT 84123
BORROWER(S): Ralph Gregory Shepard and Diana C Shepard

CLOSING AND COMPLIANCE AGREEMENT

RECORDING AND COURIER COSTS

The costs to the Clerk of Court, overnight courier services and abstract/tax information services may vary from one closing to the next, depending on the county/, the number of pages, the particular courier service and many other factors.

PAYOFFS AND DISBURSEMENT CHECKS

Most payoffs of mortgages, judgments and liens are paid by Linear Title Agency of Utah for title cancellation. Should any payoff quote or deduction be short, insufficient or omitted, such shortage or omission is your responsibility to pay immediately upon demand. Further, said shortage or omission may, at the discretion of Linear Title Agency of Utah, be deducted from any monies due you, which includes but is not limited to the proceeds from this transaction. The undersigned further consent(s) as follows:

1. The undersigned will immediately and fully pay to the entity all funds necessary to pay the amount in full. If the undersigned fails to pay said sums within seven business days, the undersigned will be liable for liquidated damages on an amount equal to the shortfall.
2. This obligation shall be a continuing obligation and may apply to one or more lenders or entities.
3. In the event that this document must be enforced, the undersigned agree(s) to reimburse and hold harmless the lender from whom the undersigned is receiving funds on this date, from any and all costs of enforcement of this agreement including reasonable attorneys' fees and costs of enforcement.

Other disbursement checks for non-title cancellation debts imposed by the lender will be disbursed as stated on the HUD-1 and for that exact amount. Any checks issued after initial disbursement will be done so after presentation of the original check only and a \$5.00 charge per check will be deducted and assessed. Any lost/stolen checks will be reissued after the appropriate waiting period has passed and will likewise be assessed a fee and additional stop payment charge of \$25.00.

COMPLIANCE AGREEMENT

In consideration of the real estate settlement transaction (closing) and funding of the mortgage loan made to the undersigned, Borrower(s) do(es) hereby represent, covenant, and agree as follows:

Upon request of Linear Title Agency of Utah, closing agent successors or assigns, the undersigned Borrower(s) will re-execute any document or instrument signed in connection with the closing, or will execute any document or instrument signed in connection with the closing, or will execute any document or instrument that should have been signed at or before the closing, or which was incorrectly drafted and/or incorrectly signed, and agree to fully cooperate in the adjustment or correction of clerical errors and in the execution or correction of any and all loan closing documentation deemed necessary or desirable in the reasonable discretion of Linear Title Agency of Utah.

Failure or refusal of Borrower(s) to execute the required additional documents, or to correct those already executed within seven (7) business days of request to do so, and this document must be enforced, the undersigned agrees to reimburse and hold closing agent harmless from any and all costs of enforcement of this agreement including reasonable attorney fees and costs of enforcement.

Correction Agreement – Limited Power of Attorney

The undersigned borrower(s), for and in consideration of the approval, closing and funding of their mortgage loan, hereby grant Linear Title Agency of Utah as settlement agent limited power of attorney to correct and/or execute or initial all typographical or clerical errors discovered in any or all of the closing documentation required to be executed by the undersigned at settlement. In the event this limited power of attorney is exercised, the undersigned will be notified and receive a copy of the document executed or initialed on their behalf.

THIS LIMITED POWER OF ATTORNEY MAY NOT BE USED TO INCREASE THE INTEREST RATE THE UNDERSIGNED IS PAYING, INCREASE THE TERM OF THE UNDERSIGNED'S LOAN, INCREASE THE UNDERSIGNED'S OUTSTANDING PRINCIPAL BALANCE OR INCREASE THE UNDERSIGNED'S MONTHLY PRINCIPAL AND INTEREST PAYMENTS. Any of these specified changes must be executed directly by the undersigned.

Ralph Gregory Shepard Date

Diana C Shepard Date

FIRST AMERICAN TITLE INSURANCE COMPANY

3 Hutton Centre Drive, Suite 450

AFFIDAVIT TO BE SIGNED BY SELLER AND/OR MORTGAGOR IN CONNECTION WITH TITLE INSURANCE POLICY TO BE ISSUED BY FIRST AMERICAN TITLE INSURANCE COMPANY COMPANY

FOR RESIDENTIAL MORTGAGE PURPOSES ONLY

Subject property is located at 858 W Clover Meadow Dr, Salt Lake City, UT 84123, and is also identified as Assessor's Parcel Number 21-11-278-006-0000 in the Land Evidence Records of the county of Salt Lake, and that title to said property is vested in DIANA C. SHEPARD, OR HER SUCCESSOR(S), AS TRUSTEE OF THE DIANA C. SHEPARD REVOCABLE TRUST DATED MAY 05, 1998, AS TO AN UNDIVIDED 1/2 INTEREST; AND DIANA C. SHEPARD, OR HER SUCCESSORS, AS TO AN UNDIVIDED 1/2 INTEREST.

Now, therefore, the Seller(s)/Mortgagor(s) on oath depose(s) and say(s) as follows:

I/We have owned the property now being sold or mortgages by me continuously for _____ years last past, and my enjoyment thereof has been peaceable and undisturbed and the title to said property has never been disputed or questioned to my knowledge, nor do I know of any facts by reason of which the title to, or possession of, said property might be disputed or questioned, or by reason of which any claim to any of said property might be asserted adversely to me, and more particularly:

1. No party other than the Seller(s)/Mortgagor(s) is in possession of all or any portion of the premises above described under any unrecorded leases, tenancy at will or otherwise.
2. The Seller(s)/Mortgagor(s) during the time of ownership of the premises above described has/have conveyed no portion of the premises nor done any act or allowed any act to be done which has changed or could change the boundaries of the premises. There has never been a dispute with any neighbor with respect to the location of any structure on the Premises or on any neighbor's property. Seller(s)/Mortgagor(s) have never had a dispute with any neighbors regarding the property lines of the Premises.
3. The Seller(s)/Mortgagor(s) has/have allowed no encroachments on the premises above described by any adjoining land owners nor had/have the undersigned encroached upon any property of adjoining land owners. That the structures on the Premises have been in existence in their current condition for at least two years. There have been no additions or modifications to the structures during the past two years.
4. The Seller(s)/Mortgagor(s) has/have allowed no easements, rights of way, continuous driveway usage, drain, sewer, water, gas, or oil pipeline or other rights of passage to others over the premises above described and has/have no knowledge of such adverse rights.
5. The Seller(s)/Mortgagor(s), at present, and for a period of 120 days past, has/have caused no construction, erection, alteration or repairs of any structures or improvements on the premises above to be cited to be done nor has have contracted for any material to be delivered to the premises.
6. The Seller(s)/Mortgagor(s) has/have no knowledge of any old highways, abandoned roads, lanes, cemetery, or family burial grounds, springs, streams, rivers, ponds, or lakes bordering or running through said premises.
7. That all indebtedness due anyone for labor, materials or services which might be liens on said property is fully paid unless otherwise indicated herein.
8. That no security interest under the Uniform Commercial Code has been perfected against the improvements on said property unless otherwise indicated herein.
9. That there are no judgments, pending litigations, executions or attachments in or from any Court affecting said property unless otherwise indicated herein.
10. That no bankruptcy proceeding in any federal Court has been filed against or by the owner(s) of said property unless otherwise indicated herein.
11. If property is governed by a Homeowner's Association ("HOA") or similar entity, all HOA fees or similar fees are paid up to date, and the property is not subject to any outstanding fees or liens payable to any HOA or similar entity.
12. There is no outstanding contract of sale or conveyance affecting said property unless otherwise indicated herein.
13. That the undersigned has reviewed the commitment or policy identified as Exhibit "B" attached hereto and made a part hereof. That there is no defect, lien, encumbrance or adverse matter affecting title to the land that is not shown in the commitment or policy which is attached hereto as Exhibit "B".
14. That all persons who have executed or will execute instruments conveying or encumbering said property are at least 18 years of age and are free from legal disability.

In order to induce the Company to remove said exceptions, the undersigned Buyer(s) of subject property on oath depose(s) and say(s) that Ralph Gregory Shepard and Diana C Shepard has/have read the contents of Seller(s)/Mortgagor(s) Affidavit above, has/have viewed the property, and know(s) of no facts which would contradict the contents of said affidavit.

BORROWER

BORROWER

Subscribed and sworn to before me this _____ day of _____, 20____.

NOTARY PUBLIC



CLOSING AND FUNDING INSTRUCTIONS FROM GUARANTEED RATE, INC.

Guaranteed Rate Loan Number	171797521		
Primary Borrower Last Name	Shepard		
Primary Borrower First Name	Ralph Gregory		
Property Street Address	858 W CLOVER MEADOW DR		
City	SALT LAKE CITY		
State, Zip	UTAH, 84123		

Loan Amount	\$315,000.00	Document Date	MARCH 17, 2017
Loan Type	CONVENTIONAL	Closing Date	MARCH 17, 2017
Product	7/1 LIBOR P&I ARM 5/2/5 - NATIONWIDE	Disbursement	MARCH 22, 2017
Loan Term	360 Months	Order Number	LUT-UTLC-636256
Interest Rate	3.625%	Escrow Number	LUT-UTLC-636256
Order Number			

Guaranteed Rate Closer	Amber Brickley		
Phone Number	(773) 516-6276		
Fax Number	(888) 561-3263		
Email Address	amber.brickley@rate.com		

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. **You must witness all signatures.** All signature acknowledgments must be executed by a person authorized to take acknowledgments in the state of closing. For the purposes of this instruction, "you" means the settlement agent, attorney, or escrow agent and may include an independent contractor providing services for you for the purposes of witnessing/notarizing signatures. You must warrant all work conducted by any individual providing services on your behalf and hereby agree to indemnify, defend and hold Guaranteed Rate harmless against wrongdoing committed by such individual/entity.
2. Any correction to loan documents must be approved in writing by us in advance. **No white-out permitted.** Approved deletions 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 in which the Security Instrument is recorded and a certified copy provided to us.

GENERAL CLOSING REQUIREMENTS

DISBURSEMENTS TO THE SELLER SIDE OF THE CLOSING DISCLOSURE

Any disbursement on the seller's side of the Closing Disclosure greater than \$5,000 (not lien related as documented in the marked up Preliminary Title Commitment or for standard closing costs) must be documented in writing by the seller and approved by the Guaranteed Rate Underwriter. Real estate commissions not to exceed standard commission rate in market area or no more than 8% of purchase price. Any payout that is not reflected on the Closing Disclosure is not permitted.

Purchase Price on the Closing Disclosure cannot be different from loan approval or sales contract. If the sales price is different from what is noted on the Closing Disclosure furnished by Guaranteed Rate, the Borrower's approval is no longer valid and must be re-approved by Guaranteed Rate.

RESCISSION

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. If any Borrower or other person having an ownership interest in the security property indicates that he or she wishes to cancel this transaction, you are required to contact us immediately for further instructions.

CERTIFIED COPY AND ORIGINAL CLOSING DISCLOSURE

You must use the Closing Disclosure provided by Guaranteed Rate. Any changes or corrections must be approved by Guaranteed Rate. Closing Disclosures completed by the agent will not be accepted. Fax or e-mail the certified copy of the Final Closing Disclosure to the Guaranteed Rate Closer the same day as closing/disbursement (in escrow states). Return the original Final Closing Disclosure with the Closing Package within 1 Business Day of closing/ disbursement (in escrow states).

SURVEY

A valid survey dated within 90 days of closing is required in areas where surveys are customary. 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.

INSURANCE COVERAGE

1. Title Insurance: Title Insurance coverage and vesting must be written under the same terms and conditions as the marked up Preliminary Title Commitment (or Preliminary Report) previously provided to Guaranteed Rate. This loan must record in first lien position (unless otherwise stated) on or prior to the disbursement date. The Title Policy must contain the endorsements as shown in the Marked up Preliminary Title Commitment (or Preliminary Report) previously provided to Guaranteed Rate. The 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; and (iii) other items as noted in the Guaranteed Rate funding requirements worksheet. Title Policy must contain the following endorsements:
Comp, EPA, ARM
2. Loss payee/mortgagee clause for all required insurance to read: Guaranteed Rate, ISAOA, Attn: Servicing Dept., 3940 North Ravenswood, Chicago, IL 60613.

PAYOFF REQUIREMENTS (if applicable)

It is a condition to the funding of this loan that the following payoffs be made through this closing:

Proof of payoff must be shown on the Closing Disclosure and the attached Disbursement Sheet. Any other proof will require review by our Underwriter and may delay closing and funding. Settlement Agent cannot rely on approximate numbers above for payoff. Settlement Agent must refer to attached payoff statements from lenders for the proper calculation of the payoff amount(s).

FUNDING CONDITIONS

All of the instructions and conditions set forth herein must be correctly completed, and this Agreement signed by all relevant parties, prior to requesting any funding authorization from Guaranteed Rate.

Fax or email the Preliminary Closing Disclosure to the Guaranteed Rate Closer shown on Page 1 for our approval. Upon approval of the Preliminary Closing Disclosure, Guaranteed Rate will email the FINAL CD for the Borrower(s) review and signature. The Preliminary CD MUST reflect ALL fees that will be on the Final CD. If fees are added or removed from the Preliminary Closing Disclosure, a new CD will need to be generated and it will cause a delay in funding.

DELIVERY OF CLOSING PACKAGE TO BORROWER(S) AND TO GUARANTEED RATE

1. One (1) copy of the signed Closing Package is required to be provided to and received by, the Borrower(s) on the same day as the funding of the loan. On loans subject to the Right to Cancel, one (1) copy of the signed Closing Package, including two (2) signed copies of the Notice of Right to Cancel, is required to be provided to, and received by, the Borrower(s) on the same day as the signing of the documents in the Closing Package.
2. If the transaction is subject to rescission, provide each Borrower and each person having any ownership interest in the property as noted on the rescission notice (including any non-titled spouse, if applicable), with **two (2) copies** of the completed Notice of Right to Cancel and Closing Disclosure. The Notice of Right to Cancel 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 of Right to Cancel to each person entitled to receive them will delay this closing and will subject you to any and all liability, whether present or future, stemming from such failure.
3. 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 via overnight mail or via same day courier service to:

**Guaranteed Rate, Inc.
3940 North Ravenswood
Chicago, IL 60613**

within 1 Business Day of the signing.

You understand that any delay in returning the above-mentioned documents in the time proscribed may result in actual fees and expense imposed upon Guaranteed Rate by a third party. You acknowledge that you will be liable for all actual costs/losses incurred as a result of your failure to return the documents within the time proscribed. We require certified copies of all documents that are to be recorded. You must attach the legal description to all recordable documents.

CONTACT GUARANTEED RATE FOR FUNDING AUTHORIZATION

Contact the Guaranteed Rate Closer for the Funding Authorization Number prior to disbursement of funds. Guaranteed Rate's wire cut-off time is 12 p.m. NOON Central Standard Time. You are NOT authorized to disburse funds without Guaranteed Rate providing you with our Funding Number for this transaction. If this loan disburses without Guaranteed Rate's authorization, you agree to pay actual costs/losses incurred by Guaranteed Rate which could be up to, or exceed, the amounts of the loans involved in this transaction. Enter the Guaranteed Rate Funding Authorization # you received here:

IN THE EVENT OF A CLOSING CANCELLATION WHERE FUNDS MUST BE RETURNED TO GUARANTEED RATE

Please contact your Guaranteed Rate Closer via phone and verify return wire instructions prior to sending funds back to Guaranteed Rate. This step must be completed for fraud prevention purposes.

ADDITIONAL REPRESENTATIONS AND WARRANTIES

1. All duties and obligations detailed in this Agreement are specifically and solely the responsibility of the Settlement Agent and cannot be performed by, or assigned to, any other individual or entity without the prior written consent of Guaranteed Rate.
2. By signing below, you represent and warrant that you currently have the authority to act in this capacity by all parties to the transaction, including but not limited to, the national title insurance underwriter identified in the previously submitted title commitment (or Preliminary Report) and closing protection letter.
3. By signing below, you represent and warrant that all duties and obligations described herein, and any supplemental closing instructions, have been faithfully and fully performed and satisfied by you. Should you fail to fully perform or satisfy any duties and obligations stated herein, you will be responsible for any and all liability, loss, damages or otherwise resulting from, or in any way related to, such failure. Notwithstanding the foregoing, you shall not be liable for any special, exemplary, consequential, or punitive damages. No amount of subsequent review or due diligence conducted by Guaranteed Rate, the Borrower or any other party will relieve you from your duties and obligations detailed in these, and any supplemental, closing instructions or excuse you from any liability associated with your failure to fully comply with and satisfy your duties and obligations.
4. This Agreement shall be governed and construed in accordance with the laws of the State of Illinois, without regard to the conflicts of law provisions thereof. By executing this Agreement, you hereby irrevocably submit to the exclusive jurisdiction of the courts of the State of Illinois and federal courts located in Cook County, Illinois, for the purposes of any action or proceeding arising with respect to this Agreement. Furthermore, in the event of litigation, the parties agree to unconditionally waive their rights to a jury trial and this Agreement may be filed as a written consent to such waiver of a trial by jury.
5. In any litigation, arbitration, or other proceeding by which one party either seeks to enforce its rights under this Agreement (whether in contract, tort, or both) or seeks a declaration of any rights or obligations under this Agreement, the prevailing party shall be awarded its reasonable attorneys' fees, and costs and expenses incurred.

CONTRACT AGREEMENT

By your signature on this document, you hereby agree that this represents a contractual Agreement by and between you and Guaranteed Rate. For the purposes of this agreement, "you" means the settlement agent, attorney, or escrow agent and may include an independent contractor providing services for you for the purposes of witnessing/notarizing signatures. You hereby acknowledge that the duties owed to Guaranteed Rate pursuant to this Agreement are fiduciary in nature. You hereby acknowledge that you are acting as the Settlement Agent for Guaranteed Rate and, as such, you are responsible for faithfully performing, and warranting, all of the duties described herein. You are responsible for insuring the compliance with all instructions provided in this Agreement.

This loan must not be closed or funded unless ALL conditions in this Closing and Funding Instructions and any supplemental closing instructions have been satisfied and funding authorization has been provided by Guaranteed Rate. Do not close or fund this loan if you have knowledge of a prior, concurrent or subsequent transaction which would transfer title to the subject property or create additional liens on this property not previously disclosed on the Title Commitment (or Preliminary Report).

As the closing agent, you are hereby notified the funds you receive were advanced from a warehouse bank for the above referenced loan and the warehouse bank has a security interest in the promissory note, Deed of Trust or Mortgage and all other supporting documents. In the event the loan does not close or record within 24 business hours of receipt of the wire, all funds shall be rejected/returned immediately back to the respective warehouse bank from which funds were sent. Guaranteed Rate must be notified immediately to issue written wire instructions for return of the funds to the appropriate warehouse bank.

For California transactions, State regulations prohibit prepaid interest paid by the Borrower(s) until you have disbursed the majority of the funds related to this loan. Furthermore, State regulations and Guaranteed Rate require that the majority of funds be disbursed within one (1) business day of Guaranteed Rate providing funding authorization - Guaranteed Rate requires that written proof of the date that the majority of funds are disbursed. Should those funds not be disbursed within one (1) business day of our Funding Authorization, you agree to you agree to pay actual costs/losses incurred by Guaranteed Rate that result from a delay in the disbursement of funds. Further, if the disbursement does not occur until after a weekend and/or holiday and prepaid interest was paid by the Borrower(s) during the weekend and/or holiday, you will have obtained the Borrower's written approval on the California Per Diem Disclosure. If you did not obtain written authorization on the California Per Diem Disclosure from the Borrower(s), you agree to pay Guaranteed Rate the full amount of unauthorized prepaid interest charges paid by the Borrower(s) so that Guaranteed Rate may provide the required refund.

YOU MUST FOLLOW THESE INSTRUCTIONS EXACTLY AS THEY ARE WRITTEN.

These Closing and Funding Instructions can only be modified by a written instrument prepared and signed by Guaranteed Rate.

SETTLEMENT AGENT ACKNOWLEDGMENT

By signing below, I represent and warrant that all duties and obligations described herein, and any supplemental closing instructions, have been faithfully and fully performed and satisfied. In the event that Guaranteed Rate provides funding authorization for this loan, such authorization will be subject to, and in reliance upon, my representations and warranties contained herein.

ACKNOWLEDGED AND AGREED

Wes Jensen

Settlement Agent First and Last Name (Must Print Legibly)

Settlement Agent Signature

Date

DOCUMENTS REQUIRED FOR FUNDING

FUNDING DOCUMENTS REQUIRED FOR PURCHASE AND REFINANCE (SIGNED AND DATED)

- Final Signed/Dated Closing Disclosure ** ONLY GUARANTEED RATE CLOSING DISCLOSURES SHOULD BE SIGNED ***
- Seller Closing Disclosure (if applicable)
- All pages of the Note
- Signature/Notary page only of Deed of Trust/Mortgage
- Completed Tax Information Sheet
- Verification of funds to close - Copy of Borrower's certified check or wire transfer
- Addendum to Closing Instructions/Closing Package Agreement
- Right to Cancel (if applicable)

TRANSACTION SPECIFIC - IF APPLICABLE

- FHA - Buyer and Seller Documents signed and dated
- POWER OF ATTORNEY (Buyer and/or Seller) - signed, dated and notarized

DO NOT INCLUDE ANY SETTLEMENT AGENT/ESCROW AGENT CLOSING DISCLOSURES IN THE CLOSING PACKAGE

**ONLY SHIP/RETURN GUARANTEED RATE
CLOSING DISCLOSURES**

STATE SPECIFIC

- CALIFORNIA - Completed California Per Diem Interest Disclosure - indicating when interest is paid through
- TENNESSEE - Copy of Disbursement Checks for all parties paid at closing.
- MASSACHUSETTS - Completed RECORDING FEE ACCURACY VALIDATION - Recording for the release fee cannot be charged if the release fee is listed on the payoff.

SEE BELOW FOR ADDITIONAL FUNDING CONDITIONS

1. ***COPY OF FUNDING DOCS MUST BE SENT TO CLOSER BEFORE ORIGINALS ARE SHIPPED. Closer will give authorization to send the originals back***
2. ***TAX INFORMATION SHEET- MUST BE COMPLETED AND A COPY OF THE COUNTY TAX CERT MUST BE INCLUDED WITH CLOSING PACKAGE OR ADD SEE ATTACHED AND A CURRENT TAX CERT MUST ACCOMPANY THAT TAX INFO SHEET ? NO EXCEPTION
3. Please send a scanned copy of the docs to
amber.brickley@guaranteedrate.com

ADDENDUM TO ADDITIONAL FUNDING CONDITIONS

4. ***IMPORTANT*** RETURN CLOSING PACKAGE WITHIN 24 HOURS OF FUNDING TO:
GUARANTEED RATE INC, 3940 N RAVENSWOOD AVENUE 3RD FLOOR, CHICAGO, IL
60613
5. Please note: Guaranteed Rate does not accept electronic signatures on our documentation or any seller signed items
6. Closing - Guaranteed Rate Closer will provide a Final CD for borrower signature once we have reviewed and approve the Preliminary CD. The Preliminary CDMUST reflect ALL fees that will be on the Final HUD. If fees are added or removed from the Prelim CD, a new CD will need to be generated and it will cause a delay in Funding.
7. Closing - ANY WRITTEN IN CORRECTIONS MADE TO THE CLOSING DOCUMENTS MUST INITIALED BY ALL BORROWERS.
8. Closing - ANY WRITTEN IN CORRECTIONS MADE TO THE NOTARY PAGES MUST BE INITIALED BY NOTARY.
9. Standard Closing - Assets - Asset Accounts Verified for Closing:*****ASSETS USED FOR CASH TO CLOSE FROM BORROWER MUST COME FROM ASSET ACCOUNT LISTED AND VERIFIED ON 1003.***** VERIFY COPY OF CHECK/WIRE RECEIPT FOR FUNDS TO CLOSE FROM N/A.
10. Assets - Cash to Close Max + Earnest Money:CASH TO CLOSE FROM BORROWER NOT TO EXCEED \$0.
11. Payoff - Mortgage and Installment:CD to reflect that the following accounts have been paid in full: PHH Mortgage Svc ln ending 8448, JPM Heloc ln ending 4837 and Discover Bank ending 0566 . JPM Heloc to be closed to further withdrawals.
12. Payoff - Close out letter - HELOC, CreditCard, Line of Credit:For HELOC, Credit Card or Line of Credit Account being paid off at closing, upload the Creditor Close Out Letter to the At Close Underwriting Conditions tab in paperless - need for JPM Heloc ending 4837.
13. Standard Closing - Loan Closing in Borrower(s) name.:Loan to close in borrower(s) name only. If this loan is closing in a living trust, the trust documents must be reviewed and approved by underwriting. Please provide trust documents to underwriting for review. All lender requirements apply and must be met.
14. Secondary Financing - None Allowed:No Secondary Financing allowed.
15. Riders:Riders: ARM.
16. Credit - LOX - Credit Inquiry:Satisfactory signed LOX from borrower(s) with a detailed explanation that specifically addresses both the purpose and outcome of each inquiry. Generic credit explanation letters are not

ADDENDUM TO ADDITIONAL FUNDING CONDITIONS

acceptable.

17. **JPM inquiry on soft pull to be explained - if borrower indicates new debt was established, file must be returned to underwriter

18. Refi - Cash-Out Transaction: This is a cash-out refinance transaction.

19. Refi - Right to Rescission: This is a rescindable transaction and requires a 3 DAY Right of Rescission to be executed, by all parties, at Closing.

20. Credit - Omitted Liability: To omit liability account Toyota ending 678, provide copy of most recent 12 months of payments showing paid by other party. ***Missing payment for April 2016 on old lease, Toyota ending N439. Also missing pages 4 & 5 of borrowers' Wells Fargo business acct ending 1774 for month of February.

21. Payoff - Account Statements - PTD: Verification of outstanding balance of account to be paid off at time of closing by providing a copy of the most recent statement on the following account: Discover Bank ending 0566.

Funding authorization will be provided once all required documents are received and approved by the closer.

Loan Number: 171797521

ADDENDUM TO CLOSING INSTRUCTIONS FINAL DOCUMENTS

DELIVERY OF FINAL DOCUMENTS TO GUARANTEED RATE

All final documents, including accurate and complete final title policies and recorded mortgages/deeds of trusts must be returned to Guaranteed Rate, Inc. within **90 days** from the date of the closing. The documents must be delivered according to the follow guidelines:

Recorded Mortgages/Deeds of Trust:

- Original documents must be received. Photocopies of recorded documents are unacceptable.
- E-Recorded documents, the fully printed e-recorded document from the county must be stapled to the document with original borrower's signatures in order to be considered complete. A stamp from your office indicating that this has been e-recorded is unacceptable. The e-recorded document must have the official recording information as it appears on the recorded document.
- Court Certified copies are the only acceptable copies of recorded documents. These court certified documents must come from the recorder/register of deeds office.
- If the property is in Land Court and the recorder/register retains the original, a court certified copy must be sent to us in lieu of the original.

Final Title Policies:

- Final title policies only can be emailed to finaldocs@guaranteedrate.com
- Complete policies must have all authorized signatures and complete and accurate information in all areas.
- All policies must have complete schedules, as well as a complete jacket. The only exception to this is if the final policy being issues is a short form. If the policies are not complete or are inaccurate when received, they will be considered invalid and unacceptable.

Please note only the original recorded document can be included in the closing packages. All final documents should be sent to the following address only:

Guaranteed Rate, Inc.
ATTN: FINAL DOCS
3940 N. Ravenswood
Chicago, IL 60613

By signing below, I, an authorized individual for the Settlement Agent, acknowledge receipt of the Closing and Funding Instructions from Guaranteed Rate, Inc. I realize my failure to return all final documents as described above will result in Guaranteed Rate, Inc. incurring additional costs and penalties and I, on behalf of the Settlement Agent, agree to promptly, upon demand from Guaranteed Rate, Inc., reimburse Guaranteed Rate, Inc. for the failure to comply with these terms.

Linear Title Agency of Utah, LLC

Name of Settlement Agent/Title Company

Signature of Authorized Agent

Wes Jensen

Printed Name of Authorized Agent

MARCH 17, 2017

Date

ADDENDUM TO SPECIFIC CLOSING INSTRUCTIONS

Date: MARCH 17, 2017

Loan Number: 171797521

Borrower(s): Ralph Gregory Shepard, Diana C Shepard

Property Address: 858 W CLOVER MEADOW DR, SALT LAKE CITY, UTAH 84123

- 1) Any payout that is not reflected on Closing Disclosure is not permitted.
- 2) Funds presented by the Borrower must be funds drawn from one of the financial institutions listed on the borrower's 1003 (Loan Application). Funds presented by borrower from a financial institution not listed on 1003 must be approved by a Guaranteed Rate Underwriter. A copy of the borrower's certified check will be requested as part of the funding documentation, prior to Guaranteed Rate issuing Funding Authorization
- 3) Purchase price on Closing Disclosure cannot be different from loan approval or sales contract. If the sales price is different or has changed, the borrower's approval is no longer valid and must be re-approved by Guaranteed Rate.

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

 Borrower Ralph Gregory Shepard Date

 Borrower Diana C Shepard Date

 Borrower Date

 Borrower Date

 Borrower Date

 Borrower Date

ACKNOWLEDGED AND AGREED:

 Settlement Agent Date
 Wes Jensen

MIN: 100196399013110216

Loan Number: 171797521

FIXED/ADJUSTABLE RATE NOTE
(LIBOR One - Year Index (As Published In *The Wall Street Journal*) - Rate Caps)

THIS NOTE PROVIDES FOR A CHANGE IN MY FIXED INTEREST RATE TO AN ADJUSTABLE INTEREST RATE. THIS NOTE LIMITS THE AMOUNT MY ADJUSTABLE INTEREST RATE CAN CHANGE AT ANY ONE TIME AND THE MINIMUM AND MAXIMUM RATES I MUST PAY.

MARCH 17, 2017
[Date]

Saint George
[City]

UTAH
[State]

858 W CLOVER MEADOW DR, SALT LAKE CITY, UTAH 84123
[Property Address]

1. BORROWER'S PROMISE TO PAY

In return for a loan that I have received, I promise to pay U.S. \$ 315,000.00 (this amount is called "Principal"), plus interest, to the order of Lender. Lender is GUARANTEED RATE, INC., A DELAWARE CORPORATION

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

I understand that Lender may transfer this Note. 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 3.625 %. The interest rate I will pay may change in accordance with Section 4 of this Note.

The interest rate required by this Section 2 and Section 4 of this Note is the rate I will pay both before and after any default described in Section 7(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 payments on the first day of each month beginning on MAY 1, 2017

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 APRIL 1, 2047, 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 4044 NORTH LINCOLN, #324, CHICAGO, ILLINOIS 60618

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

(B) Amount of My Initial Monthly Payments

Each of my initial monthly payments will be in the amount of U.S. \$ 1,436.56. This amount may change.

(C) Monthly Payment Changes

Changes in my monthly payment will reflect changes in the unpaid principal of my loan and in the interest rate that I must pay. The Note Holder will determine my new interest rate and the changed amount of my monthly payment in accordance with Section 4 of this Note.

4. ADJUSTABLE INTEREST RATE AND MONTHLY PAYMENT CHANGES

(A) Change Dates

The initial fixed interest rate I will pay will change to an adjustable interest rate on the first day of APRIL, 2024, and the adjustable interest rate I will pay may change on that day every 12th month thereafter. The date on which my initial fixed interest rate changes to an adjustable interest rate, and each date on which my adjustable interest rate could change, is called a "Change Date."

(B) The Index

Beginning with the first Change Date, my adjustable interest rate will be based on an Index. The "Index" is the average of interbank offered rates for one-year U.S. dollar-denominated deposits in the London market ("LIBOR"), as published in *The Wall Street Journal*. The most recent Index value available as of the date 45 days before each Change Date is called the "Current Index," provided that if the Current Index is less than zero, then the Current Index will be deemed to be zero for purposes of calculating my interest rate.

If the Index is no longer available, the Note Holder will choose a new index that is based upon comparable information. The Note Holder will give me notice of this choice.

(C) Calculation of Changes

Before each Change Date, the Note Holder will calculate my new interest rate by adding TWO AND 250/1000 percentage points (2.250 %) (the "Margin") to the Current Index. The Note Holder will then round the result of this addition to the nearest one-eighth of one percentage point (0.125%). Subject to the limits stated in Section 4(D) below, this rounded amount will be my new interest rate until the next Change Date.

The Note Holder will then determine the amount of the monthly payment that would be sufficient to repay the unpaid principal that I am expected to owe at the Change Date in full on the Maturity Date at my new interest rate in substantially equal payments. The result of this calculation will be the new amount of my monthly payment.

(D) Limits on Interest Rate Changes

The interest rate I am required to pay at the first Change Date will not be greater than 8.625 % or less than 2.250 %. Thereafter, my adjustable interest rate will never be increased or decreased on any single Change Date by more than two percentage points from the rate of interest I have been paying for the preceding 12 months. My interest rate will never be greater than 8.625 % or less than the Margin.

(E) Effective Date of Changes

My new interest rate will become effective on each Change Date. I will pay the amount of my new monthly payment beginning on the first monthly payment date after the Change Date until the amount of my monthly payment changes again.

(F) Notice of Changes

The Note Holder will deliver or mail to me a notice of any changes in my initial fixed interest rate to an adjustable interest rate and of any changes in my adjustable interest rate before the effective date of any change. The notice will include the amount of my monthly payment, any information required by law to be given to me and also the title and telephone number of a person who will answer any question I may have regarding the notice.

5. 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 this Note.

I may make a full Prepayment or partial Prepayments without paying any 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 this Note. If I make a partial Prepayment, there will be no changes in the due dates of my monthly payments unless the Note Holder agrees in writing to those changes. My partial

Prepayment may reduce the amount of my monthly payments after the first Change Date following my partial Prepayment. However, any reduction due to my partial Prepayment may be offset by an interest rate increase.

6. 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 that 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.

7. BORROWER'S FAILURE TO PAY AS REQUIRED

(A) Late Charges 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 5.000 % of my overdue payment of principal and interest. 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 that 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.

8. 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.

Unless the Note Holder requires a different method, any notice that must be given to the Note Holder under this Note will be given 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.

9. 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.

10. 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.

