

AUTHORIZATION TO DISCLOSE INFORMATION

Lender: JPMorgan Chase Bank, N.A.
Loan #: 1457458064 Case #: _____
Property Address: 945E WHITMAN STREET
POCATELLO, ID 83201
Name: TONY FOREST

TO BORROWER:

1. In order to process your mortgage loan application, Lender must verify all the information you have provided concerning employment, income, assets, bank accounts, credit, rental and prior mortgages. Your signature is required to have this information released to Lender.
2. A copy of this authorization may be accepted as an original.
3. Your prompt reply to any inquiries from Lender or the investor who purchased the mortgage is appreciated.
4. FOR ALTERNATE DOCUMENTATION LOANS: I understand and agree that Lender reserves the right to change the mortgage loan review process to a full documentation program. This may include verifying the information provided on the application with the employer and/or financial institutions.
5. By signing below, I acknowledge understanding of the purpose of this Authorization and its intended use.

NOTICE TO BORROWERS: This is notice to you as required by the Right to Financial Privacy Act of 1978 that HUD/FHA has a right of access to financial records held by financial institutions in connection with the consideration or administration of assistance to you. Financial records involving your transaction will be available to HUD/FHA without further notice or authorization but will not be disclosed or released by this institution to another Government Agency or Department without your consent except as required or permitted by law.

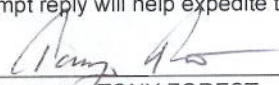
Privacy Act Notice: This information is to be used by the agency collecting it or its assignees in determining whether you qualify as a prospective mortgagor under its program. It will not be disclosed outside the agency except as required and permitted by law. You do not have to provide this information, but if you do not your application for approval as a prospective mortgagor or borrower may be delayed or rejected. The information requested in this form is authorized by Title 38, USC, Chapter 37 (if VA); by 12 USC, Section 1701 et.seq. (if HUD/FHA); by 42 USC, Section 1452b (if HUD/C/D); and Title 42 USC et.seq., or 7 USC, 1921 et.seq. (if USDA/FmHA).

TO WHOM IT MAY CONCERN:

The undersigned applicant(s) has hereby applied for a real estate loan with Lender. You are hereby authorized to release any information required by Lender and/or its assigns to complete the processing of the loan request. Necessary credit information may include employment, savings, deposits, checking accounts, consumer credit balances, payment, and history, including mortgage payment history.

A photocopy of this authorization may be used as the equivalent of the original.

Your prompt reply will help expedite their real estate transaction.

 4/13/13

Borrower #1 Signature TONY FOREST Date

Borrower #2 Signature Date

Borrower #3 Signature Date

Borrower #4 Signature Date

Borrower #5 Signature Date

Borrower #6 Signature Date

Borrower #7 Signature Date

Borrower #8 Signature Date



PROPERTY INTEREST NOTICE

Date: 04/12/2013
Loan Number: 1457458064

Borrower: TONY FOREST

Some state laws provide a property interest to another person in the property that will be used to secure repayment of this loan even if they are not a co-owner of the property. Examples of these state laws include homestead rights, community property rights or other laws regarding marital property, domestic partnerships and civil unions.

For example, some states recognize homestead rights in the spouse or partner of the legal owner of real estate, which is used or kept as their primary home, even if the spouse or partner is not a co-owner of that home. This homestead interest prevents creditors from attaching the entire homestead property without the written consent of both spouses or partners.

If another person has an interest in the property securing this loan, their signature will be required on the security instrument (the mortgage/deed of trust) and other documents as required by law. This means that they will need to attend the closing with you.

Please complete the following section:

Can any person, other than you, claim a homestead interest, community property interest or any other interest in the property that will be used to secure repayment of the loan?

NO YES

If yes, please list anyone who may claim the interest

Print Name

Print Name

Print Name

Print Name

Print Name

Print Name

Completed by: 
TONY FOREST



PROPERTY INSURANCE REQUIREMENTS THAT APPLY TO YOUR HOME LOAN

Thank you for choosing JPMorgan Chase Bank, N.A. ("Chase") as your lender. We would like to take this opportunity to explain the importance of obtaining the required insurance coverages on the property securing your loan or extension. These insurance coverages must be in place in order to close your loan or extension with Chase and must be maintained throughout your loan (subject to changes in coverage requirements during the life of your loan). We encourage you to show these requirements to your insurance company, agent or broker. The section below, entitled "Lender Placed Insurance," explains the consequences of not maintaining the required insurance.

