

Community Name Uniform Condominium Mortgage Questionnaire

**Any lender or financial institution requiring information not included in this Uniform Mortgage Questionnaire may request the use of their own Questionnaire by visiting www.castlebridgemanagement.com and selecting "Online Services" at the top then "Special Mortgage Questionnaire" from the menu on the right.

General Information

1. The named community is a: HOA Condominium Cooperative Other

Was the community created by the conversion of an existing building? Yes ___ No ___

If yes, please indicate: Age of building: _____ years.

Type of original use: _____

2. Is the community a legally phased project? Yes ___ No ___

If yes, please indicate: Number of units: _____ Number of Phases: _____

Is the community subject to additional annexation or phasing? Yes ___ No ___

Description of additional annexation or phasing: _____

3. Unit Sales: Total number of units in project: _____ Total number units conveyed to purchasers: _____

4. Unit Types: T/H ___ Mid-Rise ___ Number of stories: _____ Hi-Rise: _____ stories: _____

Parking Total Spaces: _____ Description: parking lot: _____

Breakdown of Unit

Sales total number principal residence units conveyed: _____

Total number of offsite addresses: _____

Number of offsite addresses may represent a combination of the following

Total number second home units conveyed: _____

Total number investor-owned units conveyed: _____

Total number retained by developer/converted: _____

5. Unit Maintenance: Are the common areas and units well maintained? Yes ___ No ___

If no, describe the maintenance needed: _____

Date the project was last inspected: ____ / ____ / ____

6. Does any investor own more than one unit? Yes ___ No ___

If yes, identify the investor (the same individual, investor group, partnership, or corporation) and indicate the total number of units owned by each such investor in the project. _____

7. The recreational amenities (other than those in a Master Association) include:
swimming pool(s) ___ clubhouse ___ tennis courts ___ playground ___ fitness center ___
basketball court ___

8. Are all units and facilities complete? This includes all amenities and common areas such
as pools, tennis courts, roads, walkways, parking areas, landscaping, clubhouse, and
renovations associated with conversions. Yes ___ No ___

If no, how many units have been completed? _____

If no, how many phases have been completed? _____

Describe any incomplete item: _____

9. Can the project be expanded beyond its current size? Yes ___ No ___

10. Is the owners' association currently a party to any type of litigation or public administrative action
(including any violations of any environmental or public health statutes and laws or current environmental
or public health litigation or administrative action).

Yes ___ No ___

If yes, describe the nature of the litigation or public action and attach any information:

11. Has the owners' association been notified of any violations of any government
or land-use regulations (such as zoning ordinances and coastal tideland or
wetland laws)? Yes ___ No ___

If yes, describe the nature of the violations: _____

12. Is the subject a houseboat project (a boat that has been modified to be used as a residence)?

Yes ___ No ___

13. Is the project a condominium hotel? Yes ___ No ___

14. Are there any multiple-dwelling unit condominiums in the project (an owner may own more than one
dwelling unit evidenced by one note or deed)? Yes ___ No ___

15. Is the project a legal but non-conforming use of land? Yes ___ No ___

16. Is this a mixed use development which may include retail/commercial components? Yes ___ No ___

17. Do the project documents allow the units to be used as timeshares? Yes ___ No ___

18. Is the project participating in any land use agreements with other developments not controlled by the
association? Yes ___ No ___

Title Information

19. How is title to the units held? _____
20. Are there any leased recreational facilities or any common-area leases? Yes ___No ___
21. Does the unit owner own the lot or land below the unit or an undivided interest in common land?
Yes ___No ___
22. Do unit owners have sale ownership interest in and the right to the use of the project facilities?
Yes ___No ___
If no, please explain: _____
23. Does the developer retain ownership interest in any of the facilities or common areas?
Yes ___No ___ If yes, please explain: _____
24. Do the project documents include restrictions on sale that would limit the free transferability of title:
(i.e. age restriction, right of first refusal, low-to moderate-income restrictions)?
Yes ___No ___
If yes, restrictions include: _____

Rental Information

25. Does the project consist of any leased or rented units? Yes ___No ___
26. Is there a rental service for leasing units? Yes ___No ___
If yes, participation is: _____
27. Does the owners' association provide a cleaning service for leased or rented units? Yes ___No ___
28. Do the project documents allow the units to be leased or rented for less than a 30-day period?
Yes ___No ___
29. Are there any other restrictions relating to the term of any lease or rental agreement? Yes ___No ___
If yes, do the restrictions include: Copy of lease must be given to Management Company
along with tenant contact information? Yes ___No ___

Control Transfer Information

30. Has voting control of the Board of Directors been turned over from the builder or developer?
Yes ___No ___
If yes, date of transfer: ____/____/____ anticipated date of transfer: ____/____/____