11. 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 that might result if I do not keep the promises that 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 read as follows:

(A) Until my initial fixed interest rate changes to an adjustable interest rate under the terms stated in Section 4 above, Uniform Covenant 18 of the Security Instrument shall read as follows:

Transfer of the Property or a Beneficial Interest in Borrower. As used in this Section 18, "Interest in the Property" means any legal or beneficial interest in the Property, including, but not limited to, those beneficial interests transferred in a bond for deed, contract for deed, installment sales contract or escrow agreement, the intent of which is the transfer of title by Borrower at a future date to a purchaser.

If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

If Lender exercises this option, 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 15 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.

(B) When my initial fixed interest rate changes to an adjustable interest rate under the terms stated in Section 4 above, Uniform Covenant 18 of the Security Instrument described in Section 11(A) above shall then cease to be in effect, and Uniform Covenant 18 of the Security Instrument shall instead read as follows:

Transfer of the Property or a Beneficial Interest in Borrower. As used in this Section 18, "Interest in the Property" means any legal or beneficial interest in the Property, including, but not limited to, those beneficial interests transferred in a bond for deed, contract for deed, installment sales contract or escrow agreement, the intent of which is the transfer of title by Borrower at a future date to a purchaser.

If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law. Lender also shall not exercise this option if: (a) Borrower causes to be submitted to Lender information required by Lender to evaluate the intended transferee as if a new loan were being made to the transferee; and (b) Lender reasonably determines that Lender's security will not be impaired

by the loan assumption and that the risk of a breach of any covenant or agreement in this Security Instrument is acceptable to Lender.

To the extent permitted by Applicable Law, Lender may charge a reasonable fee as a condition to Lender's consent to the loan assumption. Lender also may require the transferee to sign an assumption agreement that is acceptable to Lender and that obligates the transferee to keep all the promises and agreements made in the Note and in this Security Instrument. Borrower will continue to be obligated under the Note and this Security Instrument unless Lender releases Borrower in writing.

If Lender exercises the option to require immediate payment in full, 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 15 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.

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

Ralph Gregory Shepard (Seal)
-Borrower

Diana C Shepard (Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

Loan Originator: Joe Jensen, NMLSR ID 929953
Loan Originator Organization: Guaranteed Rate, Inc., NMLSR ID
2611

[Sign Original Only]

After Recording Return To:
GUARANTEED RATE, INC.
3940 N RAVENSWOOD
CHICAGO, ILLINOIS 60613
Loan Number: 171797521

Tax Serial No.: 21-11-278-006

[Space Above This Line For Recording Data]

RESPA

DEED OF TRUST

MIN: 100196399013110216

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, 11, 13, 18, 20 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 16.

(A) "Security Instrument" means this document, which is dated MARCH 17, 2017, together with all Riders to this document.

(B) "Borrower" is RALPH GREGORY SHEPARD AND DIANA C SHEPARD, HUSBAND AND WIFE

Borrower is the trustor under this Security Instrument.

(C) "Lender" is GUARANTEED RATE, INC.

Lender is a DELAWARE CORPORATION organized and existing under the laws of DELAWARE. Lender's address is 3940 N RAVENSWOOD, CHICAGO, ILLINOIS 60613

(D) "Trustee" is Linear Title Agency of Utah, LLC 134 N 200 E, Suite 202, Saint George, Utah 84770

(E) "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 beneficiary 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.

(F) "Note" means the promissory note signed by Borrower and dated MARCH 17, 2017. The Note states that Borrower owes Lender THREE HUNDRED FIFTEEN THOUSAND AND 00/100 Dollars (U.S. \$ 315,000.00) plus interest.

Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than APRIL 1, 2047 .

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

(H) **"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.

(I) **"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 checked="" 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 type="checkbox"/> Other(s) [specify] |

(J) **"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.

(K) **"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.

(L) **"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.

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

(N) **"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.

(O) **"Mortgage Insurance"** means insurance protecting Lender against the nonpayment of, or default on, the Loan.

(P) **"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.

(Q) **"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.

(R) **"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

The beneficiary of this Security Instrument is MERS (solely as nominee for Lender and Lender's successors and assigns) and the successors and assigns of MERS. 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 irrevocably grants, conveys and warrants to Trustee, in trust, with power of sale, the following described property located in the

COUNTY

of

Salt Lake

:

[Type of Recording Jurisdiction]

[Name of Recording Jurisdiction]

SEE LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF AS EXHIBIT "A".
A.P.N. : 21-11-278-006

which currently has the address of

858 W CLOVER MEADOW DR

[Street]

SALT LAKE CITY

, Utah

84123

("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 seized of the estate hereby conveyed and has the right to grant, convey and warrant the Property and that the Property is unencumbered, except for encumbrances of record. Borrower further 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 15. 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; (c) premiums for any and all insurance required by Lender under Section 5; and (d) Mortgage Insurance premiums, if any, or any sums payable by Borrower to Lender in lieu of the payment of Mortgage Insurance premiums in accordance with the provisions of Section 10. 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 15 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 22 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. Mortgage Insurance. If Lender required Mortgage Insurance as a condition of making the Loan, Borrower shall pay the premiums required to maintain the Mortgage Insurance in effect. If, for any reason, the Mortgage Insurance coverage required by Lender ceases to be available from the mortgage insurer that previously provided such insurance and Borrower was required to make separately designated payments toward the premiums for Mortgage Insurance, Borrower shall pay the premiums required to obtain coverage substantially equivalent to the Mortgage Insurance previously in effect, at a cost substantially equivalent to the cost to Borrower of the Mortgage Insurance previously in effect, from an alternate mortgage insurer selected by Lender. If substantially equivalent Mortgage

Insurance coverage is not available, Borrower shall continue to pay to Lender the amount of the separately designated payments that were due when the insurance coverage ceased to be in effect. Lender will accept, use and retain these payments as a non-refundable loss reserve in lieu of Mortgage Insurance. Such loss reserve shall be non-refundable, notwithstanding the fact that the Loan is ultimately paid in full, and Lender shall not be required to pay Borrower any interest or earnings on such loss reserve. Lender can no longer require loss reserve payments if Mortgage Insurance coverage (in the amount and for the period that Lender requires) provided by an insurer selected by Lender again becomes available, is obtained, and Lender requires separately designated payments toward the premiums for Mortgage Insurance. If Lender required Mortgage Insurance as a condition of making the Loan and Borrower was required to make separately designated payments toward the premiums for Mortgage Insurance, Borrower shall pay the premiums required to maintain Mortgage Insurance in effect, or to provide a non-refundable loss reserve, until Lender's requirement for Mortgage Insurance ends in accordance with any written agreement between Borrower and Lender providing for such termination or until termination is required by Applicable Law. Nothing in this Section 10 affects Borrower's obligation to pay interest at the rate provided in the Note.

Mortgage Insurance reimburses Lender (or any entity that purchases the Note) for certain losses it may incur if Borrower does not repay the Loan as agreed. Borrower is not a party to the Mortgage Insurance.

Mortgage insurers evaluate their total risk on all such insurance in force from time to time, and may enter into agreements with other parties that share or modify their risk, or reduce losses. These agreements are on terms and conditions that are satisfactory to the mortgage insurer and the other party (or parties) to these agreements. These agreements may require the mortgage insurer to make payments using any source of funds that the mortgage insurer may have available (which may include funds obtained from Mortgage Insurance premiums).

As a result of these agreements, Lender, any purchaser of the Note, another insurer, any reinsurer, any other entity, or any affiliate of any of the foregoing, may receive (directly or indirectly) amounts that derive from (or might be characterized as) a portion of Borrower's payments for Mortgage Insurance, in exchange for sharing or modifying the mortgage insurer's risk, or reducing losses. If such agreement provides that an affiliate of Lender takes a share of the insurer's risk in exchange for a share of the premiums paid to the insurer, the arrangement is often termed "captive reinsurance." Further:

(a) Any such agreements will not affect the amounts that Borrower has agreed to pay for Mortgage Insurance, or any other terms of the Loan. Such agreements will not increase the amount Borrower will owe for Mortgage Insurance, and they will not entitle Borrower to any refund.

(b) Any such agreements will not affect the rights Borrower has - if any - with respect to the Mortgage Insurance under the Homeowners Protection Act of 1998 or any other law. These rights may include the right to receive certain disclosures, to request and obtain cancellation of the Mortgage Insurance, to have the Mortgage Insurance terminated automatically, and/or to receive a refund of any Mortgage Insurance premiums that were unearned at the time of such cancellation or termination.

11. 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 19, 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.

12. 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.

13. 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 18, 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 20) and benefit the successors and assigns of Lender.

14. 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.

15. 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.

16. 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.

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

18. Transfer of the Property or a Beneficial Interest in Borrower. As used in this Section 18, "Interest in the Property" means any legal or beneficial interest in the Property, including, but not limited to, those beneficial interests transferred in a bond for deed, contract for deed, installment sales contract or escrow agreement, the intent of which is the transfer of title by Borrower at a future date to a purchaser.

If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

If Lender exercises this option, 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 15 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.

19. 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 18.

20. 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 15) 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 22 and the notice of acceleration given to Borrower pursuant to Section 18 shall be deemed to satisfy the notice and opportunity to take corrective action provisions of this Section 20.

21. Hazardous Substances. As used in this Section 21: (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:

22. 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 18 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 22, including, but not limited to, reasonable attorneys' fees and costs of title evidence.

If the power of sale is invoked, Trustee shall execute a written notice of the occurrence of an event of default and of the election to cause the Property to be sold and shall record such notice in each county in which any part of the Property is located. Lender or Trustee shall mail copies of such notice in the manner prescribed by Applicable Law to Borrower and to the other persons prescribed by Applicable Law. In the event Borrower does not cure the default within the period then prescribed by Applicable Law, Trustee shall give public notice of the sale to the persons and in the manner prescribed by Applicable Law. After the time required by Applicable Law, Trustee, without demand on Borrower, shall sell the Property at public auction to the highest bidder at the time and place and under the terms designated in the notice of sale in one or more parcels and in any order Trustee determines (but subject to any statutory right of Borrower to direct the order in which the

Property, if consisting of several known lots or parcels, shall be sold). Trustee may in accordance with Applicable Law, postpone sale of all or any parcel of the Property by public announcement at the time and place of any previously scheduled sale. Lender or its designee may purchase the Property at any sale.

Trustee shall deliver to the purchaser Trustee's deed conveying the Property without any covenant or warranty, expressed or implied. The recitals in the Trustee's deed shall be prima facie evidence of the truth of the statements made therein. Trustee shall apply the proceeds of the sale in the following order: (a) to all expenses of the sale, including, but not limited to, reasonable Trustee's and attorneys' fees; (b) to all sums secured by this Security Instrument; and (c) any excess to the person or persons legally entitled to it or to the county clerk of the county in which the sale took place.

23. Reconveyance. Upon payment of all sums secured by this Security Instrument, Lender shall request Trustee to reconvey the Property and shall surrender this Security Instrument and all notes evidencing debt secured by this Security Instrument to Trustee. Trustee shall reconvey the Property without warranty to the person or persons legally entitled to it. Such person or persons shall pay any recordation costs. Lender may charge such person or persons a fee for reconveying the Property, but only if the fee is paid to a third party (such as the Trustee) for services rendered and the charging of the fee is permitted under Applicable Law.

24. Substitute Trustee. Lender, at its option, may from time to time remove Trustee and appoint a successor trustee to any Trustee appointed hereunder. Without conveyance of the Property, the successor trustee shall succeed to all the title, power and duties conferred upon Trustee herein and by Applicable Law.

25. Request for Notices. Borrower requests that copies of the notices of default and sale be sent to Borrower's address which is the Property Address.

[REMAINDER OF THIS PAGE INTENTIONALLY LEFT BLANK]

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.

Ralph Gregory Shepard (Seal)
-Borrower

Diana C Shepard (Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

Witness:

Witness:

[Space Below This Line For Acknowledgment]

State of UTAH)
) SS.
County of Salt Lake)

The foregoing instrument was acknowledged before me this MARCH 17, 2017
(date)

by Ralph Gregory Shepard AND Diana C Shepard

(name of person acknowledging, with title or representative capacity, if any)

(Signature of Person Taking Acknowledgment)

Title: _____

My commission expires: _____

Residing at: _____

(SEAL)

Loan Number: 171797521

Date: MARCH 17, 2017

Property Address: 858 W CLOVER MEADOW DR
SALT LAKE CITY, UTAH 84123

EXHIBIT "A"

LEGAL DESCRIPTION

A.P.N. # : 21-11-278-006

FIXED/ADJUSTABLE RATE RIDER
(LIBOR One-Year Index (As Published In *The Wall Street Journal*) - Rate Caps)

THIS FIXED/ADJUSTABLE RATE RIDER is made this 17th day of MARCH, 2017, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") of the same date given by the undersigned ("Borrower") to secure Borrower's Fixed/Adjustable Rate Note (the "Note") to GUARANTEED RATE, INC., A DELAWARE CORPORATION ("Lender") of the same date and covering the property described in the Security Instrument and located at:

858 W CLOVER MEADOW DR, SALT LAKE CITY, UTAH 84123
[Property Address]

THE NOTE PROVIDES FOR A CHANGE IN BORROWER'S FIXED INTEREST RATE TO AN ADJUSTABLE INTEREST RATE. THE NOTE LIMITS THE AMOUNT BORROWER'S ADJUSTABLE INTEREST RATE CAN CHANGE AT ANY ONE TIME AND THE MINIMUM AND MAXIMUM RATES BORROWER MUST PAY.

ADDITIONAL COVENANTS. In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

A. ADJUSTABLE RATE AND MONTHLY PAYMENT CHANGES

The Note provides for an initial fixed interest rate of 3.625%. The Note also provides for a change in the initial fixed rate to an adjustable interest rate, as follows:

4. ADJUSTABLE INTEREST RATE AND MONTHLY PAYMENT CHANGES

(A) Change Dates

The initial fixed interest rate I will pay will change to an adjustable interest rate on the first day of APRIL, 2024, and the adjustable interest rate I will pay may change on that day every 12th month thereafter. The date on which my initial fixed interest rate changes to an adjustable interest rate, and each date on which my adjustable interest rate could change, is called a "Change Date."

(B) The Index

Beginning with the first Change Date, my adjustable interest rate will be based on an Index. The "Index" is the average of interbank offered rates for one-year U.S. dollar-denominated deposits in the London market ("LIBOR"), as published in *The Wall Street Journal*. The most recent Index value available as of the date 45 days before each Change Date is called the "Current Index," provided that if the Current Index is less than zero, then the Current Index will be deemed to be zero for purposes of calculating my interest rate.

If the Index is no longer available, the Note Holder will choose a new index that is based upon comparable information. The Note Holder will give me notice of this choice.

(C) Calculation of Changes

Before each Change Date, the Note Holder will calculate my new interest rate by adding TWO AND 250/1000 percentage points (2.250 %) (the "Margin") to the Current Index. The Note Holder will then round the result of this addition to the nearest one-eighth of one percentage point (0.125%). Subject to the limits stated in Section 4(D) below, this rounded amount will be my new interest rate until the next Change Date.

The Note Holder will then determine the amount of the monthly payment that would be sufficient to repay the unpaid principal that I am expected to owe at the Change Date in full on the Maturity Date at my new interest rate in substantially equal payments. The result of this calculation will be the new amount of my monthly payment.

(D) Limits on Interest Rate Changes

The interest rate I am required to pay at the first Change Date will not be greater than 8.625 % or less than 2.250 %. Thereafter, my adjustable interest rate will never be increased or decreased on any single Change Date by more than two percentage points from the rate of interest I have been paying for the preceding 12 months. My interest rate will never be greater than 8.625 % or less than the Margin.

(E) Effective Date of Changes

My new interest rate will become effective on each Change Date. I will pay the amount of my new monthly payment beginning on the first monthly payment date after the Change Date until the amount of my monthly payment changes again.

(F) Notice of Changes

The Note Holder will deliver or mail to me a notice of any changes in my initial fixed interest rate to an adjustable interest rate and of any changes in my adjustable interest rate before the effective date of any change. The notice will include the amount of my monthly payment, any information required by law to be given to me and also the title and telephone number of a person who will answer any question I may have regarding the notice.

B. TRANSFER OF THE PROPERTY OR A BENEFICIAL INTEREST IN BORROWER

1. Until Borrower's initial fixed interest rate changes to an adjustable interest rate under the terms stated in Section A above, Uniform Covenant 18 of the Security Instrument shall read as follows:

Transfer of the Property or a Beneficial Interest in Borrower. As used in this Section 18, "Interest in the Property" means any legal or beneficial interest in the Property, including, but not limited to, those beneficial interests transferred in a bond for deed, contract for deed, installment sales contract or escrow agreement, the intent of which is the transfer of title by Borrower at a future date to a purchaser.

If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

If Lender exercises this option, 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 15 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.

2. When Borrower's initial fixed interest rate changes to an adjustable interest rate under the terms stated in Section A above, Uniform Covenant 18 of the Security Instrument described in Section B1 above shall then cease to be in effect, and the provisions of Uniform Covenant 18 of the Security Instrument shall be amended to read as follows:

Transfer of the Property or a Beneficial Interest in Borrower. As used in this Section 18, "Interest in the Property" means any legal or beneficial interest in the Property, including, but not limited to, those beneficial interests transferred in a bond for deed, contract for deed, installment sales contract or escrow agreement, the intent of which is the transfer of title by Borrower at a future date to a purchaser.

If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law. Lender also shall not exercise this option if: (a) Borrower causes to be submitted to Lender information required by Lender to evaluate the intended transferee as if a new loan were being made to the transferee; and (b) Lender reasonably determines that Lender's security will not be impaired by the loan assumption and that the risk of a breach of any covenant or agreement in this Security Instrument is acceptable to Lender.

To the extent permitted by Applicable Law, Lender may charge a reasonable fee as a condition to Lender's consent to the loan assumption. Lender also may require the transferee to sign an assumption agreement that is acceptable to Lender and that obligates the transferee to keep all the promises and agreements made in the Note and in this Security Instrument. Borrower will continue to be obligated under the Note and this Security Instrument unless Lender releases Borrower in writing.

If Lender exercises the option to require immediate payment in full, 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 15 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.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Fixed/Adjustable Rate Rider.

_____(Seal)
Ralph Gregory Shepard -Borrower

_____(Seal)
Diana C Shepard -Borrower

_____(Seal)
-Borrower

_____(Seal)
-Borrower

_____(Seal)
-Borrower

_____(Seal)
-Borrower

Loan Number: 171797521

Date: MARCH 17, 2017

Property Address: 858 W CLOVER MEADOW DR, SALT LAKE CITY, UTAH
84123

EXHIBIT "A"

LEGAL DESCRIPTION

A.P.N. # : 21-11-278-006

TAX RECORD INFORMATION SHEET

**THIS FORM MUST BE COMPLETED AND SIGNED BY TITLE OFFICER,
ESCROW OFFICER AND/OR CLOSING ATTORNEY.**

THIS SHEET MUST BE COMPLETELY FILLED OUT OR IT WILL BE RETURNED FOR COMPLETION.

INSTRUCTIONS FOR COMPLETION OF TAX RECORDS:

1. Tax legal description must be exactly as shown on tax records.
2. Show taxing authority only where we are escrowing for payment even if we are not escrowing for payment.
3. Tax bills & information are obtained from this sheet. Therefore, it must be completed in full. Include any Assessments, Municipal Utility District Charges, Ground Rents, etc. that are escrowed for payment. Indicate estimated taxes if applicable. Attach copies of paid tax certificates and tax receipts.

The following information is certified by: Linear Title Agency of Utah, LLC
 DATE LOAN CLOSED: 03/17/2017 TITLE/ESCROW/CLOSING ATTORNEY

REFINANCE YES NO
 LOAN # 171797521
 BORROWER(S) NAME: Ralph Gregory Shepard, Diana C Shepard

TAXES FOR CURRENT YEAR LISTED IN NAME OF: _____

PROPERTY ADDRESS: 858 W CLOVER MEADOW DR, SALT LAKE CITY, UTAH 84123

CURRENT TAX ASSESSMENT BASED ON:

ACREAGE VACANT PARTIAL CONSTRUCTION COMPLETE CONSTRUCTION

LEGAL DESCRIPTION:

SECTION _____ BLOCK _____ LOT(S) _____ TRACT _____
 MAP _____ UNIT # _____ TWNSHP _____ RANGE _____
 SUBDIVISION _____
 METES & BOUNDS YES NO

TYPE OF TAX _____	LAST AMOUNT PAID _____
CURRENT TAXES PAID THRU DATE _____	NEXT DUE DATE _____
NEXT AMOUNT DUE _____	THIS AMOUNT IS <input type="checkbox"/> ESTIMATE <input type="checkbox"/> ACTUAL

PAYMENT FREQUENCY:
 ANNUAL SEMI-ANNUAL QUARTERLY TRI-ANNUAL OTHER: _____

TAXING AUTHORITY NAME & ADDRESS: _____	PARCEL/PROPERTY ID/TMS# _____
_____	PARCEL/PROPERTY ID/TMS# _____
_____	_____

TYPE OF TAX _____	LAST AMOUNT PAID _____
CURRENT TAXES PAID THRU DATE _____	NEXT DUE DATE _____
NEXT AMOUNT DUE _____	THIS AMOUNT IS <input type="checkbox"/> ESTIMATE <input type="checkbox"/> ACTUAL

PAYMENT FREQUENCY:
 ANNUAL SEMI-ANNUAL QUARTERLY TRI-ANNUAL OTHER: _____

TAXING AUTHORITY NAME & ADDRESS: _____	PARCEL/PROPERTY ID/TMS# _____
_____	PARCEL/PROPERTY ID/TMS# _____
_____	_____

TYPE OF TAX _____	LAST AMOUNT PAID _____
CURRENT TAXES PAID THRU DATE _____	NEXT DUE DATE _____
NEXT AMOUNT DUE _____	THIS AMOUNT IS [] ESTIMATE [] ACTUAL
PAYMENT FREQUENCY: [] ANNUAL [] SEMI-ANNUAL [] QUARTERLY [] TRI-ANNUAL [] OTHER: _____	
TAXING AUTHORITY NAME & ADDRESS: _____ _____ _____	PARCEL/PROPERTY ID/TMS# _____ PARCEL/PROPERTY ID/TMS# _____

TYPE OF TAX _____	LAST AMOUNT PAID _____
CURRENT TAXES PAID THRU DATE _____	NEXT DUE DATE _____
NEXT AMOUNT DUE _____	THIS AMOUNT IS [] ESTIMATE [] ACTUAL
PAYMENT FREQUENCY: [] ANNUAL [] SEMI-ANNUAL [] QUARTERLY [] TRI-ANNUAL [] OTHER: _____	
TAXING AUTHORITY NAME & ADDRESS: _____ _____ _____	PARCEL/PROPERTY ID/TMS# _____ PARCEL/PROPERTY ID/TMS# _____

TYPE OF TAX _____	LAST AMOUNT PAID _____
CURRENT TAXES PAID THRU DATE _____	NEXT DUE DATE _____
NEXT AMOUNT DUE _____	THIS AMOUNT IS [] ESTIMATE [] ACTUAL
PAYMENT FREQUENCY: [] ANNUAL [] SEMI-ANNUAL [] QUARTERLY [] TRI-ANNUAL [] OTHER: _____	
TAXING AUTHORITY NAME & ADDRESS: _____ _____ _____	PARCEL/PROPERTY ID/TMS# _____ PARCEL/PROPERTY ID/TMS# _____

CUSTOMER IDENTIFICATION NOTICE

IMPORTANT INFORMATION ABOUT PROCEDURES FOR A MORTGAGE LOAN

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 apply for a mortgage loan, we will ask for your full **name (including middle initial)**, **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 executing this form you acknowledge that you are required to provide documentation acceptable to GUARANTEED RATE, INC. to enable us to verify your identity, comply with the provisions of the Bank Secrecy Act, as amended by the USA Patriot Act, and complete the processing of your loan application and that I/we agree to provide the identifying documents requested.

I certify I have read and understand all of the above information.

Ralph Gregory Shepard
Applicant Name (please print)

Signature of Applicant (full name including middle initial)

Date

540-46-2230
Social Security Number

07/30/42
Birth Date - MM/DD/YY

Diana C Shepard
Applicant Name (please print)

Signature of Applicant (full name including middle initial)

Date

462-80-6458
Social Security Number

05/05/48
Birth Date - MM/DD/YY

By signing below, I certify that I reviewed the customer's identification information on the date listed.

Settlement Agent Signature
Wes Jensen

Date

Lender: GUARANTEED RATE, INC.

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: Ralph Gregory Shepard Date of Birth: JULY 30, 1942

Residential or Business Address: * 858 W Clover Meadow Dr
Murray, UT 84123

Taxpayer Identification Number (SSN):** 540-46-2230

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: GUARANTEED RATE, INC.

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: Diana C Shepard Date of Birth: MAY 5, 1948

Residential or Business Address: * 858 W Clover Meadow Dr
Murray, UT 84123

Taxpayer Identification Number (SSN):** 462-80-6458

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

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 the income or assets of the Borrower's spouse or other person who has community property rights pursuant to state law will not be used as a basis for loan qualification, but his or her liabilities must be considered because the spouse or other person has community property rights pursuant to applicable law and 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.

If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit (sign below):

Borrower

Co-Borrower

I. TYPE OF MORTGAGE AND TERMS OF LOAN

Mortgage Applied for:	<input type="checkbox"/> VA <input checked="" type="checkbox"/> Conventional <input type="checkbox"/> Other (explain): <input type="checkbox"/> FHA <input type="checkbox"/> USDA/Rural Housing Service	Agency Case Number	Lender Case Number 171797521
Amount \$ 315,000.00	Interest Rate 3.625 %	No. of Months 360	Amortization Type: <input type="checkbox"/> Fixed Rate <input type="checkbox"/> GPM <input checked="" type="checkbox"/> ARM (type): GEN7

II. PROPERTY INFORMATION AND PURPOSE OF LOAN

Subject Property Address (street, city, state & ZIP) 858 W CLOVER MEADOW DR, SALT LAKE CITY, UTAH 84123	No. of Units 1
Legal Description of Subject Property (attach description if necessary) See Title	Year Built 1982

Purpose of Loan <input type="checkbox"/> Purchase <input type="checkbox"/> Construction <input type="checkbox"/> Other (explain): <input checked="" type="checkbox"/> Refinance <input type="checkbox"/> Construction-Permanent	Property will be: <input checked="" type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input type="checkbox"/> Investment
--	---

Complete this line if construction or construction-permanent loan.

Year Lot 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	Original Cost	Amount Existing Liens	Purpose of Refinance	Describe Improvements	made	to be made
1987	\$400,000.00	\$294,660.00	Cash Out Debt Consolidation	Cost: \$	<input type="checkbox"/>	<input type="checkbox"/>

Title will be held in what Name(s) Ralph Gregory Shepard, Diana C Shepard	Manner in which Title will be held Husband And Wife	Estate will be held in: <input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold (show expiration date)
Source of Down Payment, Settlement Charges, and/or Subordinate Financing (explain)		

III. BORROWER INFORMATION

Borrower				Co-Borrower			
Borrower's Name (include Jr. or Sr. if applicable) Ralph Gregory Shepard				Co-Borrower's Name (include Jr. or Sr. if applicable) Diana C Shepard			
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
██████████	(801) 699-2284	07/30/1942	18	██████████	(801) 702-7406	05/05/1948	16
<input checked="" type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed)		Dependents (not listed by Co-Borrower) no. 0 ages		<input checked="" type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed)		Dependents (not listed by Borrower) no. 0 ages	
Present Address (street, city, state, ZIP) <input checked="" type="checkbox"/> Own <input type="checkbox"/> Rent 30 No. Yrs. 858 W Clover Meadow Dr, Murray, UT 84123				Present Address (street, city, state, ZIP) <input checked="" type="checkbox"/> Own <input type="checkbox"/> Rent 30 No. Yrs. 858 W Clover Meadow Dr, Murray, UT 84123			
Mailing Address, if different from Present Address				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) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs.	Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs.
---	---

Borrower	IV. EMPLOYMENT INFORMATION		Co-Borrower
Name & Address of Employer <input checked="" type="checkbox"/> Self Employed Shepard Global 858 W Clover Meadow Dr Murray, UT 84123	Yrs. on this job 5 yrs Yrs. employed in this line of work/profession 6	Name & Address of Employer <input type="checkbox"/> Self Employed 	Yrs. on this job Yrs. employed in this line of work/profession
Position/Title/Type of Business Contractor	Business Phone (incl. area code) (801) 699-2284	Position/Title/Type of Business 	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 <input type="checkbox"/> Self Employed 	Dates (from - to) Monthly Income \$	Name & Address of Employer <input type="checkbox"/> 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 <input type="checkbox"/> Self Employed 	Dates (from - to) Monthly Income \$	Name & Address of Employer <input type="checkbox"/> 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)

V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION						
Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expense	Present	Proposed
Base Empl. Income*	\$ 2,215.71	\$	\$ 2,215.71	Rent	\$	
Overtime				First Mortgage (P&I)	881.00	\$ 1,503.86
Bonuses				Other Financing (P&I)	537.00	
Commissions				Hazard Insurance		62.08
Dividends/Interest				Real Estate Taxes		199.83
Net Rental Income				Mortgage Insurance		
Other (before completing, see the notice in "describe other income," below)	4,705.00		4,705.00	Homeowner Assn. Dues		
				Other:		
Total	\$ 6,920.71	\$	\$ 6,920.71	Total	\$ 1,418.00	\$ 1,765.77

* 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 (B) or Co-Borrower (C) does not choose to have it considered for repaying this loan.

B/C	Description	Monthly Amount
B	SOCIAL SECURITY	\$ 2,311.00
B	NOTES RECEIVABLE INSTALLMENT	2,394.00

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

ASSETS		Cash or Market Value	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 continuation sheet, if necessary. Indicate by (*) those liabilities, which will be satisfied upon sale of real estate owned or upon refinancing of the subject property.	
Description				
Cash deposit toward purchase held by:		\$		
List checking and savings accounts below			LIABILITIES	Monthly Payment & Months Left to Pay
Name and address of Bank, S&L, or Credit Union			Name and address of Company	Unpaid Balance
			JPM CHASE	\$ 201,089.90
Acct. no.		\$		\$ Payment/Months
				537.00
				* 375
Name and address of Bank, S&L, or Credit Union			Name and address of Company	\$ 92,132.79
			PHH MORT SVC	\$ Payment/Months
Acct. no.		\$		881.00
				* 122
Name and address of Bank, S&L, or Credit Union			Name and address of Company	\$ 20,479.00
			USBANK	\$ Payment/Months
Acct. no.		\$		379.00
				55
Name and address of Bank, S&L, or Credit Union			Name and address of Company	\$ 19,823.00
			USBANK	\$ Payment/Months
Acct. no.		\$		360.00
				56
Name and address of Bank, S&L, or Credit Union			Name and address of Company	\$ 19,823.00
			USBANK	\$ Payment/Months
Acct. no.		\$		360.00
				56

VI. ASSETS AND LIABILITIES (cont'd)

Stocks & Bonds (Company name/number & description)	\$	Name and address of Company CHASE CARD	\$ Payment/Months 143.00 R	\$ 14,300.00
		Acct. no. 3762		
Life Insurance net cash value	\$	Name and address of Company TOYOTA MTR	\$ Payment/Months 486.00 29	\$ 12,755.00
Face amount: \$				
Subtotal Liquid Assets	\$			
Real estate owned (enter market value from schedule of real estate owned)	\$ 600,000.00			
Vested interest in retirement fund	\$			
Net worth of business(es) owned (attach financial statement)	\$	Acct. no. 30342DT678		
Automobiles owned (make and year)	\$	Alimony/Child Support/Separate Maintenance Payments Owed to:	\$	
Other Assets (Itemize)	\$ 1.00	Job-Related Expense (child care, union dues, etc.)	\$	
		Total Monthly Payments	\$ 1,077.00	
Total Assets a.	\$ 600,001.00	Net Worth (a minus b)	\$ 530,587.00	Total Liabilities b. \$ 69,414.00

Schedule of Real Estate Owned (If additional properties are owned, use continuation sheet.)

Property Address (enter S if sold, PS if pending sale or R if 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
858 W CLOVER MEADOW DR, SALT LAKE CITY, UT 84123	SFR	\$ 600,000.00	\$ 293,222.69	\$	\$ 1,418.00	\$	\$ 0.00
	Totals	\$ 600,000.00	\$ 293,222.69	\$	\$ 1,418.00	\$ 0.00	\$ 0.00

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

Alternate Name	Creditor Name	Account Number

VII. DETAILS OF TRANSACTION		VIII. DECLARATIONS				
a. Purchase price	\$	If you answer "Yes" to any questions a through i, please use continuation sheet for explanation. a. Are there any outstanding judgments against you? b. Have you been declared bankrupt within the past 7 years? c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years? d. Are you a party to a lawsuit? 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 guaranty e. If "Yes," provide details, including date, name and address of Lender, FHA or VA case number, if any, and reasons for the action.) f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guaranty? 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? If "Yes," complete question m below. 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)?	Borrower		Co-Borrower	
b. Alterations, improvements, repairs	0.00		Yes	No	Yes	No
c. Land (if acquired separately)			<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
d. Refinance (incl. debts to be paid off)	305,223.47		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
e. Estimated prepaid items	1.88		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
f. Estimated closing costs	2,565.00		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
g. PMI, MIP, Funding Fee						
h. Discount (if Borrower will pay)						
i. Total costs (add items a through h)	307,790.35					
j. Subordinate financing			<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
k. Borrower's closing costs paid by Seller			<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
l. Other Credits (explain)			<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
m. Loan amount (exclude PMI, MIP, Funding Fee financed)	315,000.00		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
n. PMI, MIP, Funding Fee financed			<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
o. Loan amount (add m & n)	315,000.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
p. Cash from/to Borrower (subtract j, k, l & o from i)	-7,209.65			PR	PR	
				SP	SP	

IX. ACKNOWLEDGMENT 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 that I have made on this application, and/or in criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Sec. 1001, et. seq.; (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 be occupied as indicated in this application; (6) the Lender, its servicers, successors or assigns may retain the original and/or an electronic record of this application, whether or not the Loan is approved; (7) the Lender and its agents, brokers, insurers, servicers, successors, and assigns may continuously rely on the information contained in the 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 "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or my facsimile transmission 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.

