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, 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		· · · · · · · · · · · · · · · · · · ·		orrower											
				TYPE OF N		E AND '						r 1 /		,	
Mortgage Applied for:	□ VA □ FHA	□ US	ventional DA/Rural using Service	□ Other (exp	lain):		A	gency Case	Numb	er		Lender (Case Num	ıber	
Amount \$		Interest Rate		of Months	Amortizat	ion Type:		Fixed Rate GPM	e	□ Other (explain □ ARM (type):	n):				
			II. PI	ROPERTY II	NFORMAT	ION AN	D PUR	POSE OF	F LOA	N					
Subject Property	y Address (street,	city, state & ZIP)													No. of Units
Legal Description	on of Subject Prop	erty (attach desci	ription if necessary	')											Year Built
Purpose of Loar	n 🗆 Purchase		ion DO ion-Permanent	her (explain):				erty will be: imary Resid		□ Secor	ndary R	esidenc	e		Investment
Complete this li	ne if construction	or construction	-permanent loan.												
Year Lot Acquired	Original Cost		Amount Existin	g Liens	(a) Present V	alue of Lo	ot		(b) C	Cost of Improvem	ents	ĺ	Total (a	+ b)	
	\$		\$		\$				\$				\$ 0.00		
Complete this li	ne if this is a refi	nance loan.													
Year Acquired	Original Cost		Amount Existin	g Liens	Purpose of	Refinance			Descri	be Improvements	8		made		to be made
	\$		\$						Cost: S	\$					
Title will be held	d in what Name(s)							Manner in	which	Title will be held	ł			Estat	e will be held in:
															ee Simple easehold (show
Source of Down	Payment, Settlen	ent Charges, and	/or Subordinate Fi	nancing (explai	n)									ex	piration date)
	Borrov	ver		III. I	BORROWE	R INFO	RMAT	ION				Co-B	orrowe	r	
Borrower's Nam	ne (include Jr. or S	r. if applicable)							ide Jr. o	or Sr. if applicabl	e)				
Social Security 1	Number	Home Phone (incl. area code)		n/dd/yyyy)	Yrs. School	Social S	Security N	Number		Home Phone (incl. area code)		DOB	(mm/dd/y	уууу)	Yrs. School
□ Married	Unmarried (inc	lude	Dependents (not l	isted by Co-Bo	rrower)	□ Mar	ried [□ Unmarrie	ed (inclu	ude	Depe	endents	(not listed	l by Bo	rrower)
□ Separated	single, divorce		no.	ages	,	□ Sepa	arated	single, div	vorced,	widowed)	no.		×	ages	
Present Address	(street, city, state	, ZIP)	□ Own I	□ RentNo	o. Yrs.	Present	Address	(street, city	, state,	ZIP)	🗆 Own		Rent	_No. Y	rs.
Mailing Address	s, if different from	Present Address				Mailing	Address	s, if differen	t from	Present Address					
If residing at pr	esent address for	less than two yea	rs, complete the f	ollowing:											
Former Address	(street, city, state	ZIP)	□ Own I	□ RentNo	. Yrs.	Former	Address	(street, city	v, state,	ZIP)	🗆 Own		Rent	_No. Y	rs.
	Borr	ower		IV	. EMPLOY	MENT I	INFOR	MATION	Ň			Co	-Borrov	ver	
Name & Address of Employer Self Employed Yrs. on this job					5	N	lame & A	Address of E	Employ	rer E	Self I	Employe		on this	2
					loyed in this ork/profession										yed in this k/profession
Position/Title/Type of Business Business Phone (incl. area code) Posi							osition/T	Title/Type of	f Busin	iess		Busines	s Phone (incl. ar	ea code)

If employed in current position for less than two years or if currently employed in more than one position, complete the following:

Borrower			IV. I	EMPLOYMEN	T INF	INFORMATION (cont'd)			Co-Borrower		
Name & Address of Emplo	oyer	□ Self Emplo	oyed Dates (f	from – to)	Name	& Address of Employer	□ Self	Employed	Dates (from – to)		
			Monthly	y Income					Monthly Income		
				,					-		
			\$						\$		
Position/Title/Type of Busi	iness		iness Phone		Positi	on/Title/Type of Business		Business I			
		(inc	l. area code)					(incl. area	code)		
Name & Address of Emplo	yer	□ Self Emplo	oyed Dates (f	from – to)	Name	& Address of Employer	□ Self	Employed	Dates (from – to)		
			Monthl	y Income					Monthly Income		
			\$						\$		
Position/Title/Type of Business Business			siness Phone	Phone		on/Title/Type of Business		Business l	Phone		
		(incl	l. area code)					(incl. area	code)		
	V. I	MONTHLY	INCOME A	ND COMBINE	D HO	USING EXPENSE INFORMAT	ΓΙΟΝ				
Gross Monthly Income	Borrower	Co-Be	orrower	Total		Combined Monthly Housing Expense	Pres	ent	Proposed		
Base Empl. Income*	\$	\$		\$ 0.00		Rent	\$				
Overtime				0.00		First Mortgage (P&I)			\$		
Bonuses				0.00		Other Financing (P&I)					
Commissions				0.00		Hazard Insurance					
Dividends/Interest				0.00		Real Estate Taxes					
Net Rental Income				0.00		Mortgage Insurance					
Other (before completing, see the notice in "describe				0.00		Homeowner Assn. Dues					
other income," below)				0.00		Other:					
Total	\$ 0.00	\$ 0.00		§ 0.00	-	Total	\$ 0.00		\$ 0.00		

* 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	Monthly Amount
	\$

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 D Jointly Not Jointly

ASSETS Description Cash deposit toward purchase held by:	Cash or Market Value S	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.						
List checking and savings accounts below	w	LIABILITIES	Monthly Payment & Months Left to Pay	Unpaid Balance				
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payment/Months	S				
Acct. no.	\$	Acct. no.						
Name and address of Bank, S&L, or Cred	it Union	Name and address of Company	\$ Payment/Months	s				
Acct. no.	\$	Acct. no.						
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payment/Months	S				
Acct. no.	\$	Acet po						

	V	/I. ASSETS AND LIAH	BILITIES (cont'd)		
Name and address of Bank, S&L, or Credit Union		Name and address of Cor	npany	\$ Payment/Months	\$
Acct. no.	\$	Acct. no.			
Stocks & Bonds (Company name/ number & description)	\$	Name and address of Cor	npany	\$ Payment/Months	\$
		Acct. no.			
Life insurance net cash value	\$	Name and address of Cor	npany	\$ Payment/Months	\$
Face amount: \$					
Subtotal Liquid Assets	^{\$} 0.00				
Real estate owned (enter market value from schedule of real estate owned)	\$				
Vested interest in retirement fund	\$				
Net worth of business(es) owned (attach financial statement)	\$	Acct. no.			
Automobiles owned (make and year)	\$	Alimony/Child Support/S Maintenance Payments O	Separate Swed to:	\$	
Other Assets (itemize)	\$	Job-Related Expense (chi	ild care, union dues, etc.)	\$	
		Total Monthly Payment	is	\$	
Total Assets a.	^{\$} 0.00	Net Worth (a minus b)	^{\$} 0.00	Total Liabilities b.	^{\$} 0.00

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

Property Address (enter S if sold, PS if pending sale or if rental being held for income)	R Type of Property	Present Market Value	Amount of Mortgages & Liens	Gross Rental Income	Mortgage Payments	Insurance, Maintenance, Taxes & Misc.	Net Rental Income
		\$	\$	\$	\$	\$	\$
	Totals	0.00 \$	0.00 \$	\$ 0.00	\$ 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

VIII. DECLARATIONS VII. DETAILS OF TRANSACTION If you answer "Yes" to any questions a through i, Purchase price \$ Borrower **Co-Borrower** a please use continuation sheet for explanation. Yes No Yes No b. Alterations, improvements, repairs \Box \square \Box a. Are there any outstanding judgments against you? \square \Box c. Land (if acquired separately) b. Have you been declared bankrupt within the past 7 years? \Box c. Have you had property foreclosed upon or given title d. Refinance (incl. debts to be paid off) or deed in lieu thereof in the last 7 years? Estimated prepaid items e. d. Are you a party to a lawsuit? \square Estimated closing costs f. e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? PMI