Budget/Financial information

31. The owners' association fiscal year is from: ____/____/____

32. How many budget cycles have been controlled by the unit owners as a majority (as opposed to the developer)? _____
33. The amount currently held in a segregated reserve fund for future repair and/or replacement of major components of the project is:
Total Reserves: \$ _____
34. Does the budget include a 10% reserve? Yes ___ No ___
35. Does the Homeowners Association maintain separate accounts for the operating expense and reserve accounts? Yes ___ No ___
36. Does the Association have any outstanding loans? Yes ___ No ___
If yes, describe the nature of loan, purpose and collateral (if applicable). _____
37. The unit assessment/common charges for all units are: The Same ___ Charge by Percent Interest ___
If the charges are the same, the assessment/common charges are: \$ _____
If the charges are not the same, the assessment/common charges range from:
\$ _____ to \$ _____
Frequency with which assessments are charged: Monthly ___ Quarterly ___ Annually ___
38. Do the unit assessments include any charges for unit utilities? Yes ___ No ___
If yes, please indicate which utilities: Electric ___ Heat ___ A/C ___ Gas ___ Water ___
39. At the start of the current fiscal year, how many owners are delinquent more than 30 days in their unit assessment charges? _____ The total amount of outstanding delinquent charges is: \$ _____
40. The total income budgeted for the current year is: \$ _____
41. Are the monthly bank account statements being sent either to the homeowners association or the managing agent? Yes ___ No ___
42. Are any special assessments now approved, or been any in the past two years? Yes ___ No ___
If yes, describe the special assessment and the total amount of assessment:

Management Information

43. If the project is Managed by a Management Firm Provide the following management contact information:

44. What is the length of the current management contract? ____ years. What is the expiration date of the current management contract? ____/____/____

45. If a management firm manages the project, is it related to the developer? Yes __ No __

46. Does the management company have fidelity insurance? Yes __ No __
If yes, the amount of coverage? \$

47. Does the management contract provide for termination without cause within 90 days or less with written notice? Yes __ No __

Commercial Non-Residential Use

48. Is any space within the project designated only for commercial/non-residential use? Yes __ No __

If yes, the number of commercial units is: ____

Title to the commercial units is retained by: _____

Describe commercial/non-residential units and permitted uses: _____

Can units be used both as residential and a retail/commercial place of business or professional studio?

Yes __ No __

49. What percentage of the community is commercial space? ____%

Low-and Moderate-Income Housing

50. Does the project contain any governmentally regulated low-and moderate-income housing units (also known as inclusionary zoning)? Yes __ No __

If yes, how many are there? If yes, representing what percent? ____ %

51. Identify units by type/size (i.e.: 1 bedroom, 2 bedroom, etc.): _____

52. Provide the following municipal regulatory agent contact information:

Name: _____

Title: _____

Address: _____

Telephone: _____

Master/Umbrella Association Information

53. Is there more than one Association for the project, such as a "Master" or "Umbrella" Association? (A Master or Umbrella Association is one with separate sub-associations with their own legal documents):

Yes __ No __

If yes, provide the following Master Association information:

The amount of the unit assessment/common charges for the master association is: \$ _____

The frequency in which the master assessments/common charges are due for the unit owners:

Provide a description of the Master Association's amenities: _____

Date in which the voting control of the master association's board of directors was turned over from the builder: ____/____/____.

Insurance Information

54. Provide the following information regarding the project's insurance carrier:

Company: _____

Agent: _____

Agent Address: _____

Telephone: _____

55. What is the amount of coverage on the master insurance policy:

\$ _____ Deductible: _____ Expiration Date: ____/____/____.

56. Are units or common elements located in a flood zone? Yes __ No __

If yes, is flood insurance in force? Yes __ No __

If flood insurance coverage is in force, does it cover at least 80% replacement? Yes __ No __

If flood insurance coverage is in force, is this coverage maximum available per condominium federal flood program? Yes __ No __

57. Is the HOA insured for fidelity bond? Yes __ No __

If the HOA is insured for fidelity bond, please provide the amount of coverage: \$ _____

58. Provide the minimum number of days required for written notification to be given to the HOA or insurance trustee before any substantial changes or cancellation of the project coverage:

59. Contact the Insurance Agent for the Certificate of Insurance, Declaration of Insurance, Schedule of Insurance, policy number(s) and all other insurance-related information.

Certification

I certify that, to the best of my knowledge and belief, the information and statements contained on this form and attachments (if applicable) are true and correct. The responses herein are made in good faith and to the best of my ability as to their accuracy.

Castlebridge Management Lender Processing

Department Date Prepared:

____/____/____

By: _____

Preparer's Signature