Acknowledgment. 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	

X. INFORMATION FOR GOVERNMENT MONITORING PURPOSES

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 note the 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 <input type="checkbox"/> I do not wish to furnish this information	CO-BORROWER <input type="checkbox"/> I do not wish to furnish this information
Ethnicity: <input type="checkbox"/> Hispanic or Latino <input checked="" type="checkbox"/> Not Hispanic or Latino	Ethnicity: <input type="checkbox"/> Hispanic or Latino <input checked="" type="checkbox"/> Not Hispanic or Latino
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	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
Sex: <input type="checkbox"/> Female <input checked="" type="checkbox"/> Male	Sex: <input checked="" type="checkbox"/> Female <input type="checkbox"/> Male

To be Completed by Loan Originator: This information was provided: <input type="checkbox"/> In a face-to-face interview <input type="checkbox"/> In a telephone interview <input type="checkbox"/> By the applicant and was submitted by fax or mail <input checked="" type="checkbox"/> By the applicant and submitted via e-mail or the Internet		
Loan Originator's Signature		Date 03/17/17
X		
Loan Originator's Name (print or type) Joe Jensen	Loan Originator Identifier 929953	Loan Originator's Phone Number (including area code) (435) 258-9556
Loan Origination Company's Name Guaranteed Rate, Inc.	Loan Origination Company Identifier 2611	Loan Origination Company's Address 1060 South Main St Building A Suite 101B, St. George, Utah 84770

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: Ralph Gregory Shepard	Agency Case Number:
Co-Borrower: Diana C Shepard	Lender Case Number: 171797521

Additional Joint Liabilities

Name/Address	Account #/Type	Monthly Payment	Months Left	Unpaid Balance
BK OF AMER	0931 REVOLVING	\$80.00		\$8,000.00
US BANK	2498 REVOLVING	\$63.00		\$6,150.00
GMFINANCIAL	170162946 LEASE PAYMENTS	\$344.00	16	\$5,167.00
USBANK	9939011083 LEASE PAYMENTS	\$255.00	16	\$3,720.00
USBANK	9939011137 LEASE PAYMENTS	\$425.00	25	\$3,407.00
CHASE CARD	0287 REVOLVING	\$25.00		\$223.00
DISCOVERBANK	#0566 REVOLVING	\$600.04	*	\$12,000.78
BBY/CBNA	1810 REVOLVING	\$27.00		\$439.00

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

NOTICE OF RIGHT TO CANCEL

Loan Number: 171797521

Borrowers: Ralph Gregory Shepard, Diana C Shepard

Property Address: 858 W CLOVER MEADOW DR, SALT LAKE CITY, UTAH 84123

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 MARCH 17, 2017 ; 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
GUARANTEED RATE, INC.
3940 N RAVENSWOOD
CHICAGO, ILLINOIS 60613

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 MARCH 21, 2017 (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
Ralph Gregory Shepard

ACKNOWLEDGMENT OF RECEIPT

EACH OF THE UNDERSIGNED HEREBY ACKNOWLEDGES THE RECEIPT OF TWO (2) COMPLETED COPIES OF THIS NOTICE OF RIGHT TO CANCEL.

Ralph Gregory Shepard Date

NOTICE OF RIGHT TO CANCEL

Loan Number: 171797521

Borrowers: Ralph Gregory Shepard, Diana C Shepard

Property Address: 858 W CLOVER MEADOW DR, SALT LAKE CITY, UTAH 84123

YOUR RIGHT TO CANCEL

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Consumer's Signature Date
Ralph Gregory Shepard

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Ralph Gregory Shepard Date

NOTICE OF RIGHT TO CANCEL

Loan Number: 171797521

Borrowers: Ralph Gregory Shepard, Diana C Shepard

Property Address: 858 W CLOVER MEADOW DR, SALT LAKE CITY, UTAH 84123

YOUR RIGHT TO CANCEL

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3940 N RAVENSWOOD
CHICAGO, ILLINOIS 60613

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I WISH TO CANCEL.

Consumer's Signature Date
Diana C Shepard

ACKNOWLEDGMENT OF RECEIPT

EACH OF THE UNDERSIGNED HEREBY ACKNOWLEDGES THE RECEIPT OF TWO (2) COMPLETED COPIES OF THIS NOTICE OF RIGHT TO CANCEL.

Diana C Shepard Date

NOTICE OF RIGHT TO CANCEL

Loan Number: 171797521

Borrowers: Ralph Gregory Shepard, Diana C Shepard

Property Address: 858 W CLOVER MEADOW DR, SALT LAKE CITY, UTAH 84123

YOUR RIGHT TO CANCEL

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3. the date you receive this notice of your right to cancel.

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3940 N RAVENSWOOD
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I WISH TO CANCEL.

Consumer's Signature Date
Diana C Shepard

ACKNOWLEDGMENT OF RECEIPT

EACH OF THE UNDERSIGNED HEREBY ACKNOWLEDGES THE RECEIPT OF TWO (2) COMPLETED COPIES OF THIS NOTICE OF RIGHT TO CANCEL.

Diana C Shepard Date

QUALIFIED MORTGAGE (QM) CERTIFICATION

I certify that the below statements are true and correct to the best of my knowledge.

- This loan is not a high priced mortgage loan.
- This loan is not a high cost mortgage loan.
- This loan meets the following QM requirements:
 - The DTI does not exceed 43%.
 - The loan term is less than or equal to 30 years.
 - The loan has no balloon payments.
 - The loan has no negative amortization.
 - The loan is not interest only.
 - The loan has no prepayment penalties.
 - The loan does not exceed the applicable points and fees cap:
 - 3% of the total loan amount for a loan greater than or equal to \$101,953
 - \$3,059 for a loan greater than or equal to \$61,172 but less than \$101,953
 - 5% of the total loan amount for a loan greater than \$20,391 but less than \$61,172
 - If applicable, real estate-related fees paid to an affiliate are included in the points and fees calculation.
 - If applicable, any MI greater than the comparable FHA MIP plan is included in the points and fees calculation.

Correspondent Partner: _____ Loan Number: 171797521

Borrower Name(s): Ralph Gregory Shepard, Diana C Shepard

Authorized Signer

Date

Authorized Signer (Printed)

Title



Nationwide®

RECORDING FEE ACCURACY VALIDATION LISTED ON CLOSING DISCLOSURE

From: GUARANTEED RATE, INC.
3940 N RAVENSWOOD
CHICAGO, ILLINOIS 60613

Re: Loan Number: 171797521
Borrower Name(s): Ralph Gregory Shepard, Diana C Shepard

Property Address: 858 W CLOVER MEADOW DR
SALT LAKE CITY, UTAH 84123

To: Wes Jensen
134 N 200 E, Suite 202
Saint George, Utah 84770

Dear Wes Jensen

Please be advised that recording fees listed on the Final Closing Disclosure for Borrowers on all transactions must be 100% accurate. Estimates listed on Final Closing Disclosure are not allowed or accepted by GUARANTEED RATE, INC.

All recordable documents given at the time of settlement insures that you have in your possession the amount of pages, etc., to determine the exact amount of recording fees and it is your responsibility to validate these fees with the designated county of which the property is in. Overages and refunds due to "estimated" recording fees are not allowed.

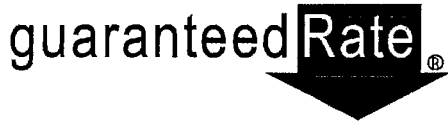
You signature below, validates that the above statement is true and correct.

Date: _____

Linear Title Agency of Utah, LLC

Printed Name of Settlement Agent _____

Signature of Settlement Agent _____



LOAN APPLICANT ATTESTATION

Please initial next to each of the following statements only if it is true and correct. Write "N/A" (not applicable) for any statement that does not apply (i.e., your employment income was not used to qualify for the loan).

Closing Agent: Please orally review each of the applicable statements with the borrower(s) If a borrower is unable to initial all applicable statements, stop the closing and call Guaranteed Rate Closing Department.

INCOME ATTESTATION		
Borrower	Co-Borrower	
		My income has not decreased from the amount shown on the loan application. I am not on severance.
		I have not resigned my position or notified my employer I am retiring, nor will I do so in the 30 days following the closing date of this loan.
		I have not received written or oral notice from my employer that my job is being terminated or eliminated or compensation reduced from what is shown on the loan application.

If Borrower is self employed:

		I continue to engage in the business activity shown on page 1 of the loan application.
--	--	--

If income used to qualify is from retirement, investment, or other income:

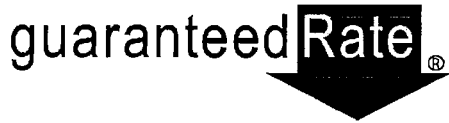
		I continue to receive the same or greater retirement, investment, or other income as shown on the loan application.
--	--	---

DEBT AND PROPERTY CONDITION ATTESTATION (all borrowers must attest)		
Borrower	Co-Borrower	
		Other than the debts listed on the loan application, I have not obtained or in the process of obtaining any new debts (mortgage, loan, lease, credit card, etc) nor have any accepted offer to purchase additional real estate.
		The Property being used as collateral is undamaged by waste, fire, earthquake or earth movement, windstorm, flood, tornado, or other casualty, and is in materially the same condition as on the date the appraisal inspection occurred, or if no appraisal was done, as on the date of loan application. There are no condemnation proceedings by any government authority pending or threatened against the Property.

I certify each of the statements I have initialed above are true and correct as of the date set forth opposite my signature on this page, and I acknowledge that any intentional or negligent misrepresentation of this information may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon any misrepresentation that I have made on the loan application, and/or in criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Sec. 1001, et seq.

Borrower Ralph Gregory Shepard Date _____

Borrower _____ Date _____



LOAN APPLICANT ATTESTATION

Please initial next to each of the following statements only if it is true and correct. Write "N/A" (not applicable) for any statement that does not apply (i.e., your employment income was not used to qualify for the loan).

Closing Agent: Please orally review each of the applicable statements with the borrower(s) If a borrower is unable to initial all applicable statements, stop the closing and call Guaranteed Rate Closing Department.

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Borrower	Co-Borrower	
		My income has not decreased from the amount shown on the loan application. I am not on severance.
		I have not resigned my position or notified my employer I am retiring, nor will I do so in the 30 days following the closing date of this loan.
		I have not received written or oral notice from my employer that my job is being terminated or eliminated or compensation reduced from what is shown on the loan application.

If Borrower is self employed:

		I continue to engage in the business activity shown on page 1 of the loan application.
--	--	--

If income used to qualify is from retirement, investment, or other income:

		I continue to receive the same or greater retirement, investment, or other income as shown on the loan application.
--	--	---

DEBT AND PROPERTY CONDITION ATTESTATION (all borrowers must attest)

Borrower	Co-Borrower	
		Other than the debts listed on the loan application, I have not obtained or in the process of obtaining any new debts (mortgage, loan, lease, credit card, etc) nor have any accepted offer to purchase additional real estate.
		The Property being used as collateral is undamaged by waste, fire, earthquake or earth movement, windstorm, flood, tornado, or other casualty, and is in materially the same condition as on the date the appraisal inspection occurred, or if no appraisal was done, as on the date of loan application. There are no condemnation proceedings by any government authority pending or threatened against the Property.

I certify each of the statements I have initialed above are true and correct as of the date set forth opposite my signature on this page, and I acknowledge that any intentional or negligent misrepresentation of this information may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon any misrepresentation that I have made on the loan application, and/or in criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Sec. 1001, et seq.

Borrower _____ Date _____
 Diana C Shepard

Borrower _____ Date _____

Guaranteed Rate INC.

NMLS #2611

BORROWER'S CERTIFICATION AND AUTHORIZATION

CERTIFICATION

The undersigned certify the following:

1. I/We have applied for a mortgage loan from GUARANTEED RATE, INC.

("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:

Borrower Ralph Gregory Shepard Date _____ Social Security Number _____

Borrower Diana C Shepard Date _____ Social Security Number _____

Borrower Date _____ Social Security Number _____

Borrower Date _____ Social Security Number _____

Borrower Date _____ Social Security Number _____

Borrower Date _____ Social Security Number _____

ARM PROGRAM DISCLOSURE

This disclosure describes the features of the adjustable-rate mortgage (ARM) program you are considering. Information on other ARM programs is available upon request.

HOW YOUR INTEREST RATE AND PAYMENTS ARE DETERMINED

- Your interest rate will be based on an index plus a margin.
- Your payment will be based on the interest rate, loan balance, and loan term.
 - The interest rate will be based on: THE AVERAGE OF INTERBANK OFFERED RATES FOR ONE YEAR U.S. DOLLAR-DENOMINATED DEPOSITS IN THE LONDON MARKET (LIBOR), AS PUBLISHED IN THE WALL STREET JOURNAL.

(your index), plus our margin. Ask us for our current interest rate and margin.

- Information about the index rate can be found:

Your initial interest rate is not based on the index used to make later adjustments. Ask us for the current amount of our adjustable-rate mortgage discounts or premiums.

HOW YOUR INTEREST RATE CAN CHANGE

- Your interest rate will not change for the first 84 months of your loan.
- After the first 84 months, your interest rate can change every 12 months.
- Each date on which your interest rate can change is called a "Change Date" and will be described in your loan documents.
- On each Change Date, your interest rate will equal the index plus the margin, rounded up down up or down to the nearest 0.125 %, unless your interest rate "caps" or "floors" (described below) limit the amount of change in the interest rate.
- Your interest rate cannot increase more than 5.000% percentage points above the initial interest rate over the term of the loan.
- Your interest rate cannot decrease more than 1.375% percentage points below the initial interest rate over the term of the loan.
- On the first Change Date, your interest rate cannot increase more than 5.000% percentage points above, or decrease more than 1.375% percentage points below the initial interest rate.
- On the second Change Date and every Change Date thereafter, your interest rate cannot increase or decrease more than 2.000% percentage points.

HOW YOUR PAYMENT CAN CHANGE

- Following the initial 84 months of your loan, your monthly payment can increase or decrease substantially every 12 months based on changes in the interest rate.
- Your new payment will be due beginning with the first payment due date after the Change Date on which the related interest rate change occurred, and will be your payment until the first payment due date after the next Change Date.
- For example, on a \$10,000, 30 -year loan with an initial interest rate of 3.625 % (in effect on MARCH 17, 2017), the maximum amount that the interest rate can rise under this program is 5.000% percentage points, to 8.625 % and the monthly payment can rise from a first-year payment of \$ 45.61 to a maximum of \$ 71.17 in the 8th year. To see what your payments would be, divide your mortgage amount by \$10,000; then multiply the monthly payment by that amount. (For example, the monthly payment for a mortgage amount of \$60,000 would be: $\$60,000 \div \$10,000 = 6$; $6 \times \$45.61 = \$ 273.66$ per month.)

- You will be notified in writing at least 210 days, but not more than 240 days, before the due date of your first payment at a new level. You will be notified in writing at least 60 days, but not more than 120 days, of any subsequent payment changes. This notice will contain information about the index and interest rate, payment amount, and loan balance.

OTHER INFORMATION

- This obligation does does not have a demand feature.

I/We have read this disclosure form, and understand its contents, as evidenced by my/our signature(s) below. THIS IS NEITHER A CONTRACT NOR A COMMITMENT TO LEND.

Applicant Ralph Gregory Shepard Date

Applicant Diana C Shepard Date

Applicant _____ Date

Applicant _____ Date

Applicant _____ Date

Applicant _____ Date

(Rev. September 2015)
 Department of the Treasury
 Internal Revenue Service

▶ **Do not sign this form unless all applicable lines have been completed.**
 ▶ **Request may be rejected if the form is incomplete or illegible.**
 ▶ **For more information about Form 4506-T, visit www.irs.gov/form4506t.**

OMB No. 1545-1872

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 a Tax Transcript." 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.

<p>1a Name shown on tax return. If a joint return, enter the name shown first. Ralph Gregory Shepard</p>	<p>1b First social security number on tax return, individual taxpayer identification number, or employer identification number (if applicable) [REDACTED]</p>
<p>2a If a joint return, enter spouse's name shown on tax return. Diana C Shepard</p>	<p>2b Second social security number or individual taxpayer identification number if joint tax return [REDACTED]</p>
<p>3 Current name, address (including apt., room, or suite no.), city, state, and ZIP code (see instructions) Ralph Gregory Shepard 858 W Clover Meadow Dr, Murray, UT 84123</p>	
<p>4 Previous address shown on the last return filed if different from line 3 (see instructions)</p>	
<p>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. Guaranteed Rate Inc c/o DataVerify, 875 Greentree Road, Pittsburgh, Pennsylvania 15220</p>	

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 1120-A, Form 1120-H, Form 1120-L, 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 12/31/2015 12/31/2016

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, 1 percent or more shareholder, partner, managing member, 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.

Signatory attests that he/she has read the attestation clause and upon so reading declares that _____ Phone number of taxpayer on line 1a or 2a he/she has the authority to sign the Form 4506-T. See instructions.

Sign Here

▶ _____	Date
▶ Signature (see instructions)	(801)699-2284
▶ Title (if line 1a above is a corporation, partnership, estate, or trust)	
▶ _____	Date
▶ 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 a Tax Transcript..." 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 AUCS 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 855-821-0094

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, North Dakota, Oklahoma, Oregon, South Dakota, Texas, Utah, Washington, Wyoming, 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 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 addresses 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.

 *You must check the box in the signature area to acknowledge you have the authority to sign and request the information. The form will not be processed and returned to you if the box is unchecked.*

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. A bona fide shareholder of record owning 1 percent or more of the outstanding stock of the corporation may submit a Form 4506-T but must provide documentation to support the requester's right to receive the information.

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.

Note: If you are Heir at law, Next of kin, or Beneficiary you must be able to establish a material interest in the estate or trust.

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.

(Rev. September 2015)
Department of the Treasury
Internal Revenue Service

▶ Do not sign this form unless all applicable lines have been completed.
▶ Request may be rejected if the form is incomplete or illegible.
▶ For more information about Form 4506-T, visit www.irs.gov/form4506t.

OMB No. 1545-1872

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 a Tax Transcript..." 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. Diana C Shepard	1b First social security number on tax return, individual taxpayer identification number, or employer identification number (see instructions) [REDACTED]
2a If a joint return, enter spouse's name shown on tax return. Ralph Gregory Shepard	2b Second social security number or individual taxpayer identification number if joint tax return [REDACTED]
3 Current name, address (including apt., room, or suite no.), city, state, and ZIP code (see instructions) Diana C Shepard 858 W Clover Meadow Dr, Murray, UT 84123	
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. Guaranteed Rate Inc c/o DataVerify, 875 Greentree Road, Pittsburgh, Pennsylvania 15220	

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 1120-A, Form 1120-H, Form 1120-L, 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. **12/31/2015** **12/31/2014**

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, 1 percent or more shareholder, partner, managing member, 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.

Signatory attests that he/she has read the attestation clause and upon so reading declares that he/she has the authority to sign the Form 4506-T. See instructions. Phone number of taxpayer on line 1a or 2a

Sign Here

▶ _____ Date **(801)702-7406**

Signature (see instructions)

▶ _____

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.

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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:

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 AUJSC Austin, TX 73301
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	512-460-2272

Alabama, Arkansas, Arizona, California, Colorado, 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 37106 Fresno, CA 93888
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	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
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	855-821-0094

Chart for all other transcripts

If you lived in or your business was in:

Alabama, Alaska, Arizona, Arkansas, California, Colorado, Florida, Hawaii, Idaho, Iowa, Kansas, Louisiana, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Texas, Utah, Washington, Wyoming, 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 P.O. Box 9941 Mail Stop 6734 Ogden, UT 84409
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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	801-620-6922
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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
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	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 addresses 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.

 **CAUTION** You must check the box in the signature area to acknowledge you have the authority to sign and request the information. The form will not be processed and returned to you if the box is unchecked.

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. A bona fide shareholder of record owning 1 percent or more of the outstanding stock of the corporation may submit a Form 4506-T but must provide documentation to support the requester's right to receive the information.

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.

Note: If you are Heir at law, Next of kin, or Beneficiary you must be able to establish a material interest in the estate or trust.

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 **W-9**
 (Rev. December 2014)
 Department of the Treasury
 Internal Revenue Service

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. Ralph Gregory Shepard	
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"/> C Corporation <input type="checkbox"/> S Corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Trust/estate <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.) 858 W Clover Meadow Dr	Requester's name and address (optional) GUARANTEED RATE, INC. 3940 N RAVENSWOOD CHICAGO, IL 60613
6 City, state, and ZIP code Murray, Utah 84123	
7 List account number(s) here (optional) 171797521	

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
<div style="background-color: black; width: 100px; height: 20px; margin: 0 auto;"></div>
or
Employer identification number

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.

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.

- 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.

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

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

Form **W-9**
 (Rev. December 2014)
 Department of the Treasury
 Internal Revenue Service

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. <u>Diana C Shepard</u>		
	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"/> C Corporation <input type="checkbox"/> S Corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Trust/estate <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.) <u>858 W Clover Meadow Dr</u>	Requester's name and address (optional) <u>GUARANTEED RATE, INC.</u> <u>3940 N RAVENSWOOD</u> <u>CHICAGO, IL 60613</u>	
	6 City, state, and ZIP code <u>Murray, Utah 84123</u>		
	7 List account number(s) here (optional) <u>171797521</u>		

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
<div style="background-color: black; width: 100px; height: 20px; margin: 0 auto;"></div>
or
Employer identification number

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.

Part II Certification

Under penalties of perjury, I certify that:

1. 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
2. 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
3. I am a U.S. citizen or other U.S. person (defined below); and
4. 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.

- 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.

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

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.

FIRST PAYMENT COUPON DUE 05/01/2017 \$1,436.56

Payable To: **GUARANTEED RATE, INC.**

4044 NORTH LINCOLN, #324
CHICAGO, ILLINOIS 60618
ATTENTION: SERVICING DEPARTMENT

Loan Number: 171797521

RE: 858 W CLOVER MEADOW DR, SALT LAKE
CITY, UTAH 84123

Dear Borrower:

Ralph Gregory Shepard, Diana C Shepard
858 W Clover Meadow Dr
Murray, Utah 84123

RESPA Notice or Error/Request for Information:

Attention: Servicing Department
3940 N Ravenswood
Chicago, IL 60613

RESPA Notices or Error and Requests for
Information must be sent only to the address
indicated above, including the specific
Attention line noted.

Your monthly payment amount has not changed and consists of:

PRINCIPAL AND INTEREST	\$ 1,436.56
MMI/PMI MONTHLY PREMIUM	_____
RESERVE FOR PROPERTY TAXES	_____
HAZARD INSURANCE RESERVE	_____
FLOOD INSURANCE RESERVE	_____
TOTAL MONTHLY PAYMENTS	\$ 1,436.56

GUARANTEED RATE, INC.

will forward payment information and/or coupons to you soon. In the event these coupons are delayed, please send your payment with the temporary payment coupon below directly to GUARANTEED RATE, INC.

If a payment is in transit to us, we will forward your payment on to GUARANTEED RATE, INC.

immediately.

Should you have further questions, please call GUARANTEED RATE, INC.

Loan Servicing Dept. at (800) 263-4159 or the undersigned for assistance. We thank you for your cooperation.

Yours Truly,

GUARANTEED RATE, INC.

Borrower Ralph Gregory Shepard

Date _____

TEMPORARY PAYMENT COUPON

Loan Number 171797521 Due Date MAY 1, 2017

Payment Amount \$ 1,436.56

Name Ralph Gregory Shepard, Diana C Shepard

Address 858 W CLOVER MEADOW DR, SALT LAKE CITY, UTAH 84123

Remit to: GUARANTEED RATE, INC.
4044 NORTH LINCOLN, #324
CHICAGO, ILLINOIS 60618
ATTENTION: SERVICING DEPARTMENT

SECOND PAYMENT COUPON DUE 06/01/2017 \$1,436.56

Payable To: **GUARANTEED RATE, INC.**

4044 NORTH LINCOLN, #324
CHICAGO, ILLINOIS 60618
ATTENTION: SERVICING DEPARTMENT

Loan Number: 171797521

RE: 858 W CLOVER MEADOW DR, SALT LAKE CITY, UTAH 84123

Dear Borrower:

Ralph Gregory Shepard, Diana C Shepard
858 W Clover Meadow Dr
Murray, Utah 84123

RESPA Notice or Error/Request for Information:

Attention: Servicing Department
3940 N Ravenswood
Chicago, IL 60613

RESPA Notices or Error and Requests for Information must be sent only to the address indicated above, including the specific Attention line noted.

Your monthly payment amount has not changed and consists of:

PRINCIPAL AND INTEREST	\$ 1,436.56
MMI/PMI MONTHLY PREMIUM	_____
RESERVE FOR PROPERTY TAXES	_____
HAZARD INSURANCE RESERVE	_____
FLOOD INSURANCE RESERVE	_____
TOTAL MONTHLY PAYMENTS	\$ 1,436.56

GUARANTEED RATE, INC.

will forward payment information and/or coupons to you soon. In the event these coupons are delayed, please send your payment with the temporary payment coupon below directly to GUARANTEED RATE, INC.

If a payment is in transit to us, we will forward your payment on to GUARANTEED RATE, INC.

immediately.

Should you have further questions, please call GUARANTEED RATE, INC.

Loan Servicing Dept. at (800) 263-4159 or the undersigned for assistance. We thank you for your cooperation.

Yours Truly,

GUARANTEED RATE, INC.

Borrower Ralph Gregory Shepard

Date _____

TEMPORARY PAYMENT COUPON

Loan Number 171797521 Due Date JUNE 1, 2017 Payment Amount \$ 1,436.56

Name Ralph Gregory Shepard, Diana C Shepard

Address 858 W CLOVER MEADOW DR, SALT LAKE CITY, UTAH 84123

Remit to: GUARANTEED RATE, INC.
4044 NORTH LINCOLN, #324
CHICAGO, ILLINOIS 60618
ATTENTION: SERVICING DEPARTMENT

PAYMENT LETTER TO BORROWER

FROM: GUARANTEED RATE, INC.
3940 N RAVENSWOOD
CHICAGO, ILLINOIS 60613

RE: Loan Number: 171797521
Property Address: 858 W CLOVER MEADOW DR, SALT LAKE CITY, UTAH 84123

TO: Ralph Gregory Shepard, Diana C Shepard
858 W CLOVER MEADOW DR
SALT LAKE CITY, UTAH 84123

Dear Borrower:

The monthly payments on the above referred to loan are to begin on MAY 1, 2017, and will continue monthly until APRIL 1, 2047.

Your monthly payment will consist of the following:

PRINCIPAL AND INTEREST	\$ <u>1,436.56</u>
MMI/PMI INSURANCE	<u>0.00</u>
ESCROW FOR TAXES	<u>0.00</u>
ESCROW FOR INSURANCE	<u>0.00</u>
ESCROW FOR FLOOD INSURANCE	<u>0.00</u>
TOTAL MONTHLY PAYMENTS	\$ <u><u>1,436.56</u></u>

You are to make your payments to:
GUARANTEED RATE, INC.
4044 NORTH LINCOLN, #324
CHICAGO, ILLINOIS 60618

Any correspondence, or calls, in reference to your loan, please refer to the above loan number.

Copy received and acknowledged.

Date: _____

Ralph Gregory Shepard

Diana C Shepard

WORST CASE AMORTIZATION SCHEDULE

Loan Number: 171797521

Borrower(s): Ralph Gregory Shepard, Diana C Shepard

Property Address: 858 W CLOVER MEADOW DR
SALT LAKE CITY, UTAH 84123

GENERAL LOAN PARAMETERS:

Sales Price: N/A	Margin: 2.250
Original Value: 420,000.00	Current Index: 1.814
Original Principal Balance: 315,000.00	Ceiling (Max.) Rate: 8.625
Term/Amortization: 360/360 Months	Floor (Min.) Rate: 2.250
Initial Interest Rate: 3.625	First Interest Change: 84 Months
Interest Only: N/A	First Interest Cap: 5.000
First Payment Date: MAY 1, 2017	Subsequent Interest Change Period: 12 Months
Interest Change Date: APRIL 1, 2024	Subsequent Rate Cap: 2.000
Payment Change Date: MAY 1, 2024	Life-of-Loan Cap: 5.000

Payment Number	Payment Date	Interest Rate	Principal and Interest Payment	Interest Portion	Principal Portion	Mortgage Insurance Payment	Remaining Balance	Resulting LTV
1	05/01/17	3.625	1,436.56	951.56	485.00	.00	314,515.00	74.88
2	06/01/17	3.625	1,436.56	950.10	486.46	.00	314,028.54	74.77
3	07/01/17	3.625	1,436.56	948.63	487.93	.00	313,540.61	74.65
4	08/01/17	3.625	1,436.56	947.15	489.41	.00	313,051.20	74.54
5	09/01/17	3.625	1,436.56	945.68	490.88	.00	312,560.32	74.42
6	10/01/17	3.625	1,436.56	944.19	492.37	.00	312,067.95	74.30
7	11/01/17	3.625	1,436.56	942.71	493.85	.00	311,574.10	74.18
8	12/01/17	3.625	1,436.56	941.21	495.35	.00	311,078.75	74.07
9	01/01/18	3.625	1,436.56	939.72	496.84	.00	310,581.91	73.95
10	02/01/18	3.625	1,436.56	938.22	498.34	.00	310,083.57	73.83
11	03/01/18	3.625	1,436.56	936.71	499.85	.00	309,583.72	73.71
12	04/01/18	3.625	1,436.56	935.20	501.36	.00	309,082.36	73.59
13	05/01/18	3.625	1,436.56	933.69	502.87	.00	308,579.49	73.47
14	06/01/18	3.625	1,436.56	932.17	504.39	.00	308,075.10	73.35
15	07/01/18	3.625	1,436.56	930.64	505.92	.00	307,569.18	73.23
16	08/01/18	3.625	1,436.56	929.11	507.45	.00	307,061.73	73.11
17	09/01/18	3.625	1,436.56	927.58	508.98	.00	306,552.75	72.99
18	10/01/18	3.625	1,436.56	926.05	510.51	.00	306,042.24	72.87
19	11/01/18	3.625	1,436.56	924.50	512.06	.00	305,530.18	72.75
20	12/01/18	3.625	1,436.56	922.96	513.60	.00	305,016.58	72.62
21	01/01/19	3.625	1,436.56	921.40	515.16	.00	304,501.42	72.50
22	02/01/19	3.625	1,436.56	919.85	516.71	.00	303,984.71	72.38
23	03/01/19	3.625	1,436.56	918.29	518.27	.00	303,466.44	72.25
24	04/01/19	3.625	1,436.56	916.72	519.84	.00	302,946.60	72.13
25	05/01/19	3.625	1,436.56	915.15	521.41	.00	302,425.19	72.01
26	06/01/19	3.625	1,436.56	913.58	522.98	.00	301,902.21	71.88
27	07/01/19	3.625	1,436.56	912.00	524.56	.00	301,377.65	71.76
28	08/01/19	3.625	1,436.56	910.41	526.15	.00	300,851.50	71.63
29	09/01/19	3.625	1,436.56	908.82	527.74	.00	300,323.76	71.51
30	10/01/19	3.625	1,436.56	907.23	529.33	.00	299,794.43	71.38
31	11/01/19	3.625	1,436.56	905.63	530.93	.00	299,263.50	71.25
32	12/01/19	3.625	1,436.56	904.03	532.53	.00	298,730.97	71.13
33	01/01/20	3.625	1,436.56	902.42	534.14	.00	298,196.83	71.00
34	02/01/20	3.625	1,436.56	900.80	535.76	.00	297,661.07	70.87