Basically, Chase requires you or your homeowners association or co-op corporation (called the "Master Policyholder") to maintain fire and other hazard insurance coverage on your property. Flood insurance coverage also will be required if we notify you that the property securing your loan is located in an area designated by the Federal Emergency Management Agency as a special flood hazard area. We will sometimes refer to these as the "Insurance Requirements."

Notice to borrowers: You and the Master Policyholder are free to choose your own insurance company and/or agent or broker to purchase insurance that meets the Insurance Requirements. Your choice will not affect our credit decision or credit terms in any way. However, your insurance and insurance company must meet the requirements outlined below.

Here is a chart summarizing Chase's **hazard, wind and flood insurance requirements for your property:**

Single family residential dwellings, condominiums, townhouses and co-operatives (1 - 4 units)	Multi-unit dwellings, including condominiums, townhouses and co-operatives (5 or more units)
Hazard and Wind Insurance	
<p>Your hazard insurance coverage must be at minimum a one (1) year fire and extended coverage policy:</p> <ul style="list-style-type: none"> • Covering 100% of the insurable value of the improvements as established by the insurer; and • Providing for repairs on a replacement cost value basis in the event of a claim. <p>The dwelling deductible may not exceed 5% of the face amount of the insurance policy, unless otherwise required by applicable law.</p> <p>Chase will not accept a hazard policy that excludes wind coverage, in whole or in part, without proof of a separate wind policy or endorsement being in effect to protect the property. The wind policy must meet the same guidelines as the hazard policy.</p>	<p>In the case of a Planned Unit Development (PUD) with detached units or condominiums, Chase will not be able to close your loan unless it receives a copy of the master hazard insurance policy for the building or the declarations page of policy. The master policy must cover fire and other hazards covered by a standard extended coverage endorsement. The master policy must cover all of the common elements and must specify the number of units in the building.</p> <p>If a condominium association does not provide coverage for interior structural repairs to your unit, a unit owner's policy must be purchased to cover the reconstruction of the interior of the condominium unit (called "walls-in" coverage). Walls-in coverage is usually available to borrowers through a separate HO-6 (or similar policy). The HO-6 must provide coverage for the value of the improvements, as determined by the hazard insurer, and provide for repairs on a replacement cost value basis in the event of a claim.</p> <p>In the case of a co-operative unit, the master policy must meet all of these requirements, plus cover the replacement cost of the project improvements (including the individual unit) and property (including machinery and equipment) that is owned by the co-op corporation.</p> <p>In order to avoid a delay in your closing, ask the Master Policyholder for the required information as soon as possible.</p>
Flood Insurance	
<p>If you are notified that flood insurance is required, your flood insurance coverage must equal the lesser of:</p> <ol style="list-style-type: none"> 1. The replacement cost value (RCV) or replacement cost of improvements, as determined by your insurers; 2. The outstanding principal balance of the first lien loan, plus the unpaid principal balance of any other loan secured by the property and/or the total line of credit amount for any line of credit secured by the property; or 3. The maximum amount of flood insurance available through the National Flood Insurance Program (NFIP); currently \$250,000. <p>The policy must be written for the same risk zone as is indicated on your Special Flood Hazard Determination Form.</p> <p>The policy deductible may not exceed \$5,000.</p> <p><u>Important note:</u> If you choose to purchase flood insurance that covers less than 100% of the RCV of your dwelling, please be aware that you may not have enough insurance to repair your home in the event of a flood. It is in your best interest to maintain flood insurance equal to the RCV even if we do not require it. You should consult with your insurance agent for guidance.</p>	<p>If you are notified that flood insurance covering your condominium is required, the condominium association must have a Residential Condominium Building Association Policy (RCBAP) or an equivalent private policy covering the entire building, including your unit, with coverage equal to the lesser of:</p> <ol style="list-style-type: none"> 1. The replacement cost value (RCV) of the building as determined by the insurers; or 2. The total number of units in the condominium building times the maximum coverage available per unit under the National Flood Insurance Program (NFIP); currently \$250,000. <p>The policy deductible for an RCBAP may not exceed \$25,000.</p> <p>For a PUD or townhouse, there must be a master flood policy in effect that covers all of the common elements and property, as well as each of the individual units in the building. The master flood policy must provide the same coverage amount as required for condominiums.</p> <p>For a co-operative, the co-op corporation must have at least the general property form available under the NFIP; currently \$250,000.</p>



General Insurance Requirements

All policies must show an effective date that is the same as the loan funding date or earlier. We will accept a policy or a policy declarations page from an authorized insurer if it contains the information that we require. We may also accept other forms of proof of insurance at our discretion.

