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 ne 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.

f 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 MORTO	GAGE	AND TERMS OF	LOAN				
Applied for: FHA USD	ventional A/Rural sing Service]Other (expla	ain):	Age	ency Case Numb	er	Len	der Case	e Number	
	erest Rate %	No. of Month	ns Amor Type:	tizatio	n 🗌 Fixed Rate	Other	(explain): (type):			
		II. PROPER	TY INFORM	IATION	AND PURPOS		1			
Subject Property Address (stree	t, city, state, 8	kΖIΡ)								No. of Units
Legal Description of Subject Pro	perty (attach	description if	necessary)							Year Built
Purpose of Loan: Purchase	Constru	uction uction-Permar	D Other (nent	explair	n):	Property w	ry 🔲 Se	econdary esidence	יחו 🛄	vestment
Complete this line if construct	tion or const	ruction-perm	nanent loan							
Year Lot Acquired Original Co	st	Amount Exis	sting Liens	(a) P	resent Value of L	ot (b) Cos	st of Improve	ments	Total (a+	-b)
\$		\$		\$		\$			\$	
Complete this line if this is a r	ofinanco loai			Ψ		Ψ			Ψ	
Year Acquired Original Co		Amount Exis	sting Liens	Purpo	ose of Refinance		Describe Imp	rovements	s 🔲 mad	le 🔲 to be made
\$		\$					Cost \$			
Title will be held in what Name(s	;)				Manner in	which Title	will be held		Es	state will be held in:
Source of Down Payment, Settle	ment Charge	e and/or Sub	ordinate Fin	ancing	(explain)					Fee Simple Leasehold
				u	(0).5.2)					
Borrower			III. BORRC	WER	INFORMATION		C	Co-Borro	wer	
Borrower's Name (include Jr. or	Sr. if applicat	ole)			Co-Borrower's N	Name (inclu	de Jr. or Sr.	if applica	ble)	
Social Security Number Home Phore	ne (incl. area cod	e) DOB (MM/D	D/YYYY) Yrs	. School	Social Security Num	ber Home F	Phone (incl. area	a code) DO	ob (MM/DE	D/YYYY) Yrs. School
Married Unmarried (includ		endents (not lis	ted by Co-Bo	rrower)		Unmarried (ir		Depend	dents (not	listed by Borrower)
divorced, widowed	l) no.	ages			Separated	divorced, wid	owed)	no.	ages	
Present Address (street, city, sta Mailing Address, if different from			ent No.		Present Address Mailing Address	·	-			ent No. Yrs.
If residing at present address	for less than	two years, c	complete th	e follo	wing:					
Former Address (street, city, sta		Own 🗌 Re	ent No.	Yrs.	Former Address		,	Ow Co-Borro		ent No. Yrs.
Name & Address of Employer		If Employed	Yrs. on this		Name & Addres			Self Emp		Yrs. on this job
		an Employed	Yrs. employ this line of work/profess	ed in						Yrs. employed in this line of work/profession
Position/Title/Type of Business	Bus	iness Phone	(incl. area c	ode)	Position/Title/Ty	/pe of Busir	ness	Busines	ss Phone	(incl. area code)
If employed in current positio	n for less the	n two voore	or if ourrow	the am	ployed in more	than one -	osition or	nnlota th	o follow	ina:
Name & Address of Employer		Employed	Dates (fron	-	Name & Addres	-		Self Emp		Dates (from-to)
Name & Address of Employer		Employed	Dates (from	n-to)	Name & Addres	s of Employ	yer 🛄	Seir Emp	loyed	Dates (from-to)
			Monthly Ind							Monthly Income \$
Position/Title/Type of Business	Bus	iness Phone	(incl. area c	ode)	Position/Title/Ty	/pe of Busir	ness	Busines	ss Phone	(incl. area code)
Name & Address of Employer	Self	Employed	Dates (fron	n-to)	Name & Addres	s of Emplo	yer 🗌	Self Emp	bloyed	Dates (from-to)
			Monthly Inc	come						Monthly Income
Position/Title/Type of Business	Bus	siness Phone	, ¢incl. area c	ode)	Position/Title/Ty	/pe of Busir	iess	Busines	s Phone	\$ (incl. area code)