35	03/01/20	3.625	1,436.56	899.18	537.38	.00	297,123.69	70.74
36	04/01/20	3.625	1,436.56	897.56	539.00	.00	296,584.69	70.62
37	05/01/20	3.625	1,436.56	895.93	540.63	.00	296,044.06	70.49
38	06/01/20	3.625	1,436.56	894.30	542.26	.00	295,501.80	70.36
39	07/01/20	3.625	1,436.56	892.66	543.90	.00	294,957.90	70.23
40	08/01/20	3.625	1,436.56	891.02	545.54	.00	294,412.36	70.10
41	09/01/20	3.625	1,436.56	889.37	547.19	.00	293,865.17	69.97
42	10/01/20	3.625	1,436.56	887.72	548.84	.00	293,316.33	69.84
43	11/01/20	3.625	1,436.56	886.06	550.50	.00	292,765.83	69.71
44	12/01/20	3.625	1,436.56	884.40	552.16	.00	292,213.67	69.57
45	01/01/21	3.625	1,436.56	882.73	553.83	.00	291,659.84	69.44
46	02/01/21	3.625	1,436.56	881.06	555.50	.00	291,104.34	69.31
47	03/01/21	3.625	1,436.56	879.38	557.18	.00	290,547.16	69.18
48	04/01/21	3.625	1,436.56	877.69	558.87	.00	289,988.29	69.04
49	05/01/21	3.625	1,436.56	876.01	560.55	.00	289,427.74	68.91
50	06/01/21	3.625	1,436.56	874.31	562.25	.00	288,865.49	68.78
51	07/01/21	3.625	1,436.56	872.61	563.95	.00	288,301.54	68.64
52	08/01/21	3.625	1,436.56	870.91	565.65	.00	287,735.89	68.51
53	09/01/21	3.625	1,436.56	869.20	567.36	.00	287,168.53	68.37
54	10/01/21	3.625	1,436.56	867.49	569.07	.00	286,599.46	68.24
55	11/01/21	3.625	1,436.56	865.77	570.79	.00	286,028.67	68.10
56	12/01/21	3.625	1,436.56	864.05	572.51	.00	285,456.16	67.97
57	01/01/22	3.625	1,436.56	862.32	574.24	.00	284,881.92	67.83
58	02/01/22	3.625	1,436.56	860.58	575.98	.00	284,305.94	67.69
59	03/01/22	3.625	1,436.56	858.84	577.72	.00	283,728.22	67.55
60	04/01/22	3.625	1,436.56	857.10	579.46	.00	283,148.76	67.42
61	05/01/22	3.625	1,436.56	855.34	581.22	.00	282,567.54	67.28
62	06/01/22	3.625	1,436.56	853.59	582.97	.00	281,984.57	67.14
63	07/01/22	3.625	1,436.56	851.83	584.73	.00	281,399.84	67.00
64	08/01/22	3.625	1,436.56	850.06	586.50	.00	280,813.34	66.86
65	09/01/22	3.625	1,436.56	848.29	588.27	.00	280,225.07	66.72
66	10/01/22	3.625	1,436.56	846.51	590.05	.00	279,635.02	66.58
67	11/01/22	3.625	1,436.56	844.73	591.83	.00	279,043.19	66.44
68	12/01/22	3.625	1,436.56	842.94	593.62	.00	278,449.57	66.30
69	01/01/23	3.625	1,436.56	841.15	595.41	.00	277,854.16	66.16
70	02/01/23	3.625	1,436.56	839.35	597.21	.00	277,256.95	66.01
71	03/01/23	3.625	1,436.56	837.55	599.01	.00	276,657.94	65.87
72	04/01/23	3.625	1,436.56	835.74	600.82	.00	276,057.12	65.73
73	05/01/23	3.625	1,436.56	833.92	602.64	.00	275,454.48	65.58
74	06/01/23	3.625	1,436.56	832.10	604.46	.00	274,850.02	65.44
75	07/01/23	3.625	1,436.56	830.28	606.28	.00	274,243.74	65.30
76	08/01/23	3.625	1,436.56	828.45	608.11	.00	273,635.63	65.15
77	09/01/23	3.625	1,436.56	826.61	609.95	.00	273,025.68	65.01
78	10/01/23	3.625	1,436.56	824.77	611.79	.00	272,413.89	64.86
79	11/01/23	3.625	1,436.56	822.92	613.64	.00	271,800.25	64.71
80	12/01/23	3.625	1,436.56	821.06	615.50	.00	271,184.75	64.57
81	01/01/24	3.625	1,436.56	819.20	617.36	.00	270,567.39	64.42
82	02/01/24	3.625	1,436.56	817.34	619.22	.00	269,948.17	64.27
83	03/01/24	3.625	1,436.56	815.47	621.09	.00	269,327.08	64.13
84	04/01/24	3.625	1,436.56	813.59	622.97	.00	268,704.11	63.98
85	05/01/24	8.625	2,241.88	1,931.31	310.57	.00	268,393.54	63.90
86	06/01/24	8.625	2,241.88	1,929.08	312.80	.00	268,080.74	63.83
87	07/01/24	8.625	2,241.88	1,926.83	315.05	.00	267,765.69	63.75
88	08/01/24	8.625	2,241.88	1,924.57	317.31	.00	267,448.38	63.68
89	09/01/24	8.625	2,241.88	1,922.29	319.59	.00	267,128.79	63.60
90	10/01/24	8.625	2,241.88	1,919.99	321.89	.00	266,806.90	63.53
91	11/01/24	8.625	2,241.88	1,917.68	324.20	.00	266,482.70	63.45
92	12/01/24	8.625	2,241.88	1,915.34	326.54	.00	266,156.16	63.37
93	01/01/25	8.625	2,241.88	1,913.00	328.88	.00	265,827.28	63.29
94	02/01/25	8.625	2,241.88	1,910.63	331.25	.00	265,496.03	63.21
95	03/01/25	8.625	2,241.88	1,908.25	333.63	.00	265,162.40	63.13
96	04/01/25	8.625	2,241.88	1,905.85	336.03	.00	264,826.37	63.05
97	05/01/25	8.625	2,241.88	1,903.44	338.44	.00	264,487.93	62.97
98	06/01/25	8.625	2,241.88	1,901.01	340.87	.00	264,147.06	62.89
99	07/01/25	8.625	2,241.88	1,898.56	343.32	.00	263,803.74	62.81
100	08/01/25	8.625	2,241.88	1,896.09	345.79	.00	263,457.95	62.73
101	09/01/25	8.625	2,241.88	1,893.60	348.28	.00	263,109.67	62.65
102	10/01/25	8.625	2,241.88	1,891.10	350.78	.00	262,758.89	62.56
103	11/01/25	8.625	2,241.88	1,888.58	353.30	.00	262,405.59	62.48
104	12/01/25	8.625	2,241.88	1,886.04	355.84	.00	262,049.75	62.39

105	01/01/26	8.625	2,241.88	1,883.48	358.40	.00	261,691.35	62.31
106	02/01/26	8.625	2,241.88	1,880.91	360.97	.00	261,330.38	62.22
107	03/01/26	8.625	2,241.88	1,878.31	363.57	.00	260,966.81	62.13
108	04/01/26	8.625	2,241.88	1,875.70	366.18	.00	260,600.63	62.05
109	05/01/26	8.625	2,241.88	1,873.07	368.81	.00	260,231.82	61.96
110	06/01/26	8.625	2,241.88	1,870.42	371.46	.00	259,860.36	61.87
111	07/01/26	8.625	2,241.88	1,867.75	374.13	.00	259,486.23	61.78
112	08/01/26	8.625	2,241.88	1,865.06	376.82	.00	259,109.41	61.69
113	09/01/26	8.625	2,241.88	1,862.35	379.53	.00	258,729.88	61.60
114	10/01/26	8.625	2,241.88	1,859.62	382.26	.00	258,347.62	61.51
115	11/01/26	8.625	2,241.88	1,856.87	385.01	.00	257,962.61	61.42
116	12/01/26	8.625	2,241.88	1,854.11	387.77	.00	257,574.84	61.33
117	01/01/27	8.625	2,241.88	1,851.32	390.56	.00	257,184.28	61.23
118	02/01/27	8.625	2,241.88	1,848.51	393.37	.00	256,790.91	61.14
119	03/01/27	8.625	2,241.88	1,845.69	396.19	.00	256,394.72	61.05
120	04/01/27	8.625	2,241.88	1,842.84	399.04	.00	255,995.68	60.95
121	05/01/27	8.625	2,241.88	1,839.97	401.91	.00	255,593.77	60.86
122	06/01/27	8.625	2,241.88	1,837.08	404.80	.00	255,188.97	60.76
123	07/01/27	8.625	2,241.88	1,834.17	407.71	.00	254,781.26	60.66
124	08/01/27	8.625	2,241.88	1,831.24	410.64	.00	254,370.62	60.56
125	09/01/27	8.625	2,241.88	1,828.29	413.59	.00	253,957.03	60.47
126	10/01/27	8.625	2,241.88	1,825.32	416.56	.00	253,540.47	60.37
127	11/01/27	8.625	2,241.88	1,822.32	419.56	.00	253,120.91	60.27
128	12/01/27	8.625	2,241.88	1,819.31	422.57	.00	252,698.34	60.17
129	01/01/28	8.625	2,241.88	1,816.27	425.61	.00	252,272.73	60.06
130	02/01/28	8.625	2,241.88	1,813.21	428.67	.00	251,844.06	59.96
131	03/01/28	8.625	2,241.88	1,810.13	431.75	.00	251,412.31	59.86
132	04/01/28	8.625	2,241.88	1,807.03	434.85	.00	250,977.46	59.76
133	05/01/28	8.625	2,241.88	1,803.90	437.98	.00	250,539.48	59.65
134	06/01/28	8.625	2,241.88	1,800.75	441.13	.00	250,098.35	59.55
135	07/01/28	8.625	2,241.88	1,797.58	444.30	.00	249,654.05	59.44
136	08/01/28	8.625	2,241.88	1,794.39	447.49	.00	249,206.56	59.33
137	09/01/28	8.625	2,241.88	1,791.17	450.71	.00	248,755.85	59.23
138	10/01/28	8.625	2,241.88	1,787.93	453.95	.00	248,301.90	59.12
139	11/01/28	8.625	2,241.88	1,784.67	457.21	.00	247,844.69	59.01
140	12/01/28	8.625	2,241.88	1,781.38	460.50	.00	247,384.19	58.90
141	01/01/29	8.625	2,241.88	1,778.07	463.81	.00	246,920.38	58.79
142	02/01/29	8.625	2,241.88	1,774.74	467.14	.00	246,453.24	58.68
143	03/01/29	8.625	2,241.88	1,771.38	470.50	.00	245,982.74	58.57
144	04/01/29	8.625	2,241.88	1,768.00	473.88	.00	245,508.86	58.45
145	05/01/29	8.625	2,241.88	1,764.60	477.28	.00	245,031.58	58.34
146	06/01/29	8.625	2,241.88	1,761.16	480.72	.00	244,550.86	58.23
147	07/01/29	8.625	2,241.88	1,757.71	484.17	.00	244,066.69	58.11
148	08/01/29	8.625	2,241.88	1,754.23	487.65	.00	243,579.04	58.00
149	09/01/29	8.625	2,241.88	1,750.72	491.16	.00	243,087.88	57.88
150	10/01/29	8.625	2,241.88	1,747.19	494.69	.00	242,593.19	57.76
151	11/01/29	8.625	2,241.88	1,743.64	498.24	.00	242,094.95	57.64
152	12/01/29	8.625	2,241.88	1,740.06	501.82	.00	241,593.13	57.52
153	01/01/30	8.625	2,241.88	1,736.45	505.43	.00	241,087.70	57.40
154	02/01/30	8.625	2,241.88	1,732.82	509.06	.00	240,578.64	57.28
155	03/01/30	8.625	2,241.88	1,729.16	512.72	.00	240,065.92	57.16
156	04/01/30	8.625	2,241.88	1,725.47	516.41	.00	239,549.51	57.04
157	05/01/30	8.625	2,241.88	1,721.76	520.12	.00	239,029.39	56.91
158	06/01/30	8.625	2,241.88	1,718.02	523.86	.00	238,505.53	56.79
159	07/01/30	8.625	2,241.88	1,714.26	527.62	.00	237,977.91	56.66
160	08/01/30	8.625	2,241.88	1,710.47	531.41	.00	237,446.50	56.53
161	09/01/30	8.625	2,241.88	1,706.65	535.23	.00	236,911.27	56.41
162	10/01/30	8.625	2,241.88	1,702.80	539.08	.00	236,372.19	56.28
163	11/01/30	8.625	2,241.88	1,698.93	542.95	.00	235,829.24	56.15
164	12/01/30	8.625	2,241.88	1,695.02	546.86	.00	235,282.38	56.02
165	01/01/31	8.625	2,241.88	1,691.09	550.79	.00	234,731.59	55.89
166	02/01/31	8.625	2,241.88	1,687.13	554.75	.00	234,176.84	55.76
167	03/01/31	8.625	2,241.88	1,683.15	558.73	.00	233,618.11	55.62
168	04/01/31	8.625	2,241.88	1,679.13	562.75	.00	233,055.36	55.49
169	05/01/31	8.625	2,241.88	1,675.09	566.79	.00	232,488.57	55.35
170	06/01/31	8.625	2,241.88	1,671.01	570.87	.00	231,917.70	55.22
171	07/01/31	8.625	2,241.88	1,666.91	574.97	.00	231,342.73	55.08
172	08/01/31	8.625	2,241.88	1,662.78	579.10	.00	230,763.63	54.94
173	09/01/31	8.625	2,241.88	1,658.61	583.27	.00	230,180.36	54.80
174	10/01/31	8.625	2,241.88	1,654.42	587.46	.00	229,592.90	54.66

175	11/01/31	8.625	2,241.88	1,650.20	591.68	.00	229,001.22	54.52
176	12/01/31	8.625	2,241.88	1,645.95	595.93	.00	228,405.29	54.38
177	01/01/32	8.625	2,241.88	1,641.66	600.22	.00	227,805.07	54.24
178	02/01/32	8.625	2,241.88	1,637.35	604.53	.00	227,200.54	54.10
179	03/01/32	8.625	2,241.88	1,633.00	608.88	.00	226,591.66	53.95
180	04/01/32	8.625	2,241.88	1,628.63	613.25	.00	225,978.41	53.80
181	05/01/32	8.625	2,241.88	1,624.22	617.66	.00	225,360.75	53.66
182	06/01/32	8.625	2,241.88	1,619.78	622.10	.00	224,738.65	53.51
183	07/01/32	8.625	2,241.88	1,615.31	626.57	.00	224,112.08	53.36
184	08/01/32	8.625	2,241.88	1,610.81	631.07	.00	223,481.01	53.21
185	09/01/32	8.625	2,241.88	1,606.27	635.61	.00	222,845.40	53.06
186	10/01/32	8.625	2,241.88	1,601.70	640.18	.00	222,205.22	52.91
187	11/01/32	8.625	2,241.88	1,597.10	644.78	.00	221,560.44	52.75
188	12/01/32	8.625	2,241.88	1,592.47	649.41	.00	220,911.03	52.60
189	01/01/33	8.625	2,241.88	1,587.80	654.08	.00	220,256.95	52.44
190	02/01/33	8.625	2,241.88	1,583.10	658.78	.00	219,598.17	52.29
191	03/01/33	8.625	2,241.88	1,578.36	663.52	.00	218,934.65	52.13
192	04/01/33	8.625	2,241.88	1,573.59	668.29	.00	218,266.36	51.97
193	05/01/33	8.625	2,241.88	1,568.79	673.09	.00	217,593.27	51.81
194	06/01/33	8.625	2,241.88	1,563.95	677.93	.00	216,915.34	51.65
195	07/01/33	8.625	2,241.88	1,559.08	682.80	.00	216,232.54	51.48
196	08/01/33	8.625	2,241.88	1,554.17	687.71	.00	215,544.83	51.32
197	09/01/33	8.625	2,241.88	1,549.23	692.65	.00	214,852.18	51.16
198	10/01/33	8.625	2,241.88	1,544.25	697.63	.00	214,154.55	50.99
199	11/01/33	8.625	2,241.88	1,539.24	702.64	.00	213,451.91	50.82
200	12/01/33	8.625	2,241.88	1,534.19	707.69	.00	212,744.22	50.65
201	01/01/34	8.625	2,241.88	1,529.10	712.78	.00	212,031.44	50.48
202	02/01/34	8.625	2,241.88	1,523.98	717.90	.00	211,313.54	50.31
203	03/01/34	8.625	2,241.88	1,518.82	723.06	.00	210,590.48	50.14
204	04/01/34	8.625	2,241.88	1,513.62	728.26	.00	209,862.22	49.97
205	05/01/34	8.625	2,241.88	1,508.39	733.49	.00	209,128.73	49.79
206	06/01/34	8.625	2,241.88	1,503.11	738.77	.00	208,389.96	49.62
207	07/01/34	8.625	2,241.88	1,497.80	744.08	.00	207,645.88	49.44
208	08/01/34	8.625	2,241.88	1,492.46	749.42	.00	206,896.46	49.26
209	09/01/34	8.625	2,241.88	1,487.07	754.81	.00	206,141.65	49.08
210	10/01/34	8.625	2,241.88	1,481.64	760.24	.00	205,381.41	48.90
211	11/01/34	8.625	2,241.88	1,476.18	765.70	.00	204,615.71	48.72
212	12/01/34	8.625	2,241.88	1,470.68	771.20	.00	203,844.51	48.53
213	01/01/35	8.625	2,241.88	1,465.13	776.75	.00	203,067.76	48.35
214	02/01/35	8.625	2,241.88	1,459.55	782.33	.00	202,285.43	48.16
215	03/01/35	8.625	2,241.88	1,453.93	787.95	.00	201,497.48	47.98
216	04/01/35	8.625	2,241.88	1,448.26	793.62	.00	200,703.86	47.79
217	05/01/35	8.625	2,241.88	1,442.56	799.32	.00	199,904.54	47.60
218	06/01/35	8.625	2,241.88	1,436.81	805.07	.00	199,099.47	47.40
219	07/01/35	8.625	2,241.88	1,431.03	810.85	.00	198,288.62	47.21
220	08/01/35	8.625	2,241.88	1,425.20	816.68	.00	197,471.94	47.02
221	09/01/35	8.625	2,241.88	1,419.33	822.55	.00	196,649.39	46.82
222	10/01/35	8.625	2,241.88	1,413.42	828.46	.00	195,820.93	46.62
223	11/01/35	8.625	2,241.88	1,407.46	834.42	.00	194,986.51	46.43
224	12/01/35	8.625	2,241.88	1,401.47	840.41	.00	194,146.10	46.23
225	01/01/36	8.625	2,241.88	1,395.43	846.45	.00	193,299.65	46.02
226	02/01/36	8.625	2,241.88	1,389.34	852.54	.00	192,447.11	45.82
227	03/01/36	8.625	2,241.88	1,383.21	858.67	.00	191,588.44	45.62
228	04/01/36	8.625	2,241.88	1,377.04	864.84	.00	190,723.60	45.41
229	05/01/36	8.625	2,241.88	1,370.83	871.05	.00	189,852.55	45.20
230	06/01/36	8.625	2,241.88	1,364.57	877.31	.00	188,975.24	44.99
231	07/01/36	8.625	2,241.88	1,358.26	883.62	.00	188,091.62	44.78
232	08/01/36	8.625	2,241.88	1,351.91	889.97	.00	187,201.65	44.57
233	09/01/36	8.625	2,241.88	1,345.51	896.37	.00	186,305.28	44.36
234	10/01/36	8.625	2,241.88	1,339.07	902.81	.00	185,402.47	44.14
235	11/01/36	8.625	2,241.88	1,332.58	909.30	.00	184,493.17	43.93
236	12/01/36	8.625	2,241.88	1,326.05	915.83	.00	183,577.34	43.71
237	01/01/37	8.625	2,241.88	1,319.46	922.42	.00	182,654.92	43.49
238	02/01/37	8.625	2,241.88	1,312.83	929.05	.00	181,725.87	43.27
239	03/01/37	8.625	2,241.88	1,306.16	935.72	.00	180,790.15	43.05
240	04/01/37	8.625	2,241.88	1,299.43	942.45	.00	179,847.70	42.82
241	05/01/37	8.625	2,241.88	1,292.66	949.22	.00	178,898.48	42.59
242	06/01/37	8.625	2,241.88	1,285.83	956.05	.00	177,942.43	42.37
243	07/01/37	8.625	2,241.88	1,278.96	962.92	.00	176,979.51	42.14
244	08/01/37	8.625	2,241.88	1,272.04	969.84	.00	176,009.67	41.91

245	09/01/37	8.625	2,241.88	1,265.07	976.81	.00	175,032.86	41.67
246	10/01/37	8.625	2,241.88	1,258.05	983.83	.00	174,049.03	41.44
247	11/01/37	8.625	2,241.88	1,250.98	990.90	.00	173,058.13	41.20
248	12/01/37	8.625	2,241.88	1,243.86	998.02	.00	172,060.11	40.97
249	01/01/38	8.625	2,241.88	1,236.68	1,005.20	.00	171,054.91	40.73
250	02/01/38	8.625	2,241.88	1,229.46	1,012.42	.00	170,042.49	40.49
251	03/01/38	8.625	2,241.88	1,222.18	1,019.70	.00	169,022.79	40.24
252	04/01/38	8.625	2,241.88	1,214.85	1,027.03	.00	167,995.76	40.00
253	05/01/38	8.625	2,241.88	1,207.47	1,034.41	.00	166,961.35	39.75
254	06/01/38	8.625	2,241.88	1,200.04	1,041.84	.00	165,919.51	39.50
255	07/01/38	8.625	2,241.88	1,192.55	1,049.33	.00	164,870.18	39.25
256	08/01/38	8.625	2,241.88	1,185.00	1,056.88	.00	163,813.30	39.00
257	09/01/38	8.625	2,241.88	1,177.41	1,064.47	.00	162,748.83	38.75
258	10/01/38	8.625	2,241.88	1,169.76	1,072.12	.00	161,676.71	38.49
259	11/01/38	8.625	2,241.88	1,162.05	1,079.83	.00	160,596.88	38.24
260	12/01/38	8.625	2,241.88	1,154.29	1,087.59	.00	159,509.29	37.98
261	01/01/39	8.625	2,241.88	1,146.47	1,095.41	.00	158,413.88	37.72
262	02/01/39	8.625	2,241.88	1,138.60	1,103.28	.00	157,310.60	37.45
263	03/01/39	8.625	2,241.88	1,130.67	1,111.21	.00	156,199.39	37.19
264	04/01/39	8.625	2,241.88	1,122.68	1,119.20	.00	155,080.19	36.92
265	05/01/39	8.625	2,241.88	1,114.64	1,127.24	.00	153,952.95	36.66
266	06/01/39	8.625	2,241.88	1,106.54	1,135.34	.00	152,817.61	36.39
267	07/01/39	8.625	2,241.88	1,098.38	1,143.50	.00	151,674.11	36.11
268	08/01/39	8.625	2,241.88	1,090.16	1,151.72	.00	150,522.39	35.84
269	09/01/39	8.625	2,241.88	1,081.88	1,160.00	.00	149,362.39	35.56
270	10/01/39	8.625	2,241.88	1,073.54	1,168.34	.00	148,194.05	35.28
271	11/01/39	8.625	2,241.88	1,065.15	1,176.73	.00	147,017.32	35.00
272	12/01/39	8.625	2,241.88	1,056.69	1,185.19	.00	145,832.13	34.72
273	01/01/40	8.625	2,241.88	1,048.17	1,193.71	.00	144,638.42	34.44
274	02/01/40	8.625	2,241.88	1,039.59	1,202.29	.00	143,436.13	34.15
275	03/01/40	8.625	2,241.88	1,030.95	1,210.93	.00	142,225.20	33.86
276	04/01/40	8.625	2,241.88	1,022.24	1,219.64	.00	141,005.56	33.57
277	05/01/40	8.625	2,241.88	1,013.48	1,228.40	.00	139,777.16	33.28
278	06/01/40	8.625	2,241.88	1,004.65	1,237.23	.00	138,539.93	32.99
279	07/01/40	8.625	2,241.88	995.76	1,246.12	.00	137,293.81	32.69
280	08/01/40	8.625	2,241.88	986.80	1,255.08	.00	136,038.73	32.39
281	09/01/40	8.625	2,241.88	977.78	1,264.10	.00	134,774.63	32.09
282	10/01/40	8.625	2,241.88	968.69	1,273.19	.00	133,501.44	31.79
283	11/01/40	8.625	2,241.88	959.54	1,282.34	.00	132,219.10	31.48
284	12/01/40	8.625	2,241.88	950.33	1,291.55	.00	130,927.55	31.17
285	01/01/41	8.625	2,241.88	941.04	1,300.84	.00	129,626.71	30.86
286	02/01/41	8.625	2,241.88	931.69	1,310.19	.00	128,316.52	30.55
287	03/01/41	8.625	2,241.88	922.28	1,319.60	.00	126,996.92	30.24
288	04/01/41	8.625	2,241.88	912.79	1,329.09	.00	125,667.83	29.92
289	05/01/41	8.625	2,241.88	903.24	1,338.64	.00	124,329.19	29.60
290	06/01/41	8.625	2,241.88	893.62	1,348.26	.00	122,980.93	29.28
291	07/01/41	8.625	2,241.88	883.93	1,357.95	.00	121,622.98	28.96
292	08/01/41	8.625	2,241.88	874.17	1,367.71	.00	120,255.27	28.63
293	09/01/41	8.625	2,241.88	864.34	1,377.54	.00	118,877.73	28.30
294	10/01/41	8.625	2,241.88	854.43	1,387.45	.00	117,490.28	27.97
295	11/01/41	8.625	2,241.88	844.46	1,397.42	.00	116,092.86	27.64
296	12/01/41	8.625	2,241.88	834.42	1,407.46	.00	114,685.40	27.31
297	01/01/42	8.625	2,241.88	824.30	1,417.58	.00	113,267.82	26.97
298	02/01/42	8.625	2,241.88	814.11	1,427.77	.00	111,840.05	26.63
299	03/01/42	8.625	2,241.88	803.85	1,438.03	.00	110,402.02	26.29
300	04/01/42	8.625	2,241.88	793.51	1,448.37	.00	108,953.65	25.94
301	05/01/42	8.625	2,241.88	783.10	1,458.78	.00	107,494.87	25.59
302	06/01/42	8.625	2,241.88	772.62	1,469.26	.00	106,025.61	25.24
303	07/01/42	8.625	2,241.88	762.06	1,479.82	.00	104,545.79	24.89
304	08/01/42	8.625	2,241.88	751.42	1,490.46	.00	103,055.33	24.54
305	09/01/42	8.625	2,241.88	740.71	1,501.17	.00	101,554.16	24.18
306	10/01/42	8.625	2,241.88	729.92	1,511.96	.00	100,042.20	23.82
307	11/01/42	8.625	2,241.88	719.05	1,522.83	.00	98,519.37	23.46
308	12/01/42	8.625	2,241.88	708.11	1,533.77	.00	96,985.60	23.09
309	01/01/43	8.625	2,241.88	697.08	1,544.80	.00	95,440.80	22.72
310	02/01/43	8.625	2,241.88	685.98	1,555.90	.00	93,884.90	22.35
311	03/01/43	8.625	2,241.88	674.80	1,567.08	.00	92,317.82	21.98
312	04/01/43	8.625	2,241.88	663.53	1,578.35	.00	90,739.47	21.60
313	05/01/43	8.625	2,241.88	652.19	1,589.69	.00	89,149.78	21.23
314	06/01/43	8.625	2,241.88	640.76	1,601.12	.00	87,548.66	20.84

315	07/01/43	8.625	2,241.88	629.26	1,612.62	.00	85,936.04	20.46
316	08/01/43	8.625	2,241.88	617.67	1,624.21	.00	84,311.83	20.07
317	09/01/43	8.625	2,241.88	605.99	1,635.89	.00	82,675.94	19.68
318	10/01/43	8.625	2,241.88	594.23	1,647.65	.00	81,028.29	19.29
319	11/01/43	8.625	2,241.88	582.39	1,659.49	.00	79,368.80	18.90
320	12/01/43	8.625	2,241.88	570.46	1,671.42	.00	77,697.38	18.50
321	01/01/44	8.625	2,241.88	558.45	1,683.43	.00	76,013.95	18.10
322	02/01/44	8.625	2,241.88	546.35	1,695.53	.00	74,318.42	17.69
323	03/01/44	8.625	2,241.88	534.16	1,707.72	.00	72,610.70	17.29
324	04/01/44	8.625	2,241.88	521.89	1,719.99	.00	70,890.71	16.88
325	05/01/44	8.625	2,241.88	509.53	1,732.35	.00	69,158.36	16.47
326	06/01/44	8.625	2,241.88	497.08	1,744.80	.00	67,413.56	16.05
327	07/01/44	8.625	2,241.88	484.54	1,757.34	.00	65,656.22	15.63
328	08/01/44	8.625	2,241.88	471.90	1,769.98	.00	63,886.24	15.21
329	09/01/44	8.625	2,241.88	459.18	1,782.70	.00	62,103.54	14.79
330	10/01/44	8.625	2,241.88	446.37	1,795.51	.00	60,308.03	14.36
331	11/01/44	8.625	2,241.88	433.46	1,808.42	.00	58,499.61	13.93
332	12/01/44	8.625	2,241.88	420.47	1,821.41	.00	56,678.20	13.49
333	01/01/45	8.625	2,241.88	407.37	1,834.51	.00	54,843.69	13.06
334	02/01/45	8.625	2,241.88	394.19	1,847.69	.00	52,996.00	12.62
335	03/01/45	8.625	2,241.88	380.91	1,860.97	.00	51,135.03	12.18
336	04/01/45	8.625	2,241.88	367.53	1,874.35	.00	49,260.68	11.73
337	05/01/45	8.625	2,241.88	354.06	1,887.82	.00	47,372.86	11.28
338	06/01/45	8.625	2,241.88	340.49	1,901.39	.00	45,471.47	10.83
339	07/01/45	8.625	2,241.88	326.83	1,915.05	.00	43,556.42	10.37
340	08/01/45	8.625	2,241.88	313.06	1,928.82	.00	41,627.60	9.91
341	09/01/45	8.625	2,241.88	299.20	1,942.68	.00	39,684.92	9.45
342	10/01/45	8.625	2,241.88	285.24	1,956.64	.00	37,728.28	8.98
343	11/01/45	8.625	2,241.88	271.17	1,970.71	.00	35,757.57	8.51
344	12/01/45	8.625	2,241.88	257.01	1,984.87	.00	33,772.70	8.04
345	01/01/46	8.625	2,241.88	242.74	1,999.14	.00	31,773.56	7.57
346	02/01/46	8.625	2,241.88	228.37	2,013.51	.00	29,760.05	7.09
347	03/01/46	8.625	2,241.88	213.90	2,027.98	.00	27,732.07	6.60
348	04/01/46	8.625	2,241.88	199.32	2,042.56	.00	25,689.51	6.12
349	05/01/46	8.625	2,241.88	184.64	2,057.24	.00	23,632.27	5.63
350	06/01/46	8.625	2,241.88	169.86	2,072.02	.00	21,560.25	5.13
351	07/01/46	8.625	2,241.88	154.96	2,086.92	.00	19,473.33	4.64
352	08/01/46	8.625	2,241.88	139.96	2,101.92	.00	17,371.41	4.14
353	09/01/46	8.625	2,241.88	124.86	2,117.02	.00	15,254.39	3.63
354	10/01/46	8.625	2,241.88	109.64	2,132.24	.00	13,122.15	3.12
355	11/01/46	8.625	2,241.88	94.32	2,147.56	.00	10,974.59	2.61
356	12/01/46	8.625	2,241.88	78.88	2,163.00	.00	8,811.59	2.10
357	01/01/47	8.625	2,241.88	63.33	2,178.55	.00	6,633.04	1.58
358	02/01/47	8.625	2,241.88	47.68	2,194.20	.00	4,438.84	1.06
359	03/01/47	8.625	2,241.88	31.90	2,209.98	.00	2,228.86	.53
360	04/01/47	8.625	2,244.88	16.02	2,228.86	.00	.00	.00

**BORROWER APPRAISAL ACKNOWLEDGMENT
EXHIBIT 1**

APPRAISAL ACKNOWLEDGMENT

Loan #: 171797521

Date: MARCH 17, 2017

Lender: GUARANTEED RATE, INC.

Borrower: Ralph Gregory Shepard, Diana C Shepard

Property Address: 858 W CLOVER MEADOW DR
SALT LAKE CITY, UTAH 84123

You are entitled to receive a copy of any appraisal report that is obtained on your behalf, concerning your subject property, at least three business days prior to the closing of your loan. A copy of any and all such appraisal reports ("appraisal report") should have already been delivered to you, allowing you at least three business days to review it prior to the closing of your loan.

If you wish to proceed with the loan closing, your signature will acknowledge either:

1. Your receipt of the appraisal report three or more business days prior to your loan closing, or, alternatively;
2. That you previously had waived your right to review the appraisal report three or more business days prior to the closing of your loan.

Borrower Ralph Gregory Shepard Date

Borrower Diana C Shepard Date

Borrower Date

Borrower Date

Borrower Date

Borrower Date

Attention: Title Closer-Agent/Attorney

*****IMPORTANT*****

Guaranteed Rate requires all closing packages returned within 24 hours of CLOSING for Purchase transactions and on Refinances.

For refinance transactions, it is mandatory that you send your closing package 24 hours following the closing - NOT AFTER FUNDING (unless it is a non rescission transaction such as investment property or 2nd home)

COMPLIANCE AGREEMENT

Loan Number: 171797521

Seller(s): N/A

Lender: GUARANTEED RATE, INC.

Borrower(s): Ralph Gregory Shepard, Diana C Shepard

Property: 858 W CLOVER MEADOW DR, SALT LAKE CITY, UTAH 84123

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 MARCH 17, 2017

Ralph Gregory Shepard

Diana C Shepard

STATE OF UTAH)
) SS.
COUNTY OF Salt Lake)

Sworn to and subscribed before me this 17th day of MARCH, 2017 .

Notary Public

(Seal)

My Commission Expires:

Nationwide[®]**CONVENTIONAL LOAN STACKING ORDER**

Please mark the box next to the item that is applicable to your loan.

Use this form for applications dated 10/03/2015 and forward.