A Mortgagee Clause/Lender's Loss Payable Endorsement must be included with your insurance policy and must require that the insurance company notify us at least ten (10) days prior to the cancellation of insurance. The mortgagee clause should read exactly as follows:

JPMorgan Chase Bank, N.A., its successors and/or assigns, ATIMA
PO Box 47020
Atlanta, GA 30362
Loan # 1457458064

Each property insurance policy must be written through a company having a current Best's Key Rating Guide rating of "A" in Class II, "B" in Class III, or better. Carriers rated by Demotech, Inc. must have an "A" or better rating in Demotech's Hazard Insurance Financial Stability Ratings.

State-sponsored plans: We will accept policies from a FAIR Plan Association and other government-endorsed programs.

All policies must show an effective date that is the same as the loan funding date or earlier. We will accept a policy or a policy declarations page from an authorized insurer if it contains the information that we require. We may also accept other forms of proof of insurance at our discretion.

In the case of an individual policy, a Mortgagee Clause/Lender's Loss Payable Endorsement must be included and must require that the insurance company notify us at least ten (10) days prior to the cancellation of insurance. The mortgagee clause should read exactly as follows:

JPMorgan Chase Bank, N.A., its successors and/or assigns, ATIMA
PO Box 47020
Atlanta, GA 30362
Loan # 1457458064

Each property insurance policy must be written through a company having a current Best's Key Rating Guide rating of at least "A" in Class V. Carriers rated by Demotech, Inc. must have an "A" or better rating in Demotech's Hazard Insurance Financial Stability Ratings.

State-sponsored plans: We will accept policies from a FAIR Plan Association and other government-endorsed programs. Policies for multi-unit dwellings must contain coverage equal to or broader than fire and extended coverage with vandalism and malicious mischief.

Please note: Chase reserves the right to modify any of these Insurance Requirements upon notice to you. An insurance policy that provides some coverage to the owner of your loan after your policy expires or is cancelled is not acceptable coverage to Chase.

Lender Placed Insurance - The importance of maintaining your own insurance as required

If you or the Master Policyholder fail to maintain property hazard and flood insurance as required by Chase, we may obtain insurance that meets our standards at your expense. This insurance is called "lender placed insurance." For example, Chase may obtain lender placed insurance if (1) you or the Master Policyholder allow insurance covering the property securing your loan to expire, or the insurance is cancelled; or (2) the amount of insurance falls below Chase's requirements.

Lender placed insurance coverage may be different from your former coverage and may not adequately protect your interests. Lender placed insurance may cover only the improvements on property securing your loan and may only be in the amount required by Chase to protect its interest in the property. For example, lender placed insurance may differ from your insurance in the following ways:

- The amount or type of coverage on the lender placed insurance policy may be less than your former policy;
- The amount or type of coverage may protect only Chase's interest in the property securing your loan;
- Lender placed insurance may not cover your interest or equity in the property;
- The deductible may be higher or lower than the deductible on your former policy; and/or
- There will not be personal property/contents or personal liability, medical or special risk coverage.

Lender placed insurance is likely to be significantly more expensive than insurance you obtain through your own agent and you are obligated under the terms of your security agreement to pay for lender placed insurance that Chase purchases on your behalf.

If lender placed insurance is purchased for you, a licensed affiliate of Chase may receive a commission or some other economic benefit. If Chase has to obtain lender placed insurance, this insurance may be cancelled when you have insurance that is acceptable to us. While the lender placed insurance may be cancelled, you will be charged for the insurance premiums due for any time period for which you failed to provide acceptable coverage. You may also have to pay any non-refundable fee assessed by the insurer or statesponsored plan. If a lender placed policy is cancelled, you may be entitled to a prorated refund of the premiums paid, as determined by the insurance company.

Borrower's Agreement: I understand and agree to comply with the insurance requirements contained in this disclosure, including using my best efforts to have the homeowners association (or other entity responsible for providing insurance on my dwelling and/or building) comply with the requirements that apply to them. I understand that I am solely responsible for making sure that my property is properly insured and that complying with Chase's insurance requirements may not protect my equity in the property or meet all my insurance needs. I also understand that in order to protect my equity in the property and/or meet all my insurance needs, I may purchase additional insurance over and above Chase's insurance requirements.

TONY FOREST