	V.	MONTHLY INCOME	E ANC	COMBINED HOUS	ING EXPENSE INFORM	IATION				
Gross Monthly Income	Borrower	Co-Borrowe		Total	Combined Monthly Housing Expense	Present	Proposed			
Base Empl. Income* \$		Со-воггоwe	r	s iotai	Rent	s Present	Proposed			
Overtime	·	Ψ		Ŷ	First Mortgage (P&I)	Ŷ	\$			
Bonuses					Other Financing (P&I)		·			
Commissions					Hazard Insurance					
Dividends/Interest					Real Estate Taxes					
Net Rental Income					Mortgage Insurance					
Other (before completing,					Homeowner Assn. Dues					
see the notice in "describe other income," below)					Other:					
Total \$;	\$		\$	Total	\$	\$			
* Self Employed Borrow	ver(s) may be req	uired to provide additi	onal d	locumentation such a	s tax returns and financial	statements.	<u>]</u>			
Described Other	Income Notice:				income need not be revea					
B/C		Borrower (B) or Co-Bo	orrowe	er (C) does not choose	e to have it considered for	repaying this loan.	Monthly Amount			
							\$			
							Ψ			
				ASSETS AND LIAB	-					
joined so that the Statem	ent can be mean	ingfully and fairly preser	ited or	n a combined basis; oth	ried and unmarried Co-Born nerwise separate Statement rting schedules must be con	s and Schedules are req	uired. If the Co-Borrower			
ASSETS	5	Cash or Market	Liab	ilities and Pledged	Assets. List the creditor's	· -	, , ,			
Description		Value	outs	tanding debts, includin	g automobile loans, revolvies, etc. Use continuation sh	ng charge accounts, rea	al estate loans, alimony,			
Cash deposit toward purc	chase held by:	\$	whic	h will be satisfied upon	sale of real estate owned of	r upon refinancing of the	subject property.			
						Monthly Payment &				
			_	LIABI	-	Months Left to Pay	Unpaid Balance			
List checking and savin			Nam	ne and address of Com	bany	\$ Payment/Months	\$			
Name and address of Ba	nk, S&L, or Credit	Union								
			Acct	. no.						
Acct. no.		\$	Nam	ne and address of Com	bany	\$ Payment/Months	\$			
Name and address of Ba	nk, S&L, or Credit	Union								
			Acct	. no.						
Acct. no. \$		Nam	ne and address of Com	bany	\$ Payment/Months	\$				
Name and address of Ba	nk, S&L, or Credit	Union								
			Acct.	.no.						
Acct. no.		\$	-	ne and address of Com	bany	\$ Payment/Months	\$			
Name and address of Ba	nk, S&L, or Credit	Union	1		5					
			Acct. no.							
Acct. no.	ļ	\$	_	ne and address of Com	22DV	\$ Payment/Months	\$			
Stocks & Bonds (Compar		Ŧ	INdii		Jany	φ i aymenninontins	Ψ			
& description)	ly name/nameer	Ŷ								
			-			-				
				. no.						
Life insurance net cash v	aluo	4	Nam	ne and address of Com	bany	\$ Payment/Months	\$			
	aiue	φ								
Face amount: \$		•								
Subtotal Liquid Assets		Þ				-				
Real estate owned (enter from schedule of real esta		\$	Acct		1 Deumenet/Menthe	¢				
Vested interest in retirem	,	\$	Narr	ne and address of Com	bany	\$ Payment/Months	\$			
Net worth of business(es)		\$ \$	-							
(attach financial statemer		Ψ								
Automobiles owned (mak	e and year)	\$	A			{				
			Acct	. no. ony/Child Support/Sepa	arate Maintenance	¢				
				ony/Child Support/Sepa		\$				
Other Assets (itemize)		\$	1							
			Joh-	Related Expense (child	care, union dues, etc.)	\$				
			300-			٣				
		Total Monthly Payments			\$					
	Fotal Assets a.	\$		Worth	\$	Total Liabilities b.	\$			
			(a m	iinus b)						

			VI. ASSETS	AND LIABILITIE	S (cont.)			
Schedule of Real Estate Owned (If additional p	roper	ties are	owned, use continu	uation sheet.)				
Property Address (enter S if sold, PS if pending sale R if rental being held for income)		Type of Property		Amount of Mortgages & Liens	Gross Rental Income	Mortgage Payments	Insurance, Maintenance, Taxes & Misc.	Net Rental Income
			\$	\$	\$	\$	\$	\$
		Totals	\$	\$	\$	\$	\$	\$
List any additional names under which credit	has	previou	sly been received	and indicate appr	opriate creditor n	ame(s) and accou	int number(s):	