NW Bank Loan #: 171797521 Date: MARCH 17, 2017 Borrower Name(s): Ralph Gregory Shepard, Diana C Shepard	Loan Type: Purchase <input type="checkbox"/> Limited Cash Out <input type="checkbox"/> Cash Out <input checked="" type="checkbox"/> Non-Delegated Lenders Only - Select MI Type if applicable: BPMI Monthly <input type="checkbox"/> LPMI <input type="checkbox"/> BP Single Prem <input type="checkbox"/>
<p style="text-align: center;">CLOSING Stacking Order</p> <input type="checkbox"/> Escrow/Tax Information Sheet <input type="checkbox"/> Pay History, if required <input type="checkbox"/> Note (original and 1 copy) <input type="checkbox"/> Endorsed to NW Bank <input type="checkbox"/> Allonge <input type="checkbox"/> Addendum (IA) <input type="checkbox"/> Mortgage/Deed of Trust (original or copy of recordable mortgage with original to follow) <input type="checkbox"/> Riders <input type="checkbox"/> MERS Rider Form 3158 for MT, OR, WA <input type="checkbox"/> Assignment of Mortgage to Nationwide if not a MERS loan <input type="checkbox"/> Trust Agreement <input type="checkbox"/> Power of Attorney <input type="checkbox"/> Screen print of MERS Registration (if a MERS loan) <input type="checkbox"/> Final Closing Disclosure (signed/dated by all parties) <input type="checkbox"/> Payoff statement(s) for mortgages, collections, other debt <input type="checkbox"/> Final typed loan application (1003 - signed/dated by the borrower(s) and loan officer) <input type="checkbox"/> Hazard (Property) Insurance Policy (including Flood and/or Wind/Hurricane Policy if required) showing proof of: <input type="checkbox"/> Amt. of Ins. <input type="checkbox"/> Deductible <input type="checkbox"/> Correct property address <input type="checkbox"/> Pd. Receipt <input type="checkbox"/> Effective Date <input type="checkbox"/> Nationwide listed as Mortgagee or copy letter changing Mortgagee to Nationwide <input type="checkbox"/> MI Certificate <input type="checkbox"/> Level Renewals <input type="checkbox"/> PMI Disclosure <input type="checkbox"/> Initial Escrow Account Statement <input type="checkbox"/> Escrow Waiver Form	<p style="text-align: center;">CREDIT Package Stacking Order</p> <input type="checkbox"/> Cover Letter <input type="checkbox"/> 1008 Transmittal Summary <input type="checkbox"/> Updated 1003 Application Used to Underwrite <input type="checkbox"/> Original Initial 1003 Application Used to Underwrite <input type="checkbox"/> DU/DO Findings <input type="checkbox"/> Credit Report <input type="checkbox"/> Credit Inquiry Letter signed/dated by borrower(s) <input type="checkbox"/> Verification of Mortgage or Rent <input type="checkbox"/> Copy of 2 nd mortgage note and mortgage history <input type="checkbox"/> Divorce Decree, Receipt of Alimony/Child Support <input type="checkbox"/> Verification of Employment <input type="checkbox"/> 30 consecutive days pay stubs - pay stub dated within 30 days of application including YTD income for 30 days <input type="checkbox"/> YTD Profit and Loss and Balance Sheet <input type="checkbox"/> 2 Yrs. Transcripts from executed 4506T <input type="checkbox"/> 2 Yrs. W-2s, 1099s, K-1s <input type="checkbox"/> Income Analysis (FNMA Form 1084) <input type="checkbox"/> Rental Income Worksheet - Principal Residence, 2-to-4 unit Property (Form 1037) <input type="checkbox"/> Rental Income Worksheet - Individual Rental Income from Investment Property(s) (Form 1038) <input type="checkbox"/> Rental Income Worksheet - Business Rental Income from Investment Property(s) (Form 1039) <input type="checkbox"/> Verification of Deposit(s) or Monthly Bank Statement(s) <input type="checkbox"/> Executed Gift Letter <input type="checkbox"/> Copy Check/Deposit Slip from gift <input type="checkbox"/> HUD from sale of REO <input type="checkbox"/> Executed Purchase Agreement/Sales Contract with Addendums <input type="checkbox"/> Successful Submission Summary Report (SSR) for Fannie Mae and Freddie Mac <input type="checkbox"/> Appraisal Report



Nationwide

CLOSING Stacking Order

- Flood Certificate by third party
- First Lien Letter or Copy of Insured Closing Letter/Closing Protection Letter and Closing Instructions
- Title Binder or Preliminary Attorney Opinion
- Final Title Policy
- Subordination Agreements
- NY CEMA Documents
- Final Attorney's Opinion (Iowa only)
- Survey or Plat Drawing
- Hold Harmless for encroachments
- Right of Rescission (Refi Only)
- Wisconsin Tax Letter
- Escrow Agreement for Work Completion
- Inspections if applicable: Termite/Pest
 Water Test Septic Certification
 Well Agreement Insulation Cert. Other
- Lender's Commitment Letter
- Signature/Name Affidavit
- First Payment Letter
- Copy letter to borrower - Sale of loan to Nationwide
- Errors and Omissions/Compliance
- State Specific Disclosures
- Misc. Closing Docs., Corrections of Errors, etc.
- Notary Identification/U.S. Patriot Act/CIP Cert.
- IRS Form 4506T signed at closing - all borrowers
- Completed SSA-89 Form signed/dated at closing - Non Delegated Lenders Only
- W-9
- Verbal VOE dated within 10 business days of closing
- QM Certificate
- NW Bank Fee Itemization Form or NW Bank Accepted Form
- Rate Lock Agreement
- Homeownership Counseling List of 10
- Appraisal/Valuation Delivery Disclosure (at application)
- Appraisal/Valuation Delivery Acknowledgment (at closing)
- Misc. Underwriting Conditions

CREDIT Package Stacking Order

- 1004 MC
- Final Inspection
- FNMA Form #216 - Operating Income Statement (investment property)
- Comparable Rent Schedule (FNMA 1007 - investment property)
- Signature Authorization Form
- Loan Estimate (all versions - final must match Closing Disclosure)
- Changed Circumstance(s)
- Initial Servicing Transfer Disclosure
- Completed SSA-89 Form signed/dated at application - Non Delegated Lenders Only
- Misc. Processing Docs.

Contact Information must be provided:

Correspondent: GUARANTEED RATE, INC.

Contact:

Phone #: (773) 516-6276

FAX #: (888) 561-3263

Email: amber.brickley@rate.com

Closed loans for purchase can be uploaded on the Nationwide Correspondent website or sent to:

Nationwide Bank
Attn: Production Services
1100 Locust St., Dept. 2009
Des Moines, IA 50391-2009

ESCROW WAIVER

Loan Number: 171797521

Lender: GUARANTEED RATE, INC.

Borrower: Ralph Gregory Shepard, Diana C Shepard

Property: 858 W CLOVER MEADOW DR, SALT LAKE CITY, UTAH 84123

GUARANTEED RATE, INC. ("Lender")
hereby waives its normal requirement providing for the escrow of, among other things, and to the extent applicable, taxes, insurance, ground rents and assessments.

Borrower hereby agrees to pay these items promptly when due and to provide receipts to Lender upon request as proof of payment. Failure to pay such items when due or to make mortgage payments as agreed shall give Lender the right to reinstate the requirement that these items be paid to Lender to be placed in escrow and paid monthly for the remaining term of the loan.

Borrower hereby acknowledges and understands that the consequences of not establishing an escrow account may include, without limitation, the following:

- (1) Borrower may incur fees associated with this escrow waiver;
- (2) In most cases, Borrower may contact Borrower's servicer to set up an escrow account if the Borrower decides to do so even after the closing of Borrower's mortgage loan;
- (3) Borrower is responsible for personally and directly paying the non-escrowed items in addition to paying the mortgage loan payment; and
- (4) If Borrower fails to pay non-escrowed items, Lender may obtain the required insurance on Borrower's behalf at a potentially higher cost (which may include any potential commission payments to the Lender), and/or there could be reduced coverage for Borrower of the insurance Lender obtains.

The undersigned hereby agrees to these terms and conditions.

Borrower Date
Ralph Gregory Shepard

Borrower Date
Diana C Shepard

Borrower Date

Borrower Date

Borrower Date

Borrower Date

ESCROW WAIVER CONSENT

Loan ID #: 171797521

We, do hereby certify that we will pay all applicable escrow items and, for the life of the loan, provide Lender, its transferees or assigns, with documentation evidencing both hazard/homeowners insurance coverage, flood, and all other applicable insurances (declaration page with correct mortgagee clause) and real estate tax payments (copy of paid receipts) for property located at:

858 W CLOVER MEADOW DR
SALT LAKE CITY, UTAH 84123

We hereby agree to provide the requested documentation to Lender, its transferees or assigns, within fifteen days of the payment date. We also authorize Lender, its transferees or assigns, to escrow for homeowners insurance, flood and all other applicable insurances, and real estate taxes should we ever fail to provide the documentation in accordance with the aforementioned terms. We will be notified by Lender, its transferees or assigns, of escrow to be collected for the homeowners insurance and real estate taxes at least 15 days prior to the due date of our monthly mortgage payment.

Escrow Items Waived:

- Real Estate Taxes
- Hazard (Homeowners) Insurance/Flood Insurance
- Other (specify) _____

Ralph Gregory Shepard Date

Diana C Shepard Date

Date

Date

Date

Date

Witness Date

FEDERAL EQUAL CREDIT OPPORTUNITY ACT NOTICE

Loan Number: 171797521

Date: MARCH 17, 2017

Provided By: GUARANTEED RATE, INC.

Borrower(s): Ralph Gregory Shepard, Diana C Shepard

Property Address: 858 W CLOVER MEADOW DR, SALT LAKE CITY, UTAH 84123

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 Ralph Gregory Shepard Date

Borrower Diana C Shepard Date

Borrower Date

Borrower Date

Borrower Date

Borrower Date

**Note: REFER TO THIS ONLY IF A POA IS TO BE USED.
Otherwise, follow funding procedures listed under
"ADDENDUM TO CLOSING INSTRUCTIONS"**

GUARANTEED RATE

FUNDING PROCEDURES WHEN A POWER OF ATTORNEY IS BEING USED AT CLOSING

- The form used must:
 - Have an expiration date within 60 days
 - Be specific to the transaction
 - Either have the legal description within the POA or have it attached
- The entire closing package must be executed as follows:

EXAMPLE:

Borrowers are John and Mary Smith

John will be signing for Mary

*** Documents must be signed as Mary Smith by John Smith as Attorney in Fact***

Or in states that use agent verbiage

***Documents must be signed as Mary Smith by John Smith her(/his) agent. ***

- In order to receive authorization to fund from Guaranteed Rate, we require the following documents to be faxed over for review:
 1. Completed POA
 2. The signature pages of the Mortgage, Note and all Riders.
 3. The final HUD-1
 4. The Tax Information Sheet

If these procedures are not followed it will delay the funding.

Thank you,

Guaranteed Rate

Loan Number: 171797521

HOEPA/HMDA REQUIRED INFORMATION

Due to the recent amendments to Reg Z relating to higher priced mortgages for transactions secured by the consumer's principal dwelling, and HMDA requirements for rate spread reporting on all occupancy types, this form must be completed by the Correspondent on all loans funding on or after October 1st, 2009.

Please complete the below, and submit with the closed loan file for funding:

Borrower's Last Name: Shepard

Property Address: 858 W CLOVER MEADOW DR, SALT LAKE CITY, UTAH 84123

Correspondent Number: 171797521

1. **Initial Application Date (as defined by your current policies and procedures):** JANUARY 25, 2017
2. **Last date you (correspondent) locked the loan with the Borrower:** JANUARY 25, 2017.
3. **If the loan is an ARM, list the initial index rate:** 1.814 %
4. **If the loan is secured by the consumer's Principal Dwelling and is a Higher Priced Mortgage, please list the rate spread difference between the final APR and the Average Prime Offer Rate (APOR) as defined in Regulation Z:** _____

Please refer to <http://www.ffiec.gov/ratespread/default.aspx> to access the FFIEC Rate Spread Calculator.

NAME AFFIDAVIT

Loan Number: 171797521

Date: MARCH 17, 2017

Borrower: Ralph Gregory Shepard

This is to certify that:

Ralph Gregory Shepard, Greg Shepard, Greg Gregory Shepard, R G
Shepard, R Greg Shepard, Greg R Shepard, Ral Gegory Shepard 3,
Shepard Greg, R Gregory Shepard, Ralph G Shepard

are one and the same person.

THIS IS TO CERTIFY THAT MY LEGAL SIGNATURE IS WRITTEN AND TYPED BELOW.

Ralph Gregory Shepard
Print or Type Name

Signature

State/Commonwealth of: UTAH

County/Parish of: Salt Lake

The foregoing instrument was acknowledged before me this 17th day of MARCH, 2017,

by Ralph Gregory Shepard

known to me to be the person whose name is subscribed and sworn (affirmed) before me and executed by the same.

Notary Public

My Commission Expires: _____

NAME AFFIDAVIT

Loan Number: 171797521

Date: MARCH 17, 2017

Borrower: Diana C Shepard

This is to certify that:

Diana C Shepard, Diana Shepard

are one and the same person.

THIS IS TO CERTIFY THAT MY LEGAL SIGNATURE IS WRITTEN AND TYPED BELOW.

Diana C Shepard
Print or Type Name

Signature

State/Commonwealth of: UTAH

County/Parish of: Salt Lake

The foregoing instrument was acknowledged before me this 17th day of MARCH, 2017,

by Diana C Shepard

known to me to be the person whose name is subscribed and sworn (affirmed) before me and executed by the same.

Notary Public

My Commission Expires: _____

Loan Number: 171797521

**NOTICE CONCERNING THE FURNISHING
OF NEGATIVE INFORMATION TO
CONSUMER REPORTING AGENCY**

Lender: GUARANTEED RATE, INC.

Borrower: Ralph Gregory Shepard, Diana C Shepard

Property Address: 858 W CLOVER MEADOW DR, SALT LAKE CITY, UTAH 84123

**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 Ralph Gregory Shepard Date

Borrower Diana C Shepard Date

Borrower Date

Borrower Date

Borrower Date

Borrower Date

OCCUPANCY AND FINANCIAL STATUS AFFIDAVIT

STATE OF UTAH)
) ss:
COUNTY OF Salt Lake)

BEFORE ME, the undersigned authority duly authorized to take acknowledgments and administer oaths, personally appeared Ralph Gregory Shepard, Diana C Shepard

(the "Borrower"),
who upon being duly sworn on oath, certified as follows:

1. **Material Inducement:** Borrower understands and agrees that the statements contained herein are given as a material inducement to GUARANTEED RATE, INC.

(the "Lender"),
and Lender is relying upon such statements, to make a mortgage loan (the "Loan") to Borrower, repayment of which is secured by a Mortgage, Deed of Trust, Security Deed or other instrument of security (the "Security Instrument") on certain real property located at 858 W CLOVER MEADOW DR, SALT LAKE CITY, UTAH 84123

(the "Property").

2. **Occupancy:** [check one box only]

Principal Residence. Borrower either currently occupies and uses the Property as Borrower's principal residence, or Borrower will occupy and use the Property as Borrower's principal residence within 60 days after Borrower signs the Security Instrument. Borrower will continue to occupy and use the Property as Borrower's principal residence for at least one (1) year from the date that Borrower first occupies the Property. However, Borrower will not have to occupy and use the Property as Borrower's principal residence within the time frames set forth above if Lender agrees in writing that Borrower does not have to do so. Lender may not refuse to agree unless the refusal is reasonable. Borrower will also not have to occupy and use the Property as Borrower's principal residence within the time frames set forth above if extenuating circumstances exist which are beyond Borrower's control.

Second Home. Borrower will occupy, and will use, the Property as Borrower's second home. Borrower will keep the Property available for Borrower's exclusive use and enjoyment at all times, and will not subject the Property to any timesharing or other shared ownership arrangement or to any rental pool or agreement that requires Borrower either to rent the Property or give a management firm or any other person any control over the occupancy or use of the Property.

Investment. The Property is owned and held by Borrower as an investment property. Borrower does not now occupy or use the property, and has no present intention to occupy or use the Property in the future, either as Borrower's principal residence or second home. Borrower now occupies and uses other property or properties as Borrower's principal residence and/or second home.

3. **Financial Status:** Borrower understands that Lender is making the Loan based upon statements and representations contained in, or made in connection with, the residential mortgage loan application given by Borrower to Lender (the "Loan Application"). Borrower hereby certifies that the information provided by Borrower contained in, or made in connection with, the Loan Application related to Borrower's financial status (such as Borrower's employment, income, available cash, debts, expenses, credit obligations, and the like), has not changed significantly and that the such information accurately reflects Borrower's current financial status. Borrower certifies further that Borrower has not received a layoff notice or otherwise have knowledge of a pending layoff, and Borrower, to the best of Borrower's knowledge and belief, is unaware of any events or circumstances in the foreseeable future that would impair or have an

adverse effect on Borrower's ability to fulfill Borrower's Loan obligations, including, but not limited to Borrower's obligation to make required periodic payments.

- 4. **False, Misleading or Inaccurate Statements:** Borrower understands that Borrower will be in default under the terms of the Security Instrument if, during the application process for the Loan, 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, including, but not limited to, representations concerning Borrower's occupancy of the Property and Borrower's financial status. Borrower understands further that any intentional or negligent misrepresentation(s) of the information contained in, or made in connection with, the Loan Application may result in severe civil and/or criminal penalties, including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq. and liability for monetary damages to the Lender, its agents, successors and assigns, insurers and any other person who may suffer any loss due to reliance upon any misrepresentation(s) which Borrower has made on or in connection with the Loan Application.

Borrower Ralph Gregory Shepard Date

Borrower Diana C Shepard Date

Borrower Date

Borrower Date

Borrower Date

Borrower Date

Subscribed and sworn to before me this 17th day of MARCH, 2017 .

(Notary Public)

(Notary Seal)

QUALITY CONTROL RELEASE AND AUTHORIZATION TO RE-VERIFY

Loan Number: 171797521

Case Number:

Date: MARCH 17, 2017

Lender: GUARANTEED RATE, INC.

Borrower(s): Ralph Gregory Shepard, Diana C Shepard

Property Address: 858 W CLOVER MEADOW DR, SALT LAKE CITY, UTAH 84123

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
Ralph Gregory Shepard

Borrower Date
Diana C Shepard

Borrower Date

Borrower Date

Borrower Date

Borrower Date



RETURN PACKAGE INFORMATION

Guaranteed Rate

Attn: Shipping
3940 North Ravenswood
Chicago, IL 60613

ONLY RETURN PACKAGE TO GUARANTEED RATE

* * Please review the Addendum to Closing Instructions
for details regarding closing packages sent after the 24
hour deadline * *

GURANTEED RATE, INC.
3940 N RAVENSWOOD
CHICAGO, ILLINOIS 60613

Loan Number: 171797521

SERVICING DISCLOSURE STATEMENT

NOTICE TO FIRST LIEN MORTGAGE LOAN APPLICANTS: THE RIGHT TO COLLECT YOUR MORTGAGE LOAN PAYMENTS MAY BE TRANSFERRED

Date: MARCH 17, 2017

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.

Social Security Administration

Form Approved
OMB No. 0960-0760

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

Printed Name: Ralph Gregory Shepard	Date of Birth: JULY 30, 1942	Social Security Number: [REDACTED]
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I want this information released because I am conducting the following business transaction:
SEEKING A MORTGAGE FROM THE COMPANY

Reason (s) for using CBSV: (Please select all that apply)

- Mortgage Service Banking Service
- Background Check License Requirement
- Credit Check Other

with the following company ("the Company"):

Company Name: GUARANTEED RATE, INC.

Company Address: 3940 N RAVENSWOOD, CHICAGO, ILLINOIS 60613

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:

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 _____ Date Signed _____

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

Contact information of individual signing authorization:

Address 858 W Clover Meadow Dr

City/State/Zip Murray, Utah 84123

Phone Number (801) 699-2284

Privacy Act Statement

SSA is authorized to collect the information on this form under Sections 205 and 1106 of the Social Security Act and the Privacy Act of 1974 (5 U.S.C. § 552a). We need this information to provide the verification of your name and SSN to the Company and/or the Company's Agent named on this form. Giving us this information is voluntary. However, we cannot honor your request to release this information without your consent. SSA may also use the information we collect on this form for such purposes authorized by law, including to ensure the Company and/or Company's Agent's appropriate use of the SSN verification service.

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>

Social Security Administration

Form Approved
OMB No. 0960-0760

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

Printed Name: Diana C Shepard	Date of Birth: MAY 5, 1948	Social Security Number: [REDACTED]
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I want this information released because I am conducting the following business transaction:
SEEKING A MORTGAGE FROM THE COMPANY

Reason (s) for using CBSV: (Please select all that apply)

- Mortgage Service Banking Service
- Background Check License Requirement
- Credit Check Other

with the following company ("the Company"):

Company Name: GUARANTEED RATE, INC.

Company Address: 3940 N RAVENSWOOD, CHICAGO, ILLINOIS 60613

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:

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 _____ Date Signed _____

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

Contact information of individual signing authorization:

Address 858 W Clover Meadow Dr

City/State/Zip Murray, Utah 84123

Phone Number (801) 702-7406

Privacy Act Statement

SSA is authorized to collect the information on this form under Sections 205 and 1106 of the Social Security Act and the Privacy Act of 1974 (5 U.S.C. § 552a). We need this information to provide the verification of your name and SSN to the Company and/or the Company's Agent named on this form. Giving us this information is voluntary. However, we cannot honor your request to release this information without your consent. SSA may also use the information we collect on this form for such purposes authorized by law, including to ensure the Company and/or Company's Agent's appropriate use of the SSN verification service.

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----- 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>

TITLE AGENT FUNDING CONFIRMATION AGREEMENT

Loan #: 171797521

Borrower: Ralph Gregory Shepard, Diana C Shepard

Property Address: 858 W CLOVER MEADOW DR
SALT LAKE CITY, UTAH 84123

Please be advised that this Agreement confirms that we have received funding authorization via funding number from GUARANTEED RATE, INC. and have successfully funded the above-mentioned borrower and all monies have been disbursed.

Printed name of Settlement Agent/Attorney

Signature of Settlement Agent/Attorney

Date

SERVICER INFORMATION DISCLOSURE

Loan Number: 171797521

Date: MARCH 17, 2017

Borrower Name: Ralph Gregory Shepard, Diana C Shepard

Property Address: 858 W CLOVER MEADOW DR, SALT LAKE CITY, UTAH 84123

The following information is being provided to you, Ralph Gregory Shepard, Diana C Shepard

in compliance with Utah state law.

1) Your loan will be serviced by NATIONWIDE BANK

2) Please direct your monthly payments to:

NATIONWIDE BANK
P.O. BOX 740850
CINCINNATI, OHIO 45274-0850

I/We have read this disclosure and understand its contents as evidenced by my/our signature(s) below.

Signature Ralph Gregory Shepard Date

Signature Diana C Shepard Date

Signature Date

Signature Date

Signature Date

Signature Date

AUTHORIZATION TO CLOSE HOME EQUITY LINE OF CREDIT ACCOUNT

Borrower(s): R Gregory Shepard
Account: 00000000416020104837
Property Address: 858 Clover Meadow Drive
Murray, UT 84123-4571

The undersigned agrees that the line of credit account above is to be closed once we receive and process this signed authorization and your payment for the balance in full. The undersigned understands that the right to obtain advances is terminated and no further checks, credit card transactions or automatic deductions will be honored or applied to the line of credit.

This authorization does not relieve the undersigned from liability for any unpaid balance owed on the line of credit. This includes any balances that may result from previous payments being reversed, preauthorized transactions that are processed after closing or checks paid before closing.

This form must be signed by either the primary borrower or co-borrower:

Borrower Signature

Co-Borrower Signature

Borrower Printed Name

Co-Borrower Printed Name

Date

Date

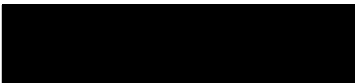
Please return this authorization form with your payment to pay off your line of credit account to:

Mail:
Chase
Attn: Home Equity Payoff Processing
Mail Code OH4-7166
3415 Vision Drive
Columbus, OH 43219-6009

Fax:
1-614-422-7575

If you have any questions, please call us at 1-800-836-5656.

Ralph Gregory Shepard
858 W Clover Meadow Dr
Murray, UT 84123

Creditor: Chase
Account Number: 

AUTHORIZATION TO CLOSE LINE OF CREDIT

Dear Sir/Madam:

Please accept this letter as authorization to close the above referenced line of credit. The undersigned agrees that the subject line of credit is to be closed upon the Bank's receipt and processing of this signed authorization and the balance in full. Further, the undersigned understands that the right to obtain advances is terminated and no further checks, credit card transactions or automatic deductions will be honored or applied to the credit line. This letter does not relieve the undersigned from any liability for any unpaid balance owing on the credit line, including any balances that may result from the reversing of prior payments, the presentment of any preauthorized transactions after the closing has been processed or checks paid prior to closing.

Sincerely,

Ralph Gregory Shepard

Date

APPRAISAL

**Certificate of Appraiser Independence
Lender Acknowledgement**

Lender: Guaranteed Rate, Inc.
Loan Number: 171797521
Borrower(s) name: Ralph Gregory Shepard
Subject Address: 858 W CLOVER MEADOW DR
SALT LAKE CITY, UT 84123

Lender certifies and acknowledges that it has adopted and implemented the structure, policies and procedures required to comply with all current appraisal independence requirements as defined by the Dodd-Frank Wall Street Reform and Consumer Protection Act, the Interagency Appraisal and Evaluation Guidelines, Fannie Mae, Freddie Mac and the Federal Housing Administration ("AIR"), in strict adherence to our non-influence policy and process. Specifically, in addition to the above acknowledgment, as to this Loan, Lender acknowledges adherence to the following statements:

- No employee, director, officer or agent of the Lender or any other third party acting as joint venture, independent contractor, appraisal company, or appraisal management company on behalf of the Lender, has influenced or attempted to influence the development, result, or review of the appraisal in any manner.
- The Lender/Client named on the appraisal report submitted the appraisal order through a secure self-managed appraisal software platform, or through an approved and AIR compliant appraisal ordering process.
- Appraiser selection was performed by a non-compensated member of Lender. Appraiser selection was performed utilizing a selection methodology of management-approved policies based on the location of the subject property, appraiser availability and historical quality and performance metrics.
- The appraiser's compensation was not in any way dependent on the value arrived at or the closing of the loan. The appraiser was compensated directly by the Lender and not by the borrower, property seller, real estate agent, or a Lender staff member that receives compensation based on loan sales.
- The terms and conditions of the engagement contract between the Lender and the appraiser prohibit the appraiser from inappropriate communication with Lender origination staff or attempting to obtain value/loan information from the borrower/property owner
- No estimate regarding the Subject Property's value, proposed loan amount or proposed loan-to-value ratio was provided or communicated by Lender to the appraiser. For purchase transactions, the purchase agreement was provided to the appraiser as required by USPAP Standards Rule 1-5(a).
- Lender's loan production staff is unaware of the identity of the appraiser until the final appraisal report is delivered. Likewise the appraiser is provided with only the Lender's company name and address for inclusion in the appraisal report and is never provided with the identity or contact information of the originator of the loan.
- All substantive communication relating to or having an impact on valuation, including ordering the appraisal, managing the appraisal assignment, or disputing any aspect of an appraisal between the selected appraiser and Lender was conducted through Lender's Appraisal Department or its agent. Lender is unaware of any communication to the appraiser for this appraisal assignment made by anyone that is in violation of the terms of current AIR.
- If the Lender accepted an appraisal prepared by an appraiser for another lender, including where the mortgage broker has facilitated the mortgage application (but not ordered the appraisal), the Lender obtained written assurances that the other lender followed AIR in connection with the loan being originated and determined that such appraisal conforms to the Lender's requirements for appraisals, is otherwise acceptable to Lender, and was prepared in accordance with AIR.
- Lender has, promptly upon completion, but in any event not less than three (3) business days prior to the loan closing, provided a copy of each appraisal report used (any and all appraisals that were used to establish value for lending purposes in connection with the underwriting of the loan).
 - Lender maintains in the loan file a copy of the dated appraisal report transmittal or cover letter, including the method of delivery, regarding delivery of the appraisal report(s) to, and receipt by, the borrower no less than three (3) business days prior to closing.
 - Lender maintains, if exercised by borrower, waiver documentation from the borrower in the loan file.

This Acknowledgment by Lender as to the above-referenced Loan is a covenant, representation and warranty of Lender and is incorporated into the Loan Purchase Agreement and Seller's Guide, effective as of the date specified below.

Acknowledgment By:

Lender - Guaranteed Rate, Inc.

(Signature)

Alan Jorge
Name

APPRAISAL OF REAL PROPERTY



LOCATED AT

858 W Clover Meadow Dr
Murray, UT 84123
Lot 112, Misty Meadows Sub #2.

FOR

Guaranteed Rate
3940 North Ravenswood Ave
Chicago, IL 60613

OPINION OF VALUE

420,000

AS OF

02/02/2017

BY

Steve Ward VA #0119
USAppraisers
2200 West Surrey Rd.
Taylorsville, UT 84129
801-597-6940
utahvalues@gmail.com

Borrower **Ralph Gregory & Diana C. Shepard** File No. **580117**
 Property Address **858 W Clover Meadow Dr**
 City **Murray** County **Salt Lake** State **UT** Zip Code **84123**
 Lender/Client **Guaranteed Rate**

APPRAISAL AND REPORT IDENTIFICATION

This Report is one of the following types:

- Appraisal Report (A written report prepared under Standards Rule 2-2(a), pursuant to the Scope of Work, as disclosed elsewhere in this report.)
- Restricted Appraisal Report (A written report prepared under Standards Rule 2-2(b), pursuant to the Scope of Work, as disclosed elsewhere in this report, restricted to the stated intended use by the specified client or intended user.)

Comments on Standards Rule 2-3

I certify that, to the best of my knowledge and belief:

- The statements of fact contained in this report are true and correct.
- The reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.
- Unless otherwise indicated, I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to the parties involved.
- Unless otherwise indicated, I have performed no services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.
- I have no bias with respect to the property that is the subject of this report or the parties involved with this assignment.
- My engagement in this assignment was not contingent upon developing or reporting predetermined results.
- My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.
- My analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice that were in effect at the time this report was prepared.
- Unless otherwise indicated, I have made a personal inspection of the property that is the subject of this report.
- Unless otherwise indicated, no one provided significant real property appraisal assistance to the person(s) signing this certification (if there are exceptions, the name of each individual providing significant real property appraisal assistance is stated elsewhere in this report).

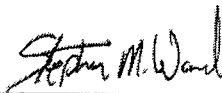
Comments on Appraisal and Report Identification

Note any USPAP related issues requiring disclosure and any State mandated requirements:

[Empty lined area for comments on appraisal and report identification]

APPRAISER:

SUPERVISORY or CO-APPRAISER (if applicable):

Signature: 
 Name: **Steve Ward VA #0119**
 State Certified
 State Certification #: **5462579-CR00**
 or State License #: _____
 State: **UT** Expiration Date of Certification or License: **10/31/2017**
 Date of Signature and Report: **02/07/2017**
 Effective Date of Appraisal: **02/02/2017**
 Inspection of Subject: None Interior and Exterior Exterior-Only
 Date of Inspection (if applicable): **02/02/2017**

Signature: _____
 Name: _____
 State Certification #: _____
 or State License #: _____
 State: _____ Expiration Date of Certification or License: _____
 Date of Signature: _____
 Inspection of Subject: None Interior and Exterior Exterior-Only
 Date of Inspection (if applicable): _____

PRIVACY NOTICE

Pursuant to the Gramm-Leach-Bliley Act of 1999, effective July 1, 2001, Appraisers, along with all providers of personal financial services are now required by federal law to inform their clients of the policies of the firm with regard to the privacy of client nonpublic personal information. As professionals, we understand that your privacy is very important to you and are pleased to provide you with this information.

Types of Nonpublic Personal Information We Collect

In the course of performing appraisals, we may collect what is known as "nonpublic personal information" about you. This information is used to facilitate the services that we provide to you and may include the information provided to us by you directly or received by us from others with your authorization.

Parties to Whom We Disclose Information

We do not disclose any nonpublic personal information obtained in the course of our engagement with our clients to nonaffiliated third parties, except as necessary or as required by law. By way of example, a necessary disclosure would be to our employees, and in certain situations, to unrelated third party consultants who need to know that information to assist us in providing appraisal services to you. All of our employees and any third party consultants we employ are informed that any information they see as part of an appraisal assignment is to be maintained in strict confidence within the firm. A disclosure required by law would be a disclosure by us that is ordered by a court of competent jurisdiction with regard to a legal action to which you are a party.

Confidentiality and Security

We will retain records relating to professional services that we have provided to you for a reasonable time so that we are better able to assist you with your needs. In order to protect your nonpublic personal information from unauthorized access by third parties, we maintain physical, electronic and procedural safeguards that comply with our professional standards to insure the security and integrity of your information. Please feel free to call us any time if you have any questions about the confidentiality of the information that you provide to us.

The purpose of this summary appraisal report is to provide the lender/client with an accurate, and adequately supported, opinion of the market value of the subject property.

Property Address **858 W Clover Meadow Dr** City **Murray** State **UT** Zip Code **84123**
 Borrower **Ralph Gregory & Diana C. Shepard** Owner of Public Record **Ralph Gregory & Diana C. Shepard** County **Salt Lake**
 Legal Description **Lot 112, Misty Meadows Sub #2.**
 Assessor's Parcel # **21-11-278-006** Tax Year **2015** R.E. Taxes \$ **2,850**
 Neighborhood Name **Misty Meadows** Map Reference **36260** Census Tract **1121.00**
 Occupant Owner Tenant Vacant Special Assessments \$ **0** PUD HOA \$ **0** per year per month
 Property Rights Appraised Fee Simple Leasehold Other (describe)
 Assignment Type Purchase Transaction Refinance Transaction Other (describe)
 Lender/Client **Guaranteed Rate** Address **3940 North Ravenswood Ave, Chicago, IL 60613**
 Is the subject property currently offered for sale or has it been offered for sale in the twelve months prior to the effective date of this appraisal? Yes No
 Report data source(s) used, offering price(s), and date(s). **MLS**

I did did not analyze the contract for sale for the subject purchase transaction. Explain the results of the analysis of the contract for sale or why the analysis was not performed.
 Contract Price \$ _____ Date of Contract _____ Is the property seller the owner of public record? Yes No Data Source(s) _____
 Is there any financial assistance (loan charges, sale concessions, gift or downpayment assistance, etc.) to be paid by any party on behalf of the borrower? Yes No
 If Yes, report the total dollar amount and describe the items to be paid.

Note: Race and the racial composition of the neighborhood are not appraisal factors.

Neighborhood Characteristics		One-Unit Housing Trends		One-Unit Housing		Present Land Use %	
Location <input type="checkbox"/> Urban <input checked="" type="checkbox"/> Suburban <input type="checkbox"/> Rural	Property Values <input type="checkbox"/> Increasing <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Declining	PRICE	AGE	One-Unit	60 %		
Built-Up <input checked="" type="checkbox"/> Over 75% <input type="checkbox"/> 25-75% <input type="checkbox"/> Under 25%	Demand/Supply <input type="checkbox"/> Shortage <input checked="" type="checkbox"/> In Balance <input type="checkbox"/> Over Supply	\$ (OOD)	(yrs)	2-4 Unit	5 %		
Growth <input type="checkbox"/> Rapid <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Slow	Marketing Time <input checked="" type="checkbox"/> Under 3 mths <input type="checkbox"/> 3-6 mths <input type="checkbox"/> Over 6 mths	160	Low	Multi-Family	3 %		
Neighborhood Boundaries Boundaries are appx 3700 S to the North, State St to the East, 5400 S to the South, Redwood Rd to the West. (See map)		580	High	Commercial	23 %		
Neighborhood Description The subject is located within a typical residential market. It is a neighborhood of predominantly single family homes. The area appears to receive good market acceptance. All employment centers, schools and shopping facilities are within typical market accepted proximity. There are no apparent evidence of adverse locational factors which might adversely affect marketability.		410	Pred.	Other	9 %		
Market Conditions (including support for the above conclusions) See MC Form. Under Present Land Use "Other" indicates vacant land available for development.							

Dimensions **Reference County Plat.** Area **11761 sf** Shape **Rectangular** View **N, Res;**
 Specific Zoning Classification **R-1** Zoning Description **Residential Single Family**
 Zoning Compliance Legal Legal Nonconforming (Grandfathered Use) No Zoning Illegal (describe)
 Is the highest and best use of subject property as improved (or as proposed per plans and specifications) the present use? Yes No If No, describe _____
 Utilities **Public** Other (describe) _____ **Public** Other (describe) _____ Off-site Improvements - Type **Public** **Private**
 Electricity Water Street **Asphalt**
 Gas Sanitary Sewer Alley **None**
 FEMA Special Flood Hazard Area Yes No FEMA Flood Zone **X** FEMA Map # **49035C0291G** FEMA Map Date **09/25/2009**
 Are the utilities and off-site improvements typical for the market area? Yes No If No, describe _____
 Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)? Yes No If Yes, describe _____
There are no apparent adverse easements, encroachments, or other adverse conditions readily observable. The subjects is not located within a flood zone. The appraiser is not an expert in the detection of the above items and additional verification by the user of this report is recommended.

General Description	Foundation	Exterior Description	materials/condition	Interior	materials/condition
Units <input checked="" type="checkbox"/> One <input type="checkbox"/> One with Accessory Unit	<input type="checkbox"/> Concrete Slab <input type="checkbox"/> Crawl Space	Foundation Walls Concrete/Gd		Floors Cpt/Lam/Gd	
# of Stories 2	<input checked="" type="checkbox"/> Full Basement <input type="checkbox"/> Partial Basement	Exterior Walls Brk/Siding/Gd		Walls Drywall/Gd	
Type <input checked="" type="checkbox"/> Det. <input type="checkbox"/> Att. <input type="checkbox"/> S-Det./End Unit	Basement Area 1,534 sq.ft.	Roof Surface Asphalt Shingle/Gd		Trim/Finish Wd/Painted/Gd	
<input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Under Const.	Basement Finish 60 %	Gutters & Downspouts Alum/Gd		Bath Floor Tile/Gd	
Design (Style) 2 Story	<input type="checkbox"/> Outside Entry/Exit <input type="checkbox"/> Sump Pump	Window Type Alum/Csmnt/Gd		Bath Wainscot Ceramic/Gd	
Year Built 1982	Evidence of <input type="checkbox"/> Infestation	Storm Sash/Insulated None		Car Storage <input type="checkbox"/> None	
Effective Age (Yrs) 20	<input type="checkbox"/> Dampness <input type="checkbox"/> Settlement	Screens NylonMesh/Gd		<input checked="" type="checkbox"/> Driveway # of Cars 2	
Attic <input type="checkbox"/> None	Heating <input checked="" type="checkbox"/> FWA <input type="checkbox"/> HWBB <input type="checkbox"/> Radiant	Amenities <input type="checkbox"/> Woodstove(s) # 0		Driveway Surface Concrete	
<input type="checkbox"/> Drop Stair <input type="checkbox"/> Stairs	<input type="checkbox"/> Other <input type="checkbox"/> Fuel Gas	<input checked="" type="checkbox"/> Fireplace(s) # 3	<input checked="" type="checkbox"/> Fence Rear Yard	<input checked="" type="checkbox"/> Garage # of Cars 2	
<input type="checkbox"/> Floor <input checked="" type="checkbox"/> Scuttle	Cooling <input checked="" type="checkbox"/> Central Air Conditioning	<input checked="" type="checkbox"/> Patio/Deck 0/2	<input type="checkbox"/> Porch None	<input type="checkbox"/> Carport # of Cars 0	
<input type="checkbox"/> Finished <input type="checkbox"/> Heated	<input type="checkbox"/> Individual <input type="checkbox"/> Other	<input type="checkbox"/> Pool None	<input type="checkbox"/> Other None	<input checked="" type="checkbox"/> Alt. <input type="checkbox"/> Det. <input type="checkbox"/> Built-in	

Appliances Refrigerator Range/Oven Dishwasher Disposal Microwave Washer/Dryer Other (describe) _____
 Finished area above grade contains: **10 Rooms** **4 Bedrooms** **2.2 Bath(s)** **3,673** Square Feet of Gross Living Area Above Grade
 Additional features (special energy efficient items, etc.) **None**
 Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.) **C4; No updates in the prior 15 years; Subject exhibits normal wear and tear on the main components of the house. Floor plan is acceptable and considered typical for this style home in this area. No functional inadequacies or external obsolescence was observed. Marketability of the property is good. See addenda for more.**
 Are there any physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? Yes No If Yes, describe _____
 Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? Yes No If No, describe _____

There are 3 comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ 370,000 to \$ 500,000		There are 7 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ 370,000 to \$ 500,000													
FEATURE		SUBJECT		COMPARABLE SALE # 1			COMPARABLE SALE # 2			COMPARABLE SALE # 3					
Address		858 W Clover Meadow Dr Murray, UT 84123			4866 S Taylors Park Dr Murray, UT 84123			4838 S Brown Villa Cv Murray, UT 84123			1127 W Old Millrace Ln Murray, UT 84123				
Proximity to Subject					0.31 miles NW			0.29 miles NW			0.49 miles SW				
Sale Price		\$			\$ 438,000			\$ 482,000			\$ 483,000				
Sale Price/Gross Liv. Area		\$ sq.ft.			\$ 160.20 sq.ft.			\$ 177.79 sq.ft.			\$ 224.97 sq.ft.				
Data Source(s)		MLS #1415922;DOM 5			MLS #1370649;DOM 5			MLS #1387556;DOM 45							
Verification Source(s)		Tax Records			Tax Records			Tax Records							
VALUE ADJUSTMENTS		DESCRIPTION		DESCRIPTION		+(-) \$ Adjustment		DESCRIPTION		+(-) \$ Adjustment		DESCRIPTION		+(-) \$ Adjustment	
Sales or Financing Concessions				ArmLth Conv;5500		0		ArmLth Conv;0		0		ArmLth Conv;0		0	
Date of Sale/Time				s12/16;c11/16				s05/16;c04/16				s09/16;c07/16			
Location		B;River;		N;Res;		+7,500		N;Res;		+7,500		B;River;		+2,500	
Leasehold/Fee Simple		Fee Simple		Fee Simple				Fee Simple				Fee Simple			
Site		11761 sf		11761 sf				10019 sf		0		21780 sf		-10,019	
View		N;Res;		N;Res;				N;Res;				N;Res;			
Design (Style)		DT2;2 Story		DT2;2 Story				DT2;2 Story				DT1;Rambler		0	
Quality of Construction		Q4		Q3		-25,000		Q3		-50,000		Q3		-50,000	
Actual Age		35		17		0		16		0		9		0	
Condition		C4		C3		-25,000		C2		-50,000		C2		-50,000	
Above Grade		Total Bdrms. Baths		Total Bdrms. Baths				Total Bdrms. Baths				Total Bdrms. Baths			
Room Count		10 4 2.2		7 4 2.1		+1,500		7 4 2.1		+1,500		7 3 3.0		-1,500	
Gross Living Area		3,673 sq.ft.		2,734 sq.ft.		+28,170		2,711 sq.ft.		+28,860		2,147 sq.ft.		+45,780	
Basement & Finished		1534sf920sfin		1060sf1060sfin		+4,740		1548sf1393sfin		0		2901sf725sfin		-13,670	
Rooms Below Grade		1rr1br1.0ba1o		1rr2br1.0ba0o		0		1rr1br0.1ba0o		-4,730		0rr0br1.0ba1o		+1,950	
Functional Utility		Typical		Typical				Typical				Typical			
Heating/Cooling		FWA/Central		FWA/Central				FWA/Central				FWA/Central			
Energy Efficient Items		None		None				None				None			
Garage/Carport		2ga2dw		3ga3dw		-5,000		3ga3dw		-5,000		3ga3dw		-5,000	
Porch/Patio/Deck		0/0/1		0/1/0		0		0/0/0		+2,000		0/1/1		-2,000	
Fence		Fence		Fence				Fence				Fence			
Fireplaces		3 FP		1 FP		+2,000		1 FP		+2,000		2 FP		+1,000	
Extras		Second Kitchen		None		+3,500		None		+3,500		Second Kitchen			
Net Adjustment (Total)				+ - \$		-7,590		+ - \$		-64,370		+ - \$		-80,959	
Adjusted Sale Price				Net Adj. 1.7 %				Net Adj. 13.4 %				Net Adj. 16.8 %			
of Comparables				Gross Adj. 23.4 %		\$ 430,410		Gross Adj. 32.2 %		\$ 417,630		Gross Adj. 38.0 %		\$ 402,041	
<input checked="" type="checkbox"/> did <input type="checkbox"/> did not research the sale or transfer history of the subject property and comparable sales. If not, explain															
My research <input type="checkbox"/> did <input checked="" type="checkbox"/> did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal.															
Data Source(s) MLS															
My research <input type="checkbox"/> did <input checked="" type="checkbox"/> did not reveal any prior sales or transfers of the comparable sales for the year prior to the date of sale of the comparable sale.															
Data Source(s) MLS															
Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3).															
ITEM		SUBJECT		COMPARABLE SALE #1			COMPARABLE SALE #2			COMPARABLE SALE #3					
Date of Prior Sale/Transfer															
Price of Prior Sale/Transfer															
Data Source(s)		MLS		MLS			MLS			MLS					
Effective Date of Data Source(s)		01/31/2017		01/31/2017			01/31/2017			01/31/2017					
Analysis of prior sale or transfer history of the subject property and comparable sales None Found.															
Summary of Sales Comparison Approach See Attached.															
Indicated Value by Sales Comparison Approach \$ 420,000															
Indicated Value by: Sales Comparison Approach \$ 420,000 Cost Approach (if developed) \$ 432,200 Income Approach (if developed) \$															
See Addenda.															
This appraisal is made <input checked="" type="checkbox"/> "as is", <input type="checkbox"/> subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed, <input type="checkbox"/> subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed, or <input type="checkbox"/> subject to the following required inspection based on the extraordinary assumption that the condition or deficiency does not require alteration or repair.															
Based on a complete visual inspection of the interior and exterior areas of the subject property, defined scope of work, statement of assumptions and limiting conditions, and appraiser's certification, my (our) opinion of the market value, as defined, of the real property that is the subject of this report is \$ 420,000 , as of 02/02/2017 , which is the date of inspection and the effective date of this appraisal.															

SALES COMPARISON APPROACH

RECONCILIATION

FEATURE		SUBJECT			COMPARABLE SALE # 4			COMPARABLE SALE # 5			COMPARABLE SALE # 6		
Address		858 W Clover Meadow Dr Murray, UT 84123			4993 S Meadow View Dr Murray, UT 84123			1017 W Country Villa Ln Murray, UT 84123			759 W Quaking Aspen Dr Murray, UT 84123		
Proximity to Subject					0.23 miles W			0.27 miles NW			0.65 miles S		
Sale Price		\$			\$ 500,000			\$ 414,900			\$ 425,000		
Sale Price/Gross Liv. Area		\$ sq.ft.			\$ 169.20 sq.ft.			\$ 177.69 sq.ft.			\$ 167.52 sq.ft.		
Data Source(s)					MLS #1383556;DOM 27			MLS #1424166;DOM 65			MLS #1388408;DOM 10		
Verification Source(s)					Tax Records			Tax Records			Tax Records		
VALUE ADJUSTMENTS		DESCRIPTION			DESCRIPTION			DESCRIPTION			DESCRIPTION		
					+(-) \$ Adjustment			+(-) \$ Adjustment			+(-) \$ Adjustment		
Sales or Financing					ArmLth			Listing			ArmLth		
Concessions					Conv;10000			0			Conv;0		
Date of Sale/Time					s08/16;c06/16			Active			s08/16;c06/16		
Location		B;River;			B;River;			N;Res;			N;Res;		
Leasehold/Fee Simple		Fee Simple			Fee Simple			Fee Simple			Fee Simple		
Site		11761 sf			21780 sf			-10,019			11761 sf		
View		N;Res;			N;Res;			N;Res;			N;Res;		
Design (Style)		DT2;2 Story			DT2;2 Story			DT2;2 Story			DT2;2 Story		
Quality of Construction		Q4			Q3			-15,000			Q3		
Actual Age		35			11			0			16		
Condition		C4			C2			-15,000			C2		
Above Grade		Total Bdrms. Baths			Total Bdrms. Baths			Total Bdrms. Baths			Total Bdrms. Baths		
Room Count		10 4 2.2			8 4 2.1			+1,500			8 4 2.1		
Gross Living Area		3,673 sq.ft.			2,955 sq.ft.			+21,540			2,335 sq.ft.		
Basement & Finished		1534sf920sfin			1594sf0sfin			0			1205sf1205sfin		
Rooms Below Grade		1rr1br1.0ba1o			+9,200			1rr2br1.0ba1o			-2,850		
Functional Utility		Typical			Typical			Typical			Typical		
Heating/Cooling		FWA/Central			FWA/Central			FWA/Central			FWA/Central		
Energy Efficient Items		None			None			None			None		
Garage/Carport		2ga2dw			3ga3dw			-5,000			3ga3dw		
Porch/Patio/Deck		0/0/1			0/1/2			-4,000			0/1/0		
Fence		Fence			Fence			Fence			Fence		
Fireplaces		3 FP			1 FP			+2,000			1 FP		
Extras		Second Kitchen			None			+3,500			Pool/Kitchen		
Net Adjustment (Total)					<input type="checkbox"/> + <input checked="" type="checkbox"/> - \$			-11,279			<input checked="" type="checkbox"/> + <input type="checkbox"/> - \$		
Adjusted Sale Price					Net Adj. 2.3 %						Net Adj. 1.6 %		
of Comparables					Gross Adj. 17.4 %			\$ 488,721			Gross Adj. 24.7 %		
								\$ 421,480			Gross Adj. 33.8 %		
Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3).													
ITEM		SUBJECT			COMPARABLE SALE # 4			COMPARABLE SALE # 5			COMPARABLE SALE # 6		
Date of Prior Sale/Transfer													
Price of Prior Sale/Transfer													
Data Source(s)		MLS			MLS			MLS			MLS		
Effective Date of Data Source(s)		01/31/2017			01/31/2017			01/31/2017			01/31/2017		
Analysis of prior sale or transfer history of the subject property and comparable sales													
Analysis/Comments													

FEATURE		SUBJECT		COMPARABLE SALE # 7			COMPARABLE SALE # 8			COMPARABLE SALE # 9		
Address		858 W Clover Meadow Dr Murray, UT 84123		4827 S Brown Villa Cv Murray, UT 84123			4851 S Hidden Cove Cir Murray, UT 84123					
Proximity to Subject				0.30 miles NW			0.44 miles NW					
Sale Price		\$		\$ 469,000			\$ 376,500			\$		
Sale Price/Gross Liv. Area		\$ sq.ft.		\$ 148.84 sq.ft.			\$ 112.46 sq.ft.			\$ sq.ft.		
Data Source(s)				MLS #1353629;DOM 28			MLS #1399569;DOM 15					
Verification Source(s)				Tax Records			Tax Records					
VALUE ADJUSTMENTS		DESCRIPTION		DESCRIPTION			DESCRIPTION			DESCRIPTION		
				+(-) \$ Adjustment			+(-) \$ Adjustment			+(-) \$ Adjustment		
Sales or Financing				ArmLth			ArmLth					
Concessions				Conv;0			VA;10180			0		
Date of Sale/Time				s04/16;c02/16			s10/16;c08/16					
Location		B;River;		N;Res;			N;Res;			+57,500		
Leasehold/Fee Simple		Fee Simple		Fee Simple			Fee Simple					
Site		11761 sf		24829 sf			10019 sf			0		
View		N;Res;		N;Res;			N;Res;					
Design (Style)		DT2;2 Story		DT1;Rambler			DT2;2 Story					
Quality of Construction		Q4		Q4			Q4					
Actual Age		35		40			40			0		
Condition		C4		C4			C4					
Above Grade		Total Bdrms. Baths		Total Bdrms. Baths			Total Bdrms. Baths			Total Bdrms. Baths		
Room Count		10 4 2.2		7 3 2.1			8 4 3.0					
Gross Living Area		3,673 sq.ft.		3,151 sq.ft.			3,348 sq.ft.			sq.ft.		
Basement & Finished		1534sf920sfin		3156sf3156sfin			1333sf1333sfin			-2,010		
Rooms Below Grade		1rr1br1.0ba1o		2rr2br2.0ba1o			1rr2br1.0ba1o			-4,130		
Functional Utility		Typical		Typical			Typical					
Heating/Cooling		FWA/Central		FWA/Central			FWA/Central					
Energy Efficient Items		None		None			None					
Garage/Carport		2ga2dw		3ga3dw			2ga1cp3dw			-2,500		
Porch/Patio/Deck		0/0/1		0/1/2			0/1/1			-2,000		
Fence		Fence		Fence			Fence					
Fireplaces		3 FP		4 FP			4 FP			-1,000		
Extras		Second Kitchen		Pool/Kitchen			Pool/Kitchen			-10,000		
Net Adjustment (Total)				<input type="checkbox"/> + <input checked="" type="checkbox"/> - \$ -44,988			<input checked="" type="checkbox"/> + <input type="checkbox"/> - \$ 43,110			<input type="checkbox"/> + <input type="checkbox"/> - \$		
Adjusted Sale Price				Net Adj. 9.6 %			Net Adj. 11.5 %			Net Adj. %		
of Comparables				Gross Adj. 20.1 % \$ 424,012			Gross Adj. 24.3 % \$ 419,610			Gross Adj. % \$		
Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3).												
ITEM		SUBJECT		COMPARABLE SALE # 7			COMPARABLE SALE # 8			COMPARABLE SALE # 9		
Date of Prior Sale/Transfer												
Price of Prior Sale/Transfer												
Data Source(s)		MLS		MLS			MLS					
Effective Date of Data Source(s)		01/31/2017		01/31/2017			01/31/2017					
Analysis of prior sale or transfer history of the subject property and comparable sales												
Analysis/Comments												

Extraordinary Assumptions - The comparables used contain confidential information related to pricing, motivations, negotiations, concessions, fees, etc. that are not typically made known to those not a part of the agreement or closing. Even when provided an interview that confirms parts of a transaction, the values herein are based on the assumption that the data reported to the sources used is correct and reflects the specific marketable features. When more than one source is stated and there are differences in the levels/amounts of the features relevant for refinement, the source deemed most reliable and reflective of the comparable as of the date of that respective sale will be used for comparison.

Signature Certification - The digital signatures in this report are duplicates of the original signature(s) and have not been altered or changed in any way.

Intended User Certification - The Intended User of this appraisal report is the Client. The Intended Use is to obtain the market value of the property that is the subject of this appraisal for personal knowledge of the client, subject to the stated Scope of Work, purpose of the appraisal, reporting requirements of this appraisal report form, and Definition of Market Value. No additional Intended Users are identified by the appraiser.

Software Certification - Any and all references in this (TOTAL) software regarding clients, intended users, intended use, definition of value, assignment conditions, relevant characteristics, scope or work performed, and/or any other conditions / assumptions relative to this assignment are superseded by data expressly entered by the appraiser, respectively.

Definition/Source of Value - The purpose of this report is to properly relay the appraisal analysis, opinions, and conclusions in a manner that is objective, impartial, and independent. The value being developed is the most common representation of this arena participant - market value. By definition, market value is the most probable price a property or properties should bring in an open competitive market under conditions requisite to a fair impartial sale where the buyer and seller are both acting knowledgeably and in their own best interest and assuming the price is not affected by unique stimulus or external forces. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby: 1. The buyer and seller are typically motivated, 2. Both parties are knowledgeable and acting in their own best interests, 3. a reasonable time is allowed for the property to be exposed to an open and competitive sale arena, 4. Payment is made in terms of US cash or equivalent or in terms of financial arrangements comparable thereto, and 5. The price represents the normal consideration for the property sold unaffected by special or creative financing or sale concessions granted by anyone associated with the sale. This definition is from regulations published by federal regulatory agencies pursuant to Title XI of the Financial Institutions Reform, Recovery, and Enforcement Act (FIRREA) of 1989 between July and August 1990, by the Federal Reserve System (FRS), by the National Credit Union Administration, (NCUA), by the Federal Deposit Insurance Corporation (FDIC), by the Office of Comptroller of the Currency (OCC), and by the Office of Thrift Supervision (OTS), being further referenced in regulations jointly published in 1994.

Scope of Work - The scope of work for this appraisal was defined by the complexity of this appraisal assignment and the reporting requirements of this appraisal report form, including the following definition of market value, statement of assumptions and limiting conditions, and certifications. 1, the appraiser (1) performed a complete visual inspection of the interior and exterior areas of the subject property, (2) inspected the neighborhood, (3) inspected each of the comparable sales from at least the street, (4) researched, verified, and analyzed data from reliable public and/or private sources, and (5) reported my analysis, opinions, and conclusions in this appraisal report.

COST APPROACH TO VALUE (not required by Fannie Mae)

Provide adequate information for the lender/client to replicate the below cost figures and calculations.
 Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value) Land value was derived by researching area sales within the subjects market area.

ESTIMATED <input type="checkbox"/> REPRODUCTION OR <input checked="" type="checkbox"/> REPLACEMENT COST NEW	OPINION OF SITE VALUE	= \$	120,000
Source of cost data Builders/Appraiser Files/Marshall Swift	DWELLING 3,673 Sq. Ft. @ \$ 98.00	= \$	359,954
Quality rating from cost service Good Effective date of cost data 01/15	1,534 Sq. Ft. @ \$ 36.00	= \$	55,224
Comments on Cost Approach (gross living area calculations, depreciation, etc.)	Built Ins, Etc.	= \$	15,000
I have used Marshall and Swift as a guide and have included local builder estimates and data from appraiser files. Cost approach included as supporting data only all final value estimates have been derived from the market approach.	Garage/Carport 600 Sq. Ft. @ \$ 26.00	= \$	15,600
	Total Estimate of Cost-New	= \$	445,778
	Less Physical Functional External		
	Depreciation 148,578	= \$(148,578)
	Depreciated Cost of Improvements	= \$	297,200
	"As-is" Value of Site Improvements	= \$	15,000
Estimated Remaining Economic Life (HUD and VA only) 65 Years	INDICATED VALUE BY COST APPROACH	= \$	432,200

INCOME APPROACH TO VALUE (not required by Fannie Mae)

Estimated Monthly Market Rent \$ **X** Gross Rent Multiplier = \$ Indicated Value by Income Approach
 Summary of Income Approach (including support for market rent and GRM)

PROJECT INFORMATION FOR PUDs (if applicable)

Is the developer/builder in control of the Homeowners' Association (HOA)? Yes No Unit type(s) Detached Attached

Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA and the subject property is an attached dwelling unit.

Legal Name of Project _____

Total number of phases _____	Total number of units _____	Total number of units sold _____
Total number of units rented _____	Total number of units for sale _____	Data source(s) _____

Was the project created by the conversion of existing building(s) into a PUD? Yes No If Yes, date of conversion: _____

Does the project contain any multi-dwelling units? Yes No Data Source _____

Are the units, common elements, and recreation facilities complete? Yes No If No, describe the status of completion: _____

Are the common elements leased to or by the Homeowners' Association? Yes No If Yes, describe the rental terms and options: _____

Describe common elements and recreational facilities: _____

This report form is designed to report an appraisal of a one-unit property or a one-unit property with an accessory unit, including a unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a condominium or cooperative project.

This appraisal report is subject to the following scope of work, intended use, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. Modifications, additions, or deletions to the intended use, intended user, definition of market value, or assumptions and limiting conditions are not permitted. The appraiser may expand the scope of work to include any additional research or analysis necessary based on the complexity of this appraisal assignment. Modifications or deletions to the certifications are also not permitted. However, additional certifications that do not constitute material alterations to this appraisal report, such as those required by law or those related to the appraiser's continuing education or membership in an appraisal organization, are permitted.

SCOPE OF WORK: The scope of work for this appraisal is defined by the complexity of this appraisal assignment and the reporting requirements of this appraisal report form, including the following definition of market value, statement of assumptions and limiting conditions, and certifications. The appraiser must, at a minimum: (1) perform a complete visual inspection of the interior and exterior areas of the subject property, (2) inspect the neighborhood, (3) inspect each of the comparable sales from at least the street, (4) research, verify, and analyze data from reliable public and/or private sources, and (5) report his or her analysis, opinions, and conclusions in this appraisal report.

INTENDED USE: The intended use of this appraisal report is for the lender/client to evaluate the property that is the subject of this appraisal for a mortgage finance transaction.

INTENDED USER: The intended user of this appraisal report is the lender/client.

DEFINITION OF MARKET VALUE: The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and each acting in what he or she considers his or her own best interest; (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in terms of cash in U. S. dollars or in terms of financial arrangements comparable thereto; and (5) the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions* granted by anyone associated with the sale.

*Adjustments to the comparables must be made for special or creative financing or sales concessions. No adjustments are necessary for those costs which are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable since the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be made to the comparable property by comparisons to financing terms offered by a third party institutional lender that is not already involved in the property or transaction. Any adjustment should not be calculated on a mechanical dollar for dollar cost of the financing or concession but the dollar amount of any adjustment should approximate the market's reaction to the financing or concessions based on the appraiser's judgment.

STATEMENT OF ASSUMPTIONS AND LIMITING CONDITIONS: The appraiser's certification in this report is subject to the following assumptions and limiting conditions:

1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.
2. The appraiser has provided a sketch in this appraisal report to show the approximate dimensions of the improvements. The sketch is included only to assist the reader in visualizing the property and understanding the appraiser's determination of its size.
3. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in this appraisal report whether any portion of the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.
4. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.
5. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing the appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.
6. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

APPRAISER'S CERTIFICATION: The Appraiser certifies and agrees that:

1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.
2. I performed a complete visual inspection of the interior and exterior areas of the subject property. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.
3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.
5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.
6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.
7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.
8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.
9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.
10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.
11. I have knowledge and experience in appraising this type of property in this market area.
12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.
13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.
14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.
15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.
16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.
17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law.
18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).
19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.
20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.

21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).

22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.

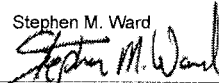
23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.

24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

SUPERVISORY APPRAISER'S CERTIFICATION: The Supervisory Appraiser certifies and agrees that:

- I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
- I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
- The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.
- This appraisal report complies with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
- If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

APPRaiser Stephen M. Ward
 Signature 
 Name Steve Ward VA #0119
 Company Name USA Appraisers
 Company Address 2200 West Surrey Rd.
 Taylorsville, UT 84129
 Telephone Number 801-597-6940
 Email Address utahvalues@gmail.com
 Date of Signature and Report 02/07/2017
 Effective Date of Appraisal 02/02/2017
 State Certification # 5462579-CR00
 or State License #
 or Other (describe) State #
 State UT
 Expiration Date of Certification or License 10/31/2017

SUPERVISORY APPRAISER (ONLY IF REQUIRED)
 Signature
 Name
 Company Name
 Company Address
 Telephone Number
 Email Address
 Date of Signature
 State Certification #
 or State License #
 State
 Expiration Date of Certification or License

ADDRESS OF PROPERTY APPRAISED
 858 W Clover Meadow Dr
 Murray, UT 84123
 APPRAISED VALUE OF SUBJECT PROPERTY \$ 420,000

SUBJECT PROPERTY
 Did not inspect subject property
 Did inspect exterior of subject property from street
 Date of Inspection
 Did inspect interior and exterior of subject property
 Date of Inspection

LENDER/CLIENT
 Name No AMC
 Company Name Guaranteed Rate
 Company Address 3940 North Ravenswood Ave, Chicago, IL
 60613
 Email Address

COMPARABLE SALES
 Did not inspect exterior of comparable sales from street
 Did inspect exterior of comparable sales from street
 Date of Inspection

The purpose of this addendum is to provide the lender/client with a clear and accurate understanding of the market trends and conditions prevalent in the subject neighborhood. This is a required addendum for all appraisal reports with an effective date on or after April 1, 2009.

Property Address **858 W Clover Meadow Dr** City **Murray** State **UT** ZIP Code **84123**

Borrower **Ralph Gregory & Diana C. Shepard**

Instructions: The appraiser must use the information required on this form as the basis for his/her conclusions, and must provide support for those conclusions, regarding housing trends and overall market conditions as reported in the Neighborhood section of the appraisal report form. The appraiser must fill in all the information to the extent it is available and reliable and must provide analysis as indicated below. If any required data is unavailable or is considered unreliable, the appraiser must provide an explanation. It is recognized that not all data sources will be able to provide data for the shaded areas below; if it is available, however, the appraiser must include the data in the analysis. If data sources provide the required information as an average instead of the median, the appraiser should report the available figure and identify it as an average. Sales and listings must be properties that compete with the subject property, (determined by applying the criteria that would be used by a prospective buyer of the subject property. The appraiser must explain any anomalies in the data, such as seasonal markets, new construction, foreclosures, etc.

Inventory Analysis	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Total # of Comparable Sales (Settled)	3	1	3	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Absorption Rate (Total Sales/Months)	0.50	0.33	1.00	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Total # of Comparable Active Listings	4	2	3	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	8.0	6.1	3.0	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Sale & List Price, DOM, Sale/List %	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Median Comparable Sale Price	416,000	421,000	419,000	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Median Comparable Sales Days on Market	17	14	15	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Comparable List Price	419,000	426,000	425,000	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Median Comparable Listings Days on Market	18	11	14	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Sale Price as % of List Price	98	98	98	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Seller -(developer, builder, etc.)paid financial assistance prevalent?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No			<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing

Explain in detail the seller concessions trends for the past 12 months (e.g., seller contributions increased from 3% to 5%, increasing use of buydowns, closing costs, condo fees, options, etc.). **The observed trend in the area appears the amount of seller concessions is stable. Seller concessions typically range between 2% and 6%.**

Are foreclosure sales (REO sales) a factor in the market? Yes No If yes, explain (including the trends in listings and sales of foreclosed properties).

There are some REO properties in the market area; these properties are in less than average condition and do not directly compete with the subject in this market.

Cite data sources for above information. **MLS/County Records.**

Summarize the above information as support for your conclusions in the Neighborhood section of the appraisal report form. If you used any additional information, such as an analysis of pending sales and/or expired and withdrawn listings, to formulate your conclusions, provide both an explanation and support for your conclusions.

The data shows a stable trend for inventory based on total settled and absorption rates. This is reflective of the market overall. The data also shows a stable trend for the days on market of closed sales, and is supported by the active sales days on market. The median sale price as % of List Price is statically stable with variation of +/-2%. Exposure time is 10-30 days if priced competitively.

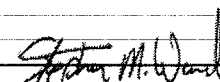
The user of this report needs to note the requirements and limitations of the MC form. Data required consists of "Comparable properties within the subject neighborhood" and "They must be properties that compete with the subject property" This is also the requirement for the number of sales and listings above the grid.

If the subject is a unit in a condominium or cooperative project, complete the following: **Project Name:**

Subject Project Data	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Total # of Comparable Sales (Settled)				<input type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining
Absorption Rate (Total Sales/Months)				<input type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining
Total # of Active Comparable Listings				<input type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Months of Unit Supply (Total Listings/Ab.Rate)				<input type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input type="checkbox"/> Increasing

Are foreclosure sales (REO sales) a factor in the project? Yes No If yes, indicate the number of REO listings and explain the trends in listings and sales of foreclosed properties.

Summarize the above trends and address the impact on the subject unit and project.

Signature 
 Appraiser Name **Steve Ward VA #0119**
 Company Name **USAppraisers**
 Company Address **2200 West Surrey Rd., Taylorsville, UT 84129**
 State License/Certification # **5462579-CR00** State **UT**
 Email Address **utahvalues@gmail.com**

Signature _____
 Supervisory Appraiser Name _____
 Company Name _____
 Company Address _____
 State License/Certification # _____ State _____
 Email Address _____

Supplemental Addendum

File No 580117

Borrower	Ralph Gregory & Diana C. Shepard						
Property Address	858 W Clover Meadow Dr						
City	Murray	County	Salt Lake	State	UT	Zip Code	84123
Lender/Client	Guaranteed Rate						

Addendum to the Appraisal**General data information**

Appraiser referenced data resources considered accurate. Appraiser sought information from available primary resources on the property. Representations made to the appraiser are included in the appraisal report within categories where information is appropriate. Documents and data from various resources are indicated in the report. Aerial photographs, if included, have been included are from Internet sources. The date of the photographs are not generally disclosed by the sources. The pictures may not depict conditions on either the date of sale or inspection. The appraiser has indicated the verification process utilized. Information was verified from documents in MLS, County, other resources and included personal communication with the parties indicated as listing agent, sales agent or as otherwise identified. Legal Description Information used in this report was from County Records or as identified in the report. The legal description stated in the report is the indication available to appraiser.

No information on easements, setbacks, encroachments, CC & R's, Bi-laws. Therefore the appraisal is based on visually seen indicators. Lack of other documents and/or specific information do not impact appraisal results and appraiser did not observe any undisclosed condition as to easements, encroachments which indicated any negative conditions. Appraiser is not responsible for any limitations or restrictions contained in the CC & R's which Client did not provide. The appraiser is not responsible for any easements or encroachments which are not known by the appraiser. Taxes indicated are from published information. All assessments indicated in tax bill can be researched by client within a title report. Client is to review any title documents and have title company disclose any information to Client as to chain of title, easements, restrictions etc.

Subject Summary

The subject represents a typical improvement for the area market. The home is situated on a .27 acre lot. The site backs open area and walking trails as can be seen on the attached map and included photos. The lot is fully landscaped with two water features, mature trees and fenced rear yard.

The exterior is a mix of brick and siding and the roof is asphalt shingles. There is a large deck off the main level and a deck off the upstairs family room. (see rear photos) Condition of the exterior is average with some areas of deferred maintenance noted.

The subject has some notable updates. These include but are not limited to new windows, updated HVAC, newer roof and new basement carpeting. The remainder of the home is dated and considered to be in average condition. I have included general exterior and interior photos and photos and descriptors for relevant value affecting items.

Appliances/Systems

All systems, heat & cooling, plumbing indicated functional.

Roof

The roof was viewed from the ground and appears to have 3 year min life or better.

Proximity to Subject

Every effort was made to include relevant data from within the subjects market and specifically within the one mile guideline. My initial MLS search was for the immediate area however the subject is one of the largest homes in the area and few sales were available. During this search I used a combination of distance, style, age and square footage parameters in order to locate sales.

Neighborhood Boundaries

The neighborhood boundaries utilized in this report for subject represent the opinion of the appraiser as to location factors including, but not limited to: physical, social, economic and political characteristics. Appraiser defined the neighborhood considering the characteristics of the subject property related to wherein a buyer would consider similar properties in other neighborhoods. Appraiser considered factors inside neighborhood and in surrounding areas in conclusion of the neighborhood. The decision to identify the neighborhood is based on generally established market participant indicated choices. The information represented as to neighborhood was based on appraisers experience in the market location. Represented areas which buyers are reasonably considered as to concept of alternatives to subjects immediate street area.

Concessions

Concessions are adjusted on a case by case basis, if it is deemed the sales price was artificially inflated above market by the inclusion of concessions. As per FNMA "the amount of the negative dollar adjustment for each comparable with sales or financing concessions should be equal to any increase in the purchase price of the comparable that the appraiser determines to be attributable to the concessions. The need to make negative dollar adjustments for sales or financing concessions and the amount of the adjustments to the comparable sales is not based on how typical the concessions might be for a segment of the market area. Large sales or financing concessions can be relatively typical in a particular segment of the market and still result in sale prices that reflect more than the value of the real estate. Adjustments based on dollar-for-dollar deductions that are equal to the cost of the concessions to the seller, as a strict cash equivalency approach would dictate, are not appropriate".

Date of Sale/Time

The search for comparables was initiated using a 3 month parameter. Every effort was made to include data from within this range and included if found. If required a second tier search of six months was then completed. Any sales included from beyond six months indicate a lack of data. These were analyzed for possible time adjustments and included if necessary.

Location

All the included data has been gleaned from the subjects market area where possible. Analysis and commentary will address any comparables from outside this area. Adjustments for lot size differences are based on area sales where available, overall utility and contributory value. Subject backs and is within walking distance of the Jordan River. (see photos)

Site/Plat

Parcel map published lacks dimensions, user should request title if dimensions required. Appraiser did a visual observation of the subject site. No specific information as to easements, set backs, CC & R's or indicators from title documents was provided by Client. Information was from public records. Lack of specific documented information does not indicate impacting appraisal results. No detrimental site conditions were seen by appraiser during the visual observation of the property unless disclosed. Other than the information stated by appraiser no other information as to site is within the scope of the appraisal assignment. Appraiser has viewed the site and sought information from those parties involved in the assignment. The process of seeing the

Supplemental Addendum

File No. 580117

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property was consistent to appraisal practice in market area. The appraisers conclusion of the site information is based solely on available information. Site analysis as to geological conditions is not within the scope of the appraisers license. Site size is from measurements on site map available to appraiser or as published in County Records or other data services which indicate reliable. FEMA Flood map information was obtained from FEMA maps on www.Fema.gov web site or from published data downloaded from the appraisal software company. Appraiser cannot ascertain other title indicators on site without Client providing a preliminary title report. Based on the limited visual inspection of the property indicators or atypical easements, encroachments seen are disclosed by the appraiser if known. Landscaping was considered based on comparison to commons landscaping in market area. Client should review a title report to ascertain easements, setbacks, any legal description and presence of mineral rights reservations. As appraiser does not review CC & R's, any Bi Laws or other matters of title that are not known to the appraiser is not responsible for any omissions or errors as to title information. Should title report indicate anything atypical appraiser reserves the right to reconsider the opinions contained in and or conclusions of the report.

View

Any differences in views are noted and adjustments rendered. Adjustments are based on market accepted values as noted within the market. Values for view and location may be split such as a golf course or water location is also the view.

Design (style)

Home designs can vary widely within specific markets. Although every effort is made to use like for like this is not always possible. If similar styles are not available the focus is on market substitutes using usable square footage, age and condition as parameters.

Quality

UAD quality ratings are specific and do not allow for slight variations. All the comparables are similar in quality unless noted below.

Age

Age is not a factor in this report due to updates and remodeling. Condition adjustments are a better indicator within this report.

Condition

Using like for like homes is preferable due to large variations in reported condition due to individual taste, MLS reporting etc. Most MLS listings provide interior photos and descriptions. Conversations with individual agents supplement this data when unclear.

As noted above, the subject is somewhat dated and in average condition. Area competition is primarily made up of newer homes and/or homes that have been updated. Locating homes with little or no interior updates was difficult and few were located. Quantifying condition adjustments is very difficult and is based on MLS tours and conversations with agents which is subjective. Individual descriptions are within the final reconciliation section.

Room Count

Bedrooms are adjusted on a utility basis according to the subjects market location. This a combination of above grade count and below grade. This can also be adjusted for in square footage ie: a one bedroom homes is smaller than a two bedroom home. Bathrooms have been adjusted \$1500 for 1/2 baths and \$2500 for 3/4 and full baths.

Square Footage

Square footage has been adjusted at \$30/sf. This is an accepted contributory value for homes within this market. Basement square footage is adjusted on total square footage differences and total finished square foot unless utility is impacted. Values in this market are \$10/total SF differences and \$10/finished SF differences.

It is important to note that the subject represents on of the largest homes in this market. Although not considered overbuilt locating like homes and homes to bracket square footage was very difficult. As can be seen, none were located that bracketed above grade GLA however several were located that bracket total sf.

Functional Utility

Any utility impairment is adjusted on this line if noted.

Heating/Cooling

Heating differences are noted and adjusted if required. This market supports \$1500 for evaporative cooling and \$2500 for central air. No value given for window mounted cooling units.

Garage/Carport

The subject market indicates a contributory value of \$5000/stall up to 4. Diminishing returns noted above 4.

Sale/Transfer History Research Comments

The appraiser utilized Salt Lake City MLS services to identify prior transfers of subject in at least the last 36 months prior to the Effective Date of Value. Transfers indicated would be from MLS data or title if provided. Sales and other transfers are indicated if noted.

Specific Comments on Sales Comparison/Final Reconciliation

The sales used are the best indicators from sales data located in the subjects neighborhood or competitive neighborhood marketing area. All sales have similar location considerations except where noted. Market data indicated from data sources available to the appraiser that includes MLS, MLS data reports, study of indicated sales trends and appraiser files. Appraiser considered current marketing trends, current listings for sale, pending sales and other information. Prior market indicators from at least the last 12 months were also considered in data. To the best of the appraisers knowledge, the market data presented and used in this report represents the most relevant data appropriate for the analysis and valuation of the subject property.

All of the included comparables had good descriptors and MLS photo tours and I will provide brief analysis on each.

C1- This sale is located .31 miles away on the other side of the river. It is newer with a year built of 2000. It has a three car garage and 3794 finished sf. Condition and quality are clearly superior. It does not have views.

C2-This sale is located .29 miles away near C1. It is also newer with a year built of 2001, has a three car garage and in clearly

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superior in quality and condition. This home is also considered superior to C1.

C3-This sale is located .29 miles away near C1. It is also newer with a year built of 2001, has a three car garage and in clearly superior in quality and condition. This home has 5048 SF however only 2147 is finished. It is a parade of homes winner and although it does not directly back the river it is three homes away and is within walking distance to Millrace Park and the Jordan River Parkway. This home also has a second kitchen

C4-backs the river and has no rear neighbors. Not a view lot due to trees and its a short walk to the Parkway. This home is newer at 2006 and has 4549 total sf with 2955 finished.

C5-This also a newer home similar to the previous 4. It is an interior lot however it is near the parkway. This home also has a second kitchen.

The above sales represent the market and market prices for area homes that are newer, similar in utility and near the parkway. The remaining comparables represent the only sales similar in age that are from the area.

C6-this is a home similar in design however its is the furthest away. It has 3838 total finished sf, a .29 acre lot and a two car garage. It was built in 1981 however it has been remodeled. This home also has a second kitchen. This sale is in an inferior location and a large adjustment was required.

C7-This is a large ramble on a .57 acre lot. It has 6307 total square feet, it is dated and is considered to be in similar condition to the subject. The lot is private and it has an in-ground swimming pool. This home also has a second kitchen.

C8-This is a very similar home. It was constructed in 1977, has 4681 total finished sf, a two car garage and a second kitchen. It is also largely dated with some updates. The main difference is centered around location/view and this home has a pool. This home is in an inferior location and a large adjustment was required.

As noted, there were very few available comparables that were considered directly comparable. I have included a large sample with a cross section of ages and locations. Several guidelines were exceeded and several of the adjustments are quite large. This is the primary reason for the large sample of data, the more comparables the more stable the final value indication.

Conclusion.

While none are ideal, the comparables offer support for upper and lower value ranges and value specific to the subject. It is the opinion of the appraiser that the comparables used are the best found on the WFRMLS as of the effective date of the appraisal and support the final market value of the subject property. Market support was obtained from all the included comparables. All support a similar value range for the area market and value specific to the subject. The appraiser considered the sales data used in the report and sales data reviewed during the analysis. The stated value is considered most representative of the predominant value indicator for subject in the current market. The range indicators were considered and placement of value was made reflecting the best overall value indicator. Placement of value considered all recognized economic sales comparison marketing factors. The appraiser based the conclusion of value on the Sales Comparison Approach due to the marketing data supporting the best indicator of value compared to the other approaches to value.

MLS photo has been included for C5 due to people out in front. All comparables have been inspected.

Cost Approach

The Cost Approach was included by appraiser though considered not relevant to a conclusion of market value. It was not relevant, applicable or necessary and is not considered as evidencing a reliable sales comparison value conclusion. Market area buyers are not indicating any consideration of the cost approach in their decision to purchase a property. Age and economic indicator are based on relative market data.

Exposure Time:

The appraiser has determined that the subject property would have to be exposed as noted in the MC form, in the open market in order to have a market value of \$420,000 on the effective date of the appraisal.

Prior Service

I have not performed services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three year period immediately preceding acceptance of this assignment.

Intended Use / User:

This appraisal report is prepared for the sole and exclusive use of the appraiser's client to assist with the mortgage lending decision. No third parties are authorized to rely upon this report without the express written consent of the appraiser.

Personal Property

No personal property was included in the determination of our opinion of value.

Additional Final Reconciliation Comments:

The statements of fact contained in this report are true and correct, to the best of my (our) knowledge and belief. I have made a personal inspection of the property that is the subject of this report. No one provided significant professional assistance to the person signing this report (other than the typical clerical support or research personnel employed by the company for these purposes). The Market Data Approach was given primary consideration. No personal property of fixtures are included in this appraisal. The purpose, scope, and function of the appraisal is to estimate Market Value for federally related mortgage loan purposes. A detailed review of market sales data extracted from various sources (including Multiple Listing Service, real estate broker and sales agents, principals and the appraisers own files), was undertaken by the appraiser. Relevant market factors were weighed and their influence on the subject was considered in the Direct Sales Comparison Analysis. Reproduction cost data and market rental data were reviewed as needed. The appraisal report was then completed in accordance with standards dictated by the Appraisal Institute and lender guidelines (including current appraisal standards and requirements of the Federal Deposit Insurance Corporation of FDIC, the Office of the Comptroller of Currency of OCC, the Office of Thrift Supervision or OTS, the Resolution Trust Corporation or RTC, and the Federal Reserve). The report included data and information needed to lead the reader to a similar market value conclusion. The effective data of the appraisal and the data the appraisal report was prepared are the same, unless otherwise noted. My analysis, opinions, and conclusions were developed, and this report has

Supplemental Addendum

File No. 580117

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been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice. It should also be noted that neither employment of the appraiser nor compensation is conditioned upon the appraisal producing a specific value or value within a given range. By accepting this assignment, I am acknowledging that I possess the appropriate knowledge and experience required to complete the appraisal assignment competently. In this appraisal assignment, the existence or maintenance of the building, such as the presence of urea-formaldehyde foam insulation, or asbestos, and/or existence of toxic waste, which may or may not be present on the property, has not been considered. The appraiser is not qualified to detect such substances. We urge the client to retain an expert in this field, if desired. Any third party studies referred to (such as pest control, structural, soils, or hazardous materials), have been verified by the appraiser as to their existence and/or relevance, to the extent the assumptions and conclusions are used. If not included with the report, they are maintained within our files, and are available upon request by the client. This appraisal report is intended for use in a mortgage finance transaction only. This report is not intended for any other use.

GENERAL

VIA A NON-INTRUSIVE PHYSICAL OBSERVATION, MEASURING THE IMPROVEMENTS, AND TAKING SUFFICIENT PHOTOGRAPHS TO ADEQUATELY DOCUMENT THE PROPERTY APPRAISED. THIS INSPECTION IS INTENDED TO REVEAL THE CONDITION OF THE VARIOUS COMPONENTS OF THE SUBJECT PROPERTY THAT WOULD BE TYPICALLY IDENTIFIED BY AN INFORMED PROSPECTIVE BUYER. THE APPRAISER IS NOT A LICENSED PROPERTY INSPECTOR, NOR A BUILDING INSPECTOR, TERMITE/DRY ROT INSPECTOR, OR A LICENSED BUILDING CONTRACTOR. THE REPORTED CONDITION USED TO BASE A COMPARATIVE ANALYSIS AND DEVELOP A HIGHEST AND BEST USE CONCLUSION, IS TO BE RELIED UPON FOR JUDGING THE INTEGRITY, CONDITION, OR REMAINING LIFE OF ANY INDIVIDUAL COMPONENT(S) OF THE SUBJECT PROPERTY. ANY OBVIOUS, READILY OBSERVABLE DEFECTS IN THE SUBJECT PROPERTY WILL BE NOTED IN THE WRITTEN SUMMARY APPRAISAL REPORT AND APPROPRIATELY CONSIDERED IN THE FINAL VALUE CONCLUSION. THE APPRAISER'S INTENT IS TO VALUE THE SUBJECT PROPERTY IN CONSIDERATION OF ITS DEFINED OBSERVED CONDITION AS OF THE EFFECTIVE DATE OF THE APPRAISAL. THE VALUE OPINION IS CONTINGENT UPON THE EXISTENCE OF NO DEFECTS THAT A TYPICAL BUYER WOULD NOT DETECT, AND IF SUCH DEFECTS DO EXIST, THEY ARE APPROPRIATELY CORRECTED AND/OR TREATED. WHEN REQUIRED INSPECTIONS AND/OR ARE MADE AS CONTINGENCIES TO THE FINAL VALUE OPINION, THEY ARE MADE SOLELY TO BRING THE SUBJECT PROPERTY TO A CONDITION THAT WILL MAKE IT ACCEPTABLE TO THE SUPPLEMENTAL STANDARDS OF HUD/FHA UNDERWRITING GUIDELINES AN/OR LENDER/CLIENT REQUIREMENTS.

EXTENT OF RESEARCH INTO PHYSICAL, FUNCTIONAL AND ECONOMIC FACTORS THAT COULD AFFECT THE PROPERTY INCLUDE, BUT NOT LIMITED TO, FLOOD MAPS, PLAT MAPS, ZONING, MARSHALL & SWIFT RESIDENTIAL COST ESTIMATOR. ALL GENERAL DATA PERTINENT TO THE SUBJECT PROPERTY THAT WAS NOT OBTAINED FROM THIS APPRAISER'S PERSONAL INSPECTION OF THE SUBJECT WAS OBTAINED FROM SOURCES BELIEVED TO BE RELIABLE (I.E. GOVERNMENT ENTITIES, TITLE COMPANIES, MULTIPLE LISTING SERVICE, ETC.). CONCLUSIONS REPORTED HEREIN WERE BASED ON DATA GATHERED, ANALYZED AND CONSIDERED REASONABLY AVAILABLE. ALL OF THE STEPS IN THE APPRAISAL PROCESS WERE NECESSARY TO OBTAIN A LOGICALLY SUPPORTED MARKET VALUE CONCLUSION PERTAINING TO THE SUBJECT PROPERTY. ALL SALES DATA OBTAINED IS FROM SOURCES BELIEVED TO BE RELIABLE (I.E. MULTIPLE LISTING SERVICES, THE APPRAISER'S WORK FILES, REALTORS, ASSESSOR'S OFFICES, TAX OFFICES, BUYER AND SELLERS, OTHER APPRAISERS ETC.). SALES ARE VERIFIED WITH AT LEAST TWO SOURCES TO AN EXTENT THAT THE SALES PRICE AND NUANCES OF THE MARKET AREA IDENTIFIED IN ACCORDANCE WITH THE DEFINITION OF MARKET VALUE FOUND ON FANNIE MAE FORM 1004 CONTAINED HEREIN. ALL SALES ARE VISUALLY INSPECTED FROM THE STREET BY THIS APPRAISER.

THE SUBJECT'S HISTORY WAS RESEARCHED FOR THE PAST THREE YEARS FROM THE EFFECTIVE DATE OF THE APPRAISAL AND FINDINGS ARE REPORTED HEREIN. THE TYPE AND EXTENT OF ANALYSIS APPLIED TO ARRIVE AT OPINIONS OR CONCLUSIONS INCLUDE A SALES COMPARISON ANALYSIS AND HIGHEST AND BEST USE WITH EACH BEING ADDRESSED HEREIN. CERTAIN APPROACHES WERE GIVEN MORE WEIGHT CONSIDERATION THAN OTHERS IN THE FINAL RECONCILIATION. IN COMMUNICATION WITH THE CLIENT, THIS APPRAISER INCLUDED THE COST APPROACH ALTHOUGH LITTLE WEIGHT WAS GIVEN TO THIS APPROACH. THE INCOME APPROACH WAS NOT APPLICABLE TO THE DEVELOPMENT OF THE VALUE OPINION BECAUSE ITS METHODOLOGY REQUIRED RENTAL DATA, EXPENSE DATA, AND CAPITALIZATION FACTORS THAT WERE NOT PART OF THE DECISION MAKING PROCESS OF THE OWNER OCCUPIED MARKET PARTICIPANTS WHEN SALES OF SIMILAR PROPERTY TYPES WERE MADE.

EXTRAORDINARY ASSUMPTIONS

THIS APPRAISAL IS SUBJECT TO THE FOLLOWING CONDITIONS AND/OR ASSUMPTIONS (OTHERS MAY BE INCLUDED IN THIS REPORT). THIS INFORMATION IS BEING PROVIDED IN AN EFFORT TO PROVIDE FULL DISCLOSURE OF THE CONDITIONS UNDER WHICH THIS APPRAISAL WAS COMPLETED.

EXTRAORDINARY ASSUMPTION IS DEFINED BY USPAP AS "AN ASSUMPTION, DIRECTLY RELATED TO A SPECIFIC ASSIGNMENT, WHICH, IF FOUND TO BE FALSE, COULD ALTER THE APPRAISER'S OPINIONS OR CONCLUSIONS." THE STANDARD SCOPE OF APPRAISAL PRACTICE DOES NOT REQUIRE THE APPRAISER TO INVESTIGATE THE LEGALITY OF THE CONSTRUCTION OF THE ORIGINAL SUBJECT STRUCTURES. THE APPRAISER DID NOT INVESTIGATE THE LEGALITY OF THE ORIGINAL CONSTRUCTION OF THE IMPROVEMENTS AND THE APPRAISER PRESUMES THAT THE ORIGINAL STRUCTURE WAS BUILT WITH ANY AND ALL REQUIRED BUILDING PERMITS. IF THE STRUCTURE PRE-DATES THE BUILDING PERMIT PROCESS, THEN THE APPRAISER ASSUMES THAT THE APPROPRIATE AUTHORITY CURRENTLY ACKNOWLEDGES THE STRUCTURE. THIS APPRAISER UTILIZES AN EXTRAORDINARY ASSUMPTION THAT EXISTING IMPROVEMENTS HAD APPROPRIATE BUILDING PERMITS OBTAINED.

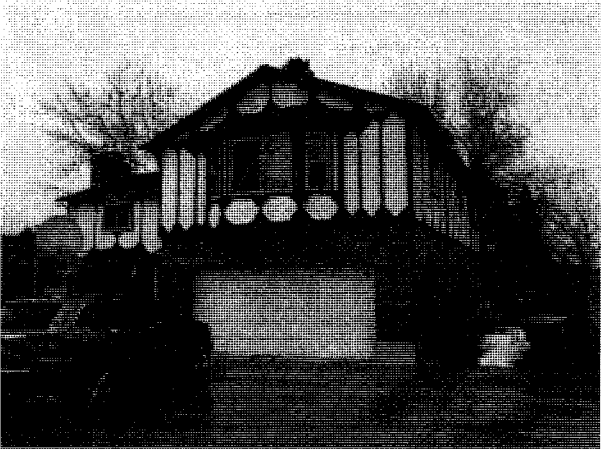
THE APPRAISER DID NOT INVESTIGATE THE SUBJECT, NOR THE COMPARABLE SALES, TO FORM AN OPINION IF 1) A DEATH MAY HAVE OCCURRED AT THE PROPERTIES OR 2) IF ANY PRIOR CRIMINAL ACTS HAVE BEEN COMMITTED AT THE PROPERTIES. THIS APPRAISER HAS NO KNOWLEDGE OF ANY SUCH OCCURRENCES OR ACTS, NOR WAS THE APPRAISER INFORMED BY ANY THIRD PARTY REGARDING SUCH OCCURRENCES OR ACTS. THIS TYPE OF INVESTIGATION IS BEYOND THE STANDARD SCOPE OF APPRAISAL PRACTICE.

THE APPRAISER DID NOT CONDUCT AN INVESTIGATION INTO "MEGAN'S LAW" (WHICH WAS PASSED BY CONGRESS IN 1996, SAID LAW GOVERNS SEX OFFENDER REGISTRATION AND COMMUNITY NOTIFICATION) AS IT RELATES TO THE SUBJECT, THE IMMEDIATE MARKET AREA OF THE SUBJECT AND THE COMPARABLE SALES. THIS TYPE OF INVESTIGATION IS BEYOND THE STANDARD SCOPE OF APPRAISAL PRACTICE AND NORMAL APPRAISAL BUSINESS PRACTICES. THE APPRAISER NOTICED NO POSTING OF CODE VIOLATIONS AT THE SUBJECT PROPERTY, NOR WAS THE APPRAISER INFORMED BY ANY THIRD PARTY OF ANY SUCH VIOLATIONS. THIS APPRAISER DID NOT CONDUCT AN INVESTIGATION TO DETERMINE IF A NOTICE OF TENDENCY OF ACTION RELATIVE TO A CODE VIOLATION HAS BEEN RECORDED AGAINST THE SUBJECT PROPERTY BY THE LOCAL CODE ENFORCEMENT AGENCY RELATIVE TO VIOLATIONS OF HEALTH AND SAFETY CODES AND/OR APPLICABLE SECTIONS OF THE CODE OF CIVIL PROCEDURE. THIS TYPE OF INVESTIGATION IS BEYOND THE SCOPE OF APPRAISAL PRACTICE. THE APPRAISER IS NOT A BUILDING CONTRACTOR OR A QUALIFIED HOME INSPECTOR. THE APPRAISER'S EXPERTISE IS IN DETERMINING A VALUE ONLY. THE APPRAISER IS NOT QUALIFIED TO OBSERVE OR REPORT ON PHYSICAL ITEMS THAT ARE NOT EASILY VISIBLE. ANY PARTIES TO THIS TRANSACTION HAVING CONCERNS REGARDING STRUCTURAL, MECHANICAL, INFESTATION, CONTAMINATION OR OTHER ISSUES ABOUT THE SUBJECT PROPERTY ARE URGED TO CONSULT AN EXPERT IN THE APPROPRIATE FIELD. WHILE OTHER "MAY RELY" ON THE REPORT, THEY SHOULD NOT RELY ON IT TO DISCLOSE CONDITION AND DEFECTS. THIS APPRAISER UTILIZES THE EXTRAORDINARY ASSUMPTION THAT THE SUBJECT PROPERTY IS SIMILAR AND CONDUCTIVE TO OTHER PROPERTIES WITHIN THE SUBJECT'S MARKET AREA WITH REGARDS TO THE ITEMS LISTED ABOVE.

AN EXTRAORDINARY ASSUMPTION IS UTILIZED WITH REGARDS TO THE SITE DIMENSIONS AND AREA STATED HEREIN AS THE APPRAISER WAS NOT FURNISHED WITH A PLAT OR SURVEY OF THE SUBJECT SITE. AN EXTRAORDINARY ASSUMPTION IS UTILIZED IN THAT ALL DATA OBTAINED FROM REALTORS REGARDING THE COMPARABLE SALES SUBMITTED HEREIN IS ACCURATE.

Subject Photo Page

Borrower	Ralph Gregory & Diana C. Shepard						
Property Address	858 W Clover Meadow Dr						
City	Murray	County	Salt Lake	State	UT	Zip Code	84123
Lender/Client	Guaranteed Rate						



Subject Front

858 W Clover Meadow Dr
 Sales Price
 Gross Living Area 3,673
 Total Rooms 10
 Total Bedrooms 4
 Total Bathrooms 2.2
 Location B;River;
 View N;Res;
 Site 11761 sf
 Quality Q4
 Age 35



Subject Front



Subject Rear

Subject Photo Page

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Subject Rear

858 W Clover Meadow Dr
 Sales Price
 Gross Living Area 3,673
 Total Rooms 10
 Total Bedrooms 4
 Total Bathrooms 2.2
 Location B;River;
 View N;Res;
 Site 11761 sf
 Quality Q4
 Age 35



Subject Street



Subject Street

Subject Interior Photo Page

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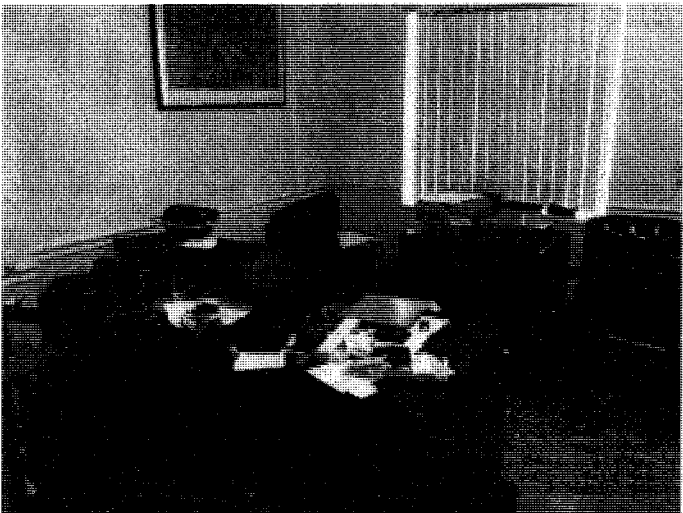


Rear View

858 W Clover Meadow Dr
 Sales Price
 Gross Living Area 3,673
 Total Rooms 10
 Total Bedrooms 4
 Total Bathrooms 2.2
 Location B;River;
 View N;Res;
 Site 11761 sf
 Quality Q4
 Age 35



Rear View



Den

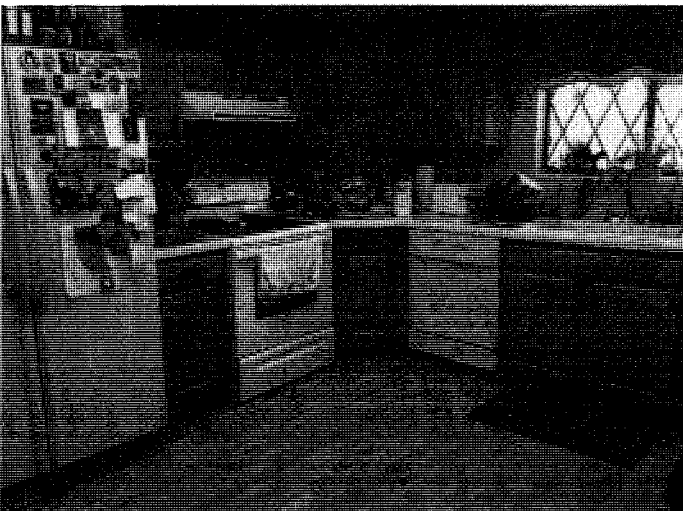
Subject Interior Photo Page

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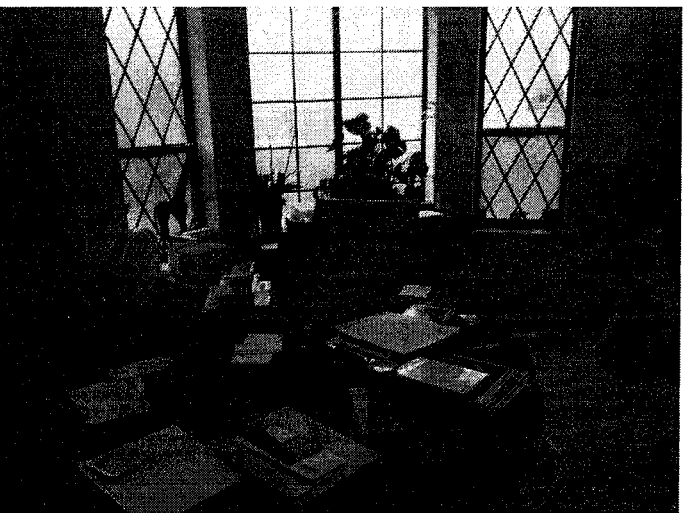


Family

858 W Clover Meadow Dr
 Sales Price
 Gross Living Area 3,673
 Total Rooms 10
 Total Bedrooms 4
 Total Bathrooms 2.2
 Location B;River;
 View N;Res;
 Site 11761 sf
 Quality Q4
 Age 35



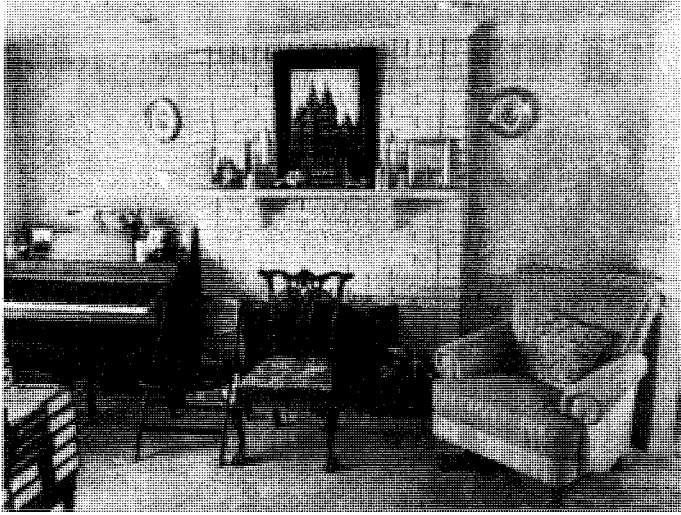
Kitchen



Dining

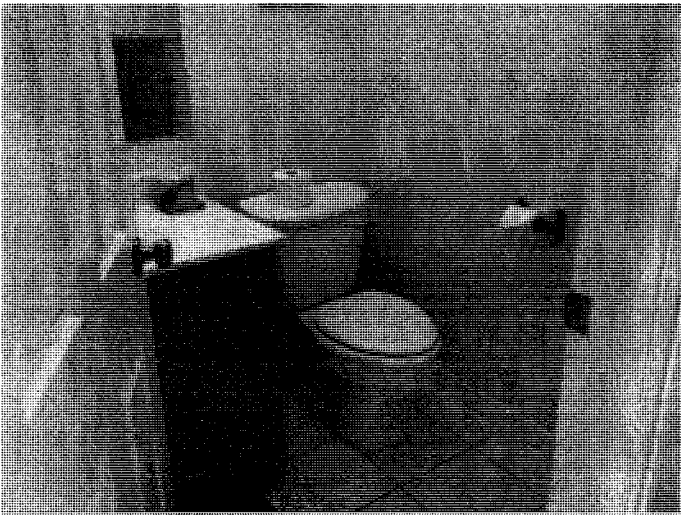
Subject Interior Photo Page

Borrower	Ralph Gregory & Diana C. Shepard				
Property Address	858 W Clover Meadow Dr				
City	Murray	County	Salt Lake	State	UT Zip Code 84123
Lender/Client	Guaranteed Rate				

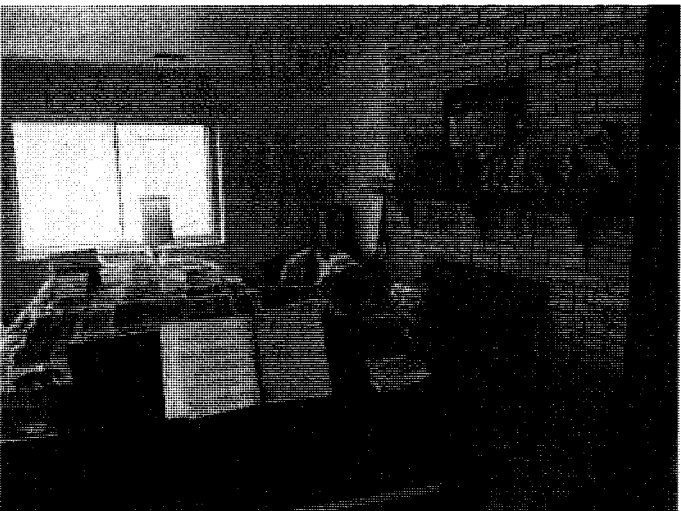


Living

858 W Clover Meadow Dr
 Sales Price
 Gross Living Area 3,673
 Total Rooms 10
 Total Bedrooms 4
 Total Bathrooms 2.2
 Location B;River;
 View N;Res;
 Site 11761 sf
 Quality Q4
 Age 35



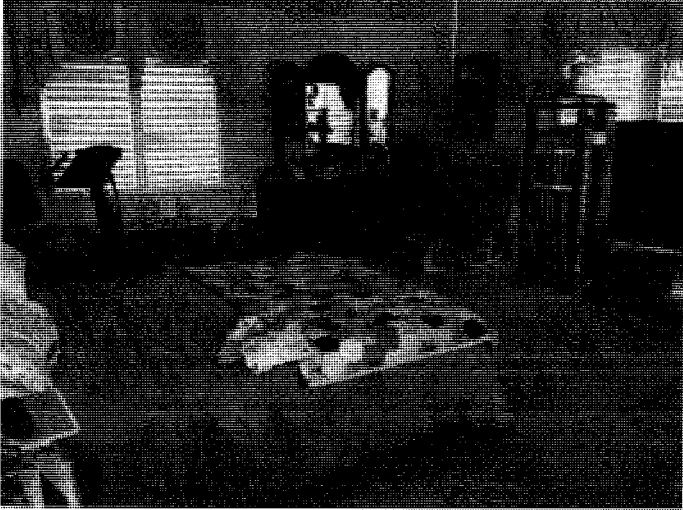
Bath (half)



Upstairs Family Rm

Subject Interior Photo Page

Borrower	Ralph Gregory & Diana C. Shepard				
Property Address	858 W Clover Meadow Dr				
City	Murray	County	Salt Lake	State	UT Zip Code 84123
Lender/Client	Guaranteed Rate				

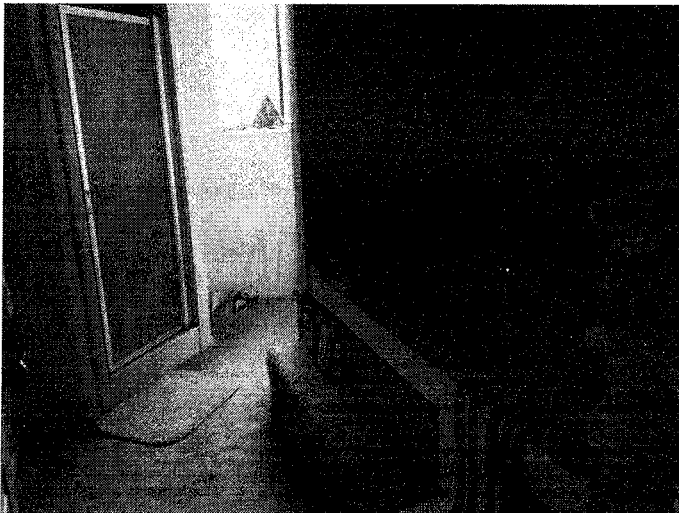


Master Bedroom

858 W Clover Meadow Dr
 Sales Price
 Gross Living Area 3,673
 Total Rooms 10
 Total Bedrooms 4
 Total Bathrooms 2.2
 Location B;River;
 View N;Res;
 Site 11761 sf
 Quality Q4
 Age 35



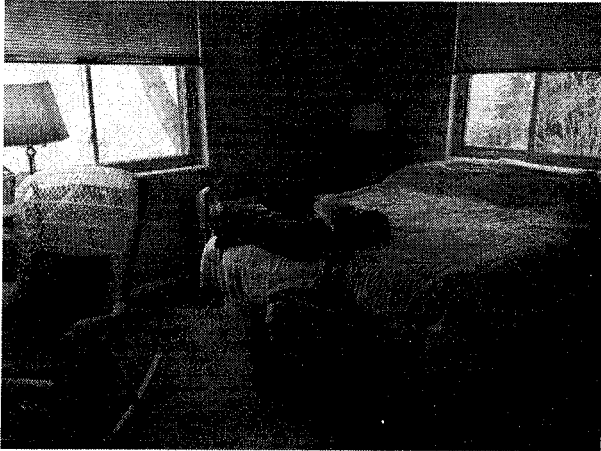
Master Bath



Master Bath

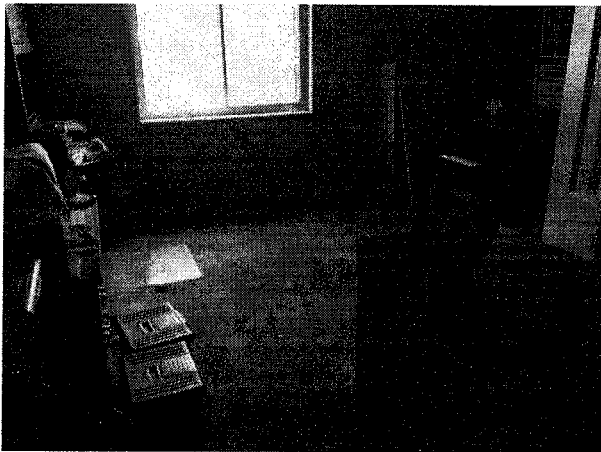
Subject Interior Photo Page

Borrower	Ralph Gregory & Diana C. Shepard						
Property Address	858 W Clover Meadow Dr						
City	Murray	County	Salt Lake	State	UT	Zip Code	84123
Lender/Client	Guaranteed Rate						

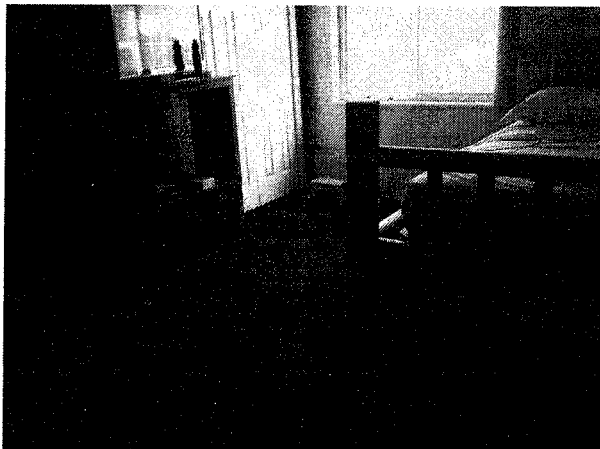


Bedroom

858 W Clover Meadow Dr
 Sales Price
 Gross Living Area 3,673
 Total Rooms 10
 Total Bedrooms 4
 Total Bathrooms 2.2
 Location B;River;
 View N;Res;
 Site 11761 sf
 Quality Q4
 Age 35



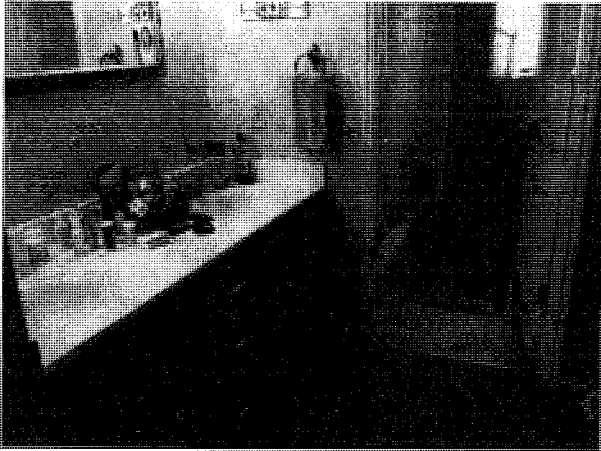
Bedroom



Bedroom

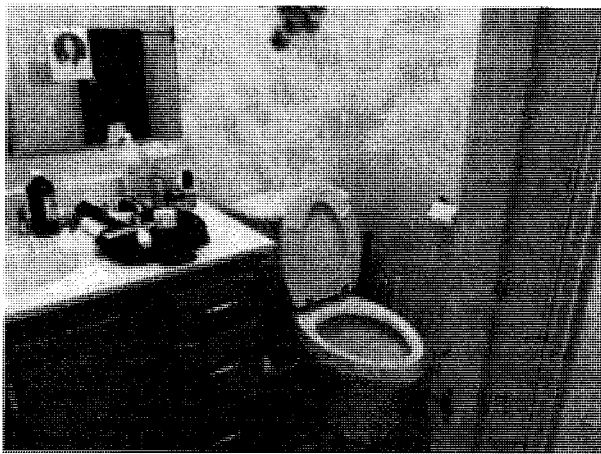
Subject Interior Photo Page

Borrower	Ralph Gregory & Diana C. Shepard						
Property Address	858 W Clover Meadow Dr						
City	Murray	County	Salt Lake	State	UT	Zip Code	84123
Lender/Client	Guaranteed Rate						



Bath

858 W Clover Meadow Dr
 Sales Price
 Gross Living Area 3,673
 Total Rooms 10
 Total Bedrooms 4
 Total Bathrooms 2.2
 Location B;River;
 View N;Res;
 Site 11761 sf
 Quality Q4
 Age 35



Bath (half)



Rec Rm

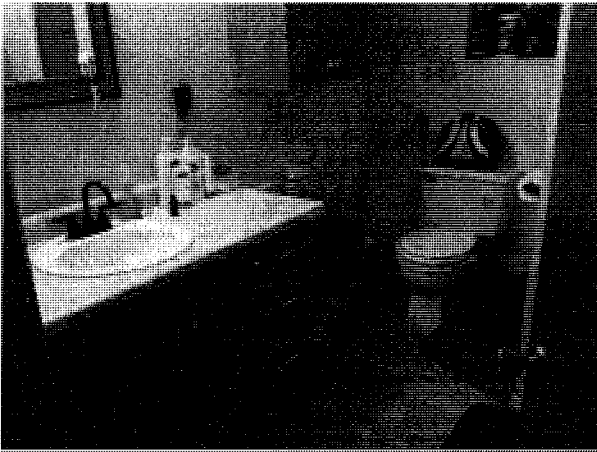
Subject Interior Photo Page

Borrower	Ralph Gregory & Diana C. Shepard						
Property Address	858 W Clover Meadow Dr						
City	Murray	County	Salt Lake	State	UT	Zip Code	84123
Lender/Client	Guaranteed Rate						



Kitchenette

858 W Clover Meadow Dr
 Sales Price
 Gross Living Area 3,673
 Total Rooms 10
 Total Bedrooms 4
 Total Bathrooms 2.2
 Location B;River;
 View N;Res;
 Site 11761 sf
 Quality Q4
 Age 35



Bath



Bedroom

Comparable Photo Page

Borrower	Ralph Gregory & Diana C. Shepard						
Property Address	858 W Clover Meadow Dr						
City	Murray	County	Salt Lake	State	UT	Zip Code	84123
Lender/Client	Guaranteed Rate						



Comparable 1

4866 S Taylors Park Dr
 Prox. to Subject 0.31 miles NW
 Sale Price 438,000
 Gross Living Area 2,734
 Total Rooms 7
 Total Bedrooms 4
 Total Bathrooms 2.1
 Location N;Res;
 View N;Res;
 Site 11761 sf
 Quality Q3
 Age 17



Comparable 2

4838 S Brown Villa Cv
 Prox. to Subject 0.29 miles NW
 Sale Price 482,000
 Gross Living Area 2,711
 Total Rooms 7
 Total Bedrooms 4
 Total Bathrooms 2.1
 Location N;Res;
 View N;Res;
 Site 10019 sf
 Quality Q3
 Age 16



Comparable 3

1127 W Old Millrace Ln
 Prox. to Subject 0.49 miles SW
 Sale Price 483,000
 Gross Living Area 2,147
 Total Rooms 7
 Total Bedrooms 3
 Total Bathrooms 3.0
 Location B;River;
 View N;Res;
 Site 21780 sf
 Quality Q3
 Age 9

Comparable Photo Page

Borrower	Ralph Gregory & Diana C. Shepard						
Property Address	858 W Clover Meadow Dr						
City	Murray	County	Salt Lake	State	UT	Zip Code	84123
Lender/Client	Guaranteed Rate						



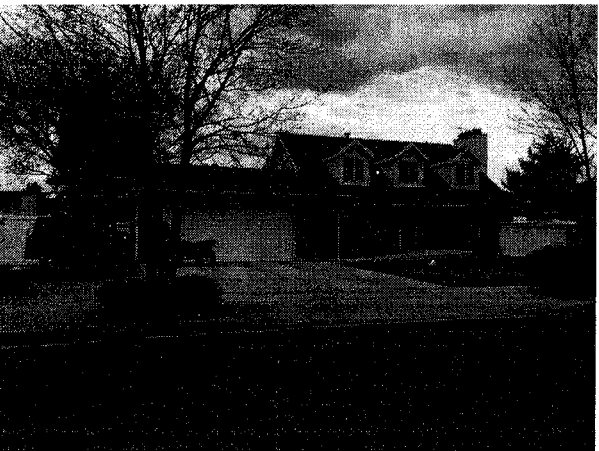
Comparable 4

4993 S Meadow View Dr
 Prox. to Subject 0.23 miles W
 Sale Price 500,000
 Gross Living Area 2,955
 Total Rooms 8
 Total Bedrooms 4
 Total Bathrooms 2.1
 Location B;River;
 View N;Res;
 Site 21780 sf
 Quality Q3
 Age 11



Comparable 5

1017 W Country Villa Ln
 Prox. to Subject 0.27 miles NW
 Sale Price 414,900
 Gross Living Area 2,335
 Total Rooms 8
 Total Bedrooms 4
 Total Bathrooms 2.1
 Location N;Res;
 View N;Res;
 Site 11761 sf
 Quality Q3
 Age 16



Comparable 6

759 W Quaking Aspen Dr
 Prox. to Subject 0.65 miles S
 Sale Price 425,000
 Gross Living Area 2,537
 Total Rooms 8
 Total Bedrooms 2
 Total Bathrooms 4.1
 Location N;Res;
 View N;Res;
 Site 12632 sf
 Quality Q3
 Age 36

Comparable Photo Page

Borrower	Ralph Gregory & Diana C. Shepard						
Property Address	858 W Clover Meadow Dr						
City	Murray	County	Salt Lake	State	UT	Zip Code	84123
Lender/Client	Guaranteed Rate						



Comparable 7

4827 S Brown Villa Cv
 Prox. to Subject 0.30 miles NW
 Sale Price 469,000
 Gross Living Area 3,151
 Total Rooms 7
 Total Bedrooms 3
 Total Bathrooms 2.1
 Location N;Res;
 View N;Res;
 Site 24829 sf
 Quality Q4
 Age 40



Comparable 8

4851 S Hidden Cove Cir
 Prox. to Subject 0.44 miles NW
 Sale Price 376,500
 Gross Living Area 3,348
 Total Rooms 8
 Total Bedrooms 4
 Total Bathrooms 3.0
 Location N;Res;
 View N;Res;
 Site 10019 sf
 Quality Q4
 Age 40

Comparable 9

Prox. to Subject
 Sale Price
 Gross Living Area
 Total Rooms
 Total Bedrooms
 Total Bathrooms
 Location
 View
 Site
 Quality
 Age

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Condition Ratings and Definitions

C1

The improvements have been recently constructed and have not been previously occupied. The entire structure and all components are new and the dwelling features no physical depreciation.

Note: Newly constructed improvements that feature recycled or previously used materials and/or components can be considered new dwellings provided that the dwelling is placed on a 100 percent new foundation and the recycled materials and the recycled components have been rehabilitated/remanufactured into like-new condition. Improvements that have not been previously occupied are not considered "new" if they have any significant physical depreciation (that is, newly constructed dwellings that have been vacant for an extended period of time without adequate maintenance or upkeep).

C2

The improvements feature no deferred maintenance, little or no physical depreciation, and require no repairs. Virtually all building components are new or have been recently repaired, refinished, or rehabilitated. All outdated components and finishes have been updated and/or replaced with components that meet current standards. Dwellings in this category are either almost new or have been recently completely renovated and are similar in condition to new construction.

Note: The improvements represent a relatively new property that is well maintained with no deferred maintenance and little or no physical depreciation, or an older property that has been recently completely renovated.

C3

The improvements are well maintained and feature limited physical depreciation due to normal wear and tear. Some components, but not every major building component, may be updated or recently rehabilitated. The structure has been well maintained.

Note: The improvement is in its first-cycle of replacing short-lived building components (appliances, floor coverings, HVAC, etc.) and is being well maintained. Its estimated effective age is less than its actual age. It also may reflect a property in which the majority of short-lived building components have been replaced but not to the level of a complete renovation.

C4

The improvements feature some minor deferred maintenance and physical deterioration due to normal wear and tear. The dwelling has been adequately maintained and requires only minimal repairs to building components/mechanical systems and cosmetic repairs. All major building components have been adequately maintained and are functionally adequate.

Note: The estimated effective age may be close to or equal to its actual age. It reflects a property in which some of the short-lived building components have been replaced, and some short-lived building components are at or near the end of their physical life expectancy; however, they still function adequately. Most minor repairs have been addressed on an ongoing basis resulting in an adequately maintained property.

C5

The improvements feature obvious deferred maintenance and are in need of some significant repairs. Some building components need repairs, rehabilitation, or updating. The functional utility and overall livability is somewhat diminished due to condition, but the dwelling remains useable and functional as a residence.

Note: Some significant repairs are needed to the improvements due to the lack of adequate maintenance. It reflects a property in which many of its short-lived building components are at the end of or have exceeded their physical life expectancy but remain functional.

C6

The improvements have substantial damage or deferred maintenance with deficiencies or defects that are severe enough to affect the safety, soundness, or structural integrity of the improvements. The improvements are in need of substantial repairs and rehabilitation, including many or most major components.

Note: Substantial repairs are needed to the improvements due to the lack of adequate maintenance or property damage. It reflects a property with conditions severe enough to affect the safety, soundness, or structural integrity of the improvements.

Quality Ratings and Definitions

Q1

Dwellings with this quality rating are usually unique structures that are individually designed by an architect for a specified user. Such residences typically are constructed from detailed architectural plans and specifications and feature an exceptionally high level of workmanship and exceptionally high-grade materials throughout the interior and exterior of the structure. The design features exceptionally high-quality exterior refinements and ornamentation, and exceptionally high-quality interior refinements. The workmanship, materials, and finishes throughout the dwelling are of exceptionally high quality.

Q2

Dwellings with this quality rating are often custom designed for construction on an individual property owner's site. However, dwellings in this quality grade are also found in high-quality tract developments featuring residence constructed from individual plans or from highly modified or upgraded plans. The design features detailed, high quality exterior ornamentation, high-quality interior refinements, and detail. The workmanship, materials, and finishes throughout the dwelling are generally of high or very high quality.

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Quality Ratings and Definitions (continued)

Q3

Dwellings with this quality rating are residences of higher quality built from individual or readily available designer plans in above-standard residential tract developments or on an individual property owner's site. The design includes significant exterior ornamentation and interiors that are well finished. The workmanship exceeds acceptable standards and many materials and finishes throughout the dwelling have been upgraded from "stock" standards.

Q4

Dwellings with this quality rating meet or exceed the requirements of applicable building codes. Standard or modified standard building plans are utilized and the design includes adequate fenestration and some exterior ornamentation and interior refinements. Materials, workmanship, finish, and equipment are of stock or builder grade and may feature some upgrades.

Q5

Dwellings with this quality rating feature economy of construction and basic functionality as main considerations. Such dwellings feature a plain design using readily available or basic floor plans featuring minimal fenestration and basic finishes with minimal exterior ornamentation and limited interior detail. These dwellings meet minimum building codes and are constructed with inexpensive, stock materials with limited refinements and upgrades.

Q6

Dwellings with this quality rating are of basic quality and lower cost; some may not be suitable for year-round occupancy. Such dwellings are often built with simple plans or without plans, often utilizing the lowest quality building materials. Such dwellings are often built or expanded by persons who are professionally unskilled or possess only minimal construction skills. Electrical, plumbing, and other mechanical systems and equipment may be minimal or non-existent. Older dwellings may feature one or more substandard or non-conforming additions to the original structure.

Definitions of Not Updated, Updated, and Remodeled

Not Updated

Little or no updating or modernization. This description includes, but is not limited to, new homes.

Residential properties of fifteen years of age or less often reflect an original condition with no updating, if no major components have been replaced or updated. Those over fifteen years of age are also considered not updated if the appliances, fixtures, and finishes are predominantly dated. An area that is "Not Updated" may still be well maintained and fully functional, and this rating does not necessarily imply deferred maintenance or physical/functional deterioration.

Updated

The area of the home has been modified to meet current market expectations. These modifications are limited in terms of both scope and cost.

An updated area of the home should have an improved look and feel, or functional utility. Changes that constitute updates include refurbishment and/or replacing components to meet existing market expectations. Updates do not include significant alterations to the existing structure.

Remodeled

Significant finish and/or structural changes have been made that increase utility and appeal through complete replacement and/or expansion.

A remodeled area reflects fundamental changes that include multiple alterations. These alterations may include some or all of the following: replacement of a major component (cabinet(s), bathtub, or bathroom tile), relocation of plumbing/gas fixtures/appliances, significant structural alterations (relocating walls, and/or the addition of square footage). This would include a complete gutting and rebuild.

Explanation of Bathroom Count

Three-quarter baths are counted as a full bath in all cases. Quarter baths (baths that feature only a toilet) are not included in the bathroom count. The number of full and half baths is reported by separating the two values using a period, where the full bath count is represented to the left of the period and the half bath count is represented to the right of the period.

Example:

3.2 indicates three full baths and two half baths.

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Abbreviations Used in Data Standardization Text

Abbreviation	Full Name	Fields Where This Abbreviation May Appear
ac	Acres	Area, Site
AdjPrk	Adjacent to Park	Location
AdjPwr	Adjacent to Power Lines	Location
A	Adverse	Location & View
ArmLth	Arms Length Sale	Sale or Financing Concessions
ba	Bathroom(s)	Basement & Finished Rooms Below Grade
br	Bedroom	Basement & Finished Rooms Below Grade
B	Beneficial	Location & View
Cash	Cash	Sale or Financing Concessions
CtySky	City View Skyline View	View
CtyStr	City Street View	View
Comm	Commercial Influence	Location
c	Contracted Date	Date of Sale/Time
Conv	Conventional	Sale or Financing Concessions
CrtOrd	Court Ordered Sale	Sale or Financing Concessions
DOM	Days On Market	Data Sources
e	Expiration Date	Date of Sale/Time
Estate	Estate Sale	Sale or Financing Concessions
FHA	Federal Housing Authority	Sale or Financing Concessions
GfCse	Golf Course	Location
GfVw	Golf Course View	View
Ind	Industrial	Location & View
In	Interior Only Stairs	Basement & Finished Rooms Below Grade
Lndfl	Landfill	Location
LtdSght	Limited Sight	View
Listing	Listing	Sale or Financing Concessions
Mtn	Mountain View	View
N	Neutral	Location & View
NonArm	Non-Arms Length Sale	Sale or Financing Concessions
BsyRd	Busy Road	Location
o	Other	Basement & Finished Rooms Below Grade
Prk	Park View	View
Pstrl	Pastoral View	View
PwrLn	Power Lines	View
PubTrn	Public Transportation	Location
rr	Recreational (Rec) Room	Basement & Finished Rooms Below Grade
Relo	Relocation Sale	Sale or Financing Concessions
REO	REO Sale	Sale or Financing Concessions
Res	Residential	Location & View
RH	USDA - Rural Housing	Sale or Financing Concessions
s	Settlement Date	Date of Sale/Time
Short	Short Sale	Sale or Financing Concessions
sf	Square Feet	Area, Site, Basement
sqm	Square Meters	Area, Site
Unk	Unknown	Date of Sale/Time
VA	Veterans Administration	Sale or Financing Concessions
w	Withdrawn Date	Date of Sale/Time
wo	Walk Out Basement	Basement & Finished Rooms Below Grade
wu	Walk Up Basement	Basement & Finished Rooms Below Grade
WtrFr	Water Frontage	Location
Wtr	Water View	View
Woods	Woods View	View

Other Appraiser-Defined Abbreviations

Abbreviation	Full Name	Fields Where This Abbreviation May Appear

**STATE OF UTAH
DEPARTMENT OF COMMERCE
DIVISION OF REAL ESTATE**

ACTIVE LICENSE

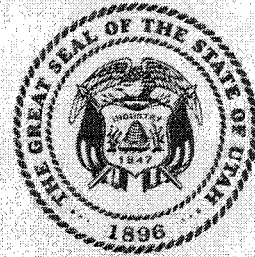
DATE ISSUED: 10/08/2015

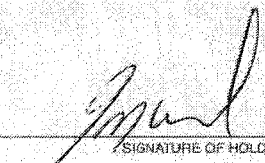
EXPIRATION DATE: 10/31/2017

LICENSE NUMBER: 5462579-CR00

LICENSE TYPE: Certified Residential Appraiser

ISSUED TO: **STEPHEN M WARD**
2200 W SURREY RD
TAYLORSVILLE UT 84129




SIGNATURE OF HOLDER


REAL ESTATE DIVISION DIRECTOR

Form #2

**LEXINGTON INSURANCE COMPANY
WILMINGTON, DELAWARE**

Administrative Offices - 99 High Street, Floor 23, Boston, Massachusetts 02110-23110

Certificate Number: 011964290-03
This Certificate forms a part of Master Policy Number: 018389876-03
Renewal of Master Policy Number: 018389876-02

**YOUR RISK PURCHASING GROUP MASTER POLICY IS A CLAIMS MADE POLICY.
READ THE ATTACHED MASTER POLICY CAREFULLY**

**THE AMERICAN ACADEMY OF STATE CERTIFIED APPRAISERS
CERTIFICATE DECLARATIONS**

- 1. Name and Address of Certificate Holder: **USAppraisers, Inc.**
2200 West Surrey Road
Taylorsville UT 84129
- 2. Certificate Period: Effective Date: **07/31/16** to Expiration Date: **07/31/17**
12:01 a.m. Local Time at the Address of the Insured.
- 2a. Retroactive Date: **07/31/14**
12:01 a.m. Local Time at the Address of the Insured.
- 3. Limit of Liability: \$ **500,000** each claim
\$ **500,000** aggregate limit
- 4. Deductible: **\$2,500** each claim
- 5. Professional Covered Services insured by this policy are: REAL ESTATE APPRAISAL SERVICES
- 6. Advance Certificate Holder Premium: \$ **505**
- 7. Minimum Earned Premium: 25% or \$ **126**

Forms and Endorsements:

PRG 3150 (10/05) Real Estate Appraisers Professional Liability Declarations, PRG 3512 (07/12) Real Estate Appraisers Professional Liability Coverage Form, PRG 2078 (03/16) Addendum to the Declarations, 89644 (6/13) Economic Sanctions Endorsement, 91222 (04/13) Policyholder Notice, 118477 (03/15) Policyholder Notice

Additional Endorsments applicable to this Certificate only:

None

Agency Name and Address: **INTERCORP, INC.**
1438-F West Main Street
Ephrata, PA 17522-1345

IT IS HEREBY UNDERSTOOD AND AGREED THAT THE CERTIFICATE HOLDER AGREES TO ALL TERMS AND CONDITIONS AS SET FORTH IN THE ATTACHED MASTER POLICY.

THIS POLICY IS ISSUED BY YOUR RISK PURCHASING GROUP INSURER WHICH MAY NOT BE SUBJECT TO ALL OF THE INSURANCE LAWS AND REGULATIONS OF YOUR STATE. STATE INSURANCE INSOLVENCY GUARANTY FUNDS ARE NOT AVAILABLE FOR YOUR RISK PURCHASING GROUP INSURER.

County: Salt Lake

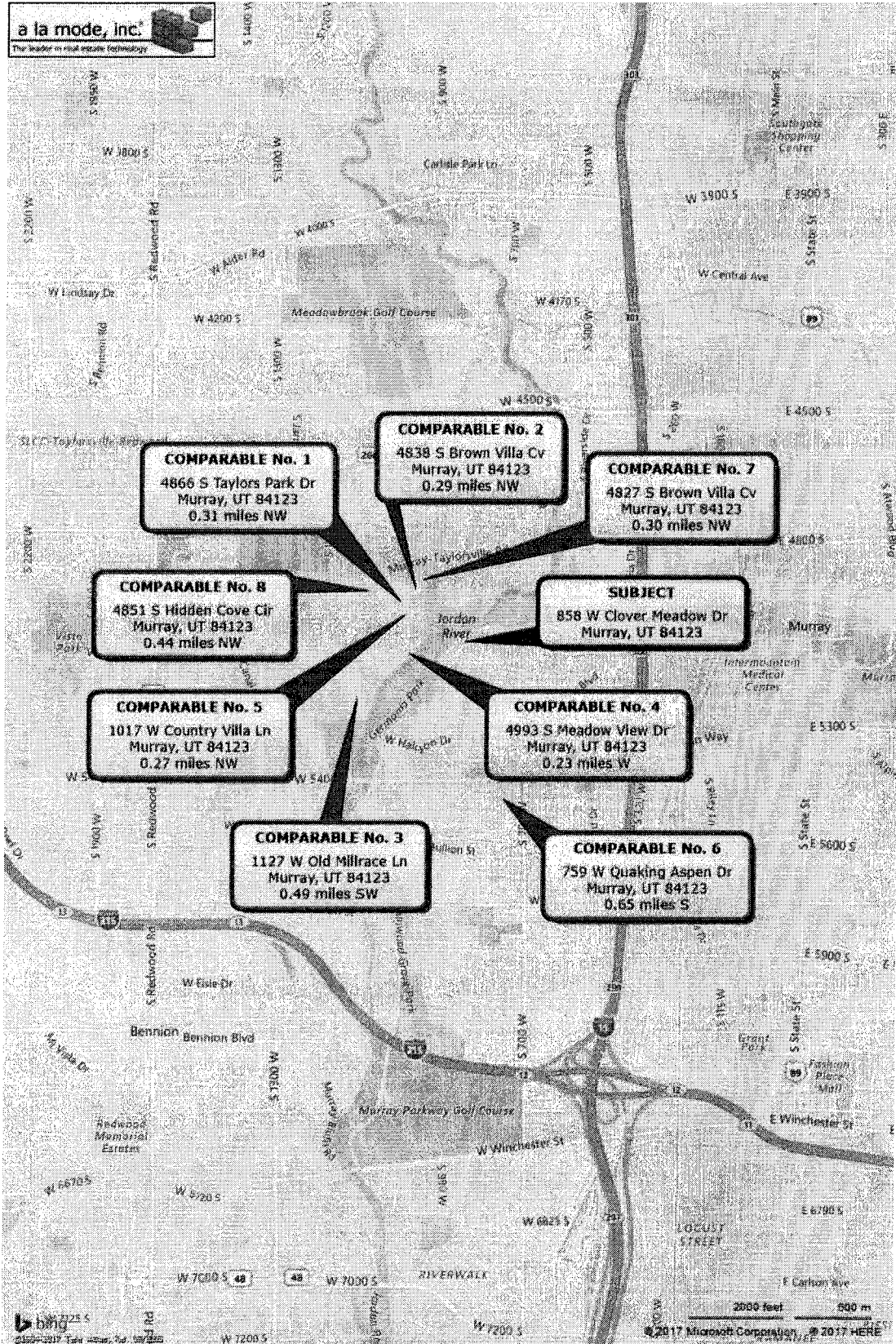
Authorized Representative OR
Countersignature (in states where applicable)

Date: August 1, 2016

PRG 3152 (10/05)

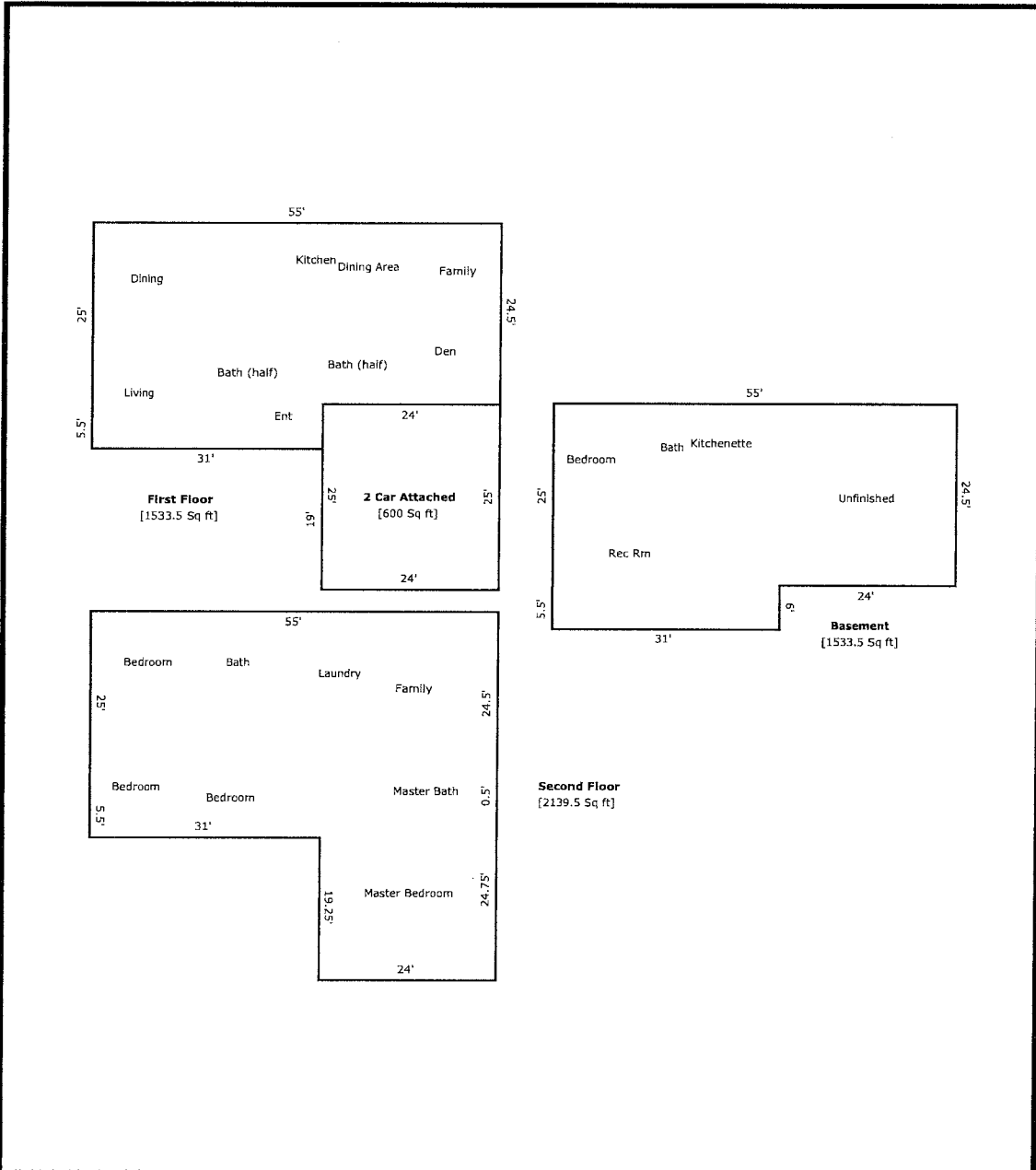
Location Map

Borrower	Ralph Gregory & Diana C. Shepard		
Property Address	858 W Clover Meadow Dr		
City	Murray	County	Salt Lake
		State	UT
		Zip Code	84123
Lender/Client	Guaranteed Rate		



Building Sketch

Borrower	Ralph Gregory & Diana C. Shepard						
Property Address	858 W Clover Meadow Dr						
City	Murray	County	Salt Lake	State	UT	Zip Code	84123
Lender/Client	Guaranteed Rate						



TOTAL Sketch by a la mode, inc.

Area Calculations Summary

Living Area		Calculation Details
First Floor	1533.5 Sq ft	$30.5 \times 31 = 945.5$ $24.5 \times 24 = 588$
Second Floor	2139.5 Sq ft	$30.5 \times 31 = 945.5$ $49.75 \times 24 = 1194$
Total Living Area (Rounded):	3673 Sq ft	
Non-living Area		
Basement	1533.5 Sq ft	$30.5 \times 31 = 945.5$ $24 \times 24.5 = 588$
2 Car Attached	600 Sq ft	$25 \times 24 = 600$