Creditor Name Account Number Alternate Name

VII. DETAILS OF TRAN	SACTION	VIII. DECLARATIONS				
a. Purchase Price	\$	If you answer "Yes" to any questions a through i, please use	Bor	rower	Со-Во	rrower
b. Alterations, improvements, repairs		continuation sheet for explanation.	Yes	No	Yes	No
c. Land (if acquired separately)		a. Are there any outstanding judgments against you?				
d. Refinance (incl. debts to be paid off)		b. Have you been declared bankrupt within the past 7 years?				
e. Estimated prepaid items		c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?	f 🗌			
f. Estimated closing costs		,	_	_		_
g. PMI, MIP, Funding Fee		d. Are you a party to a lawsuit?				
h. Discount (if Borrower will pay)		e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment?		\Box		
i. Total costs (add items a through h)		(This would include such loans as home mortgage loans, SBA loans, home improvement loans educational loans, manufactured (mobile) home loans, any mortgage, financial obligation				
j. Subordinate financing		bond, or loan guarantee. If "Yes," provide details, including date, name and address of Lender FHA or VA case number, if any, and reasons for the action.)	,			
k. Borrower's closing costs paid by Seller		f. Are you presently delinquent or in default on any Federal debt or any other				
I. Other Credits (explain)		loan, mortgage, financial obligation, bond or loan guarantee? If "Yes," give details as described in the preceding question.				
		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?				
		 Do you intend to occupy the property as your primary residence? If "Yes," complete question m below. 				
m. Loan amount		m. Have you had an ownership interest in a property in the last three years?				
(exclude PMI, MIP, Funding Fee financed)		(1) What type of property did you own - principal residence (PR), second				
n. PMI, MIP, Funding Fee financed		home (SH), or investment property (IP)?				
o. Loan amount (add m & n)		(2) How did you hold title to the home – solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?				
 p. Cash from / to Borrower (subtract j, k, I & o from i) 						
	IX. AC	CKNOWLEDGEMENT AND AGREEMENT				

IX. ACKNOWLEDGEMENT AND AGREEMENTEach 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, 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 be occupied as indicated in this application; (6) the Lender, its servicers, successors or assigns may retain the original and/or electronic record of this application, whether or not the Loan is approved; (7) the Lender and its agents, brokers, insurers, servicers, successors or assigns may continuously rely on the information contained in the application, and I am obligated to amend and/or supplement the information to one or more consumer reporting agencies; (9) ownership of the Loan and/or administration of the Loan advected with such notice as may be required by law; (10) neither Lender not its agents, brokers, insurers, servicers, successors or assigns has made any representation or warranty, expresent of this application or value of the property, servicers, successors or assigns may, in addition to any other rights and remedies that I 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 warr

reporting agency. Data Co Porrowor's Signature Data

X	Date	X	e L	Jate
X. INFOR	MATION FOR GOVERNM	IENT MONITORING PU	RPOSES	
The following information is requested by the Federal Government fair housing and home mortgage disclosure laws. You are not re- the basis of this information, or on whether you choose to fu- designation. If you do not furnish ethnicity, race, or sex, under made this application in person. If you do not wish to furnish the requirements to which the lender is subject under applicable star	equired to furnish this information urnish it. If you furnish the infor Federal regulations, this lender is ne information, please check the	n, but are encouraged to do so rmation, please provide both s required to note the informat box below. (Lender must revi	o. The law provides that a lender may not ethnicity and race. For race, you may c tion on the basis of visual observation and	discriminate either on check more than one surname if you have
BORROWER I do not wish to furnish this informat	tion.	CO-BORROWER 🗌 I de	o not wish to furnish this information.	
Ethnicity: Hispanic or Latino Not Hi	ispanic or Latino	Ethnicity: 🗌 His	spanic or Latino	or Latino
Race: American Indian or Asian Alaska native Native Hawaiian or White Other Pacific Islander	African American	Ala Na	nerican Indian or Asian aska native aska native ttive Hawaiian or White her Pacific Islander	Black or African American
Sex: Female Male	;	Sex: 🗌 Fe	male 🗌 Male	
In a telephone interview By the appli Loan Originator's Signature	cant and submitted by fax or m cant and submitted via e-mail			
<u>X</u>			Date	
Loan Originator's Name (print or type)	Loan Originator Identifier		Loan Originator's Phone Number (incl	uding area code)
Loan Origination Company's Name	Loan Origination Company Ide	entifier	Loan Origination Company's Address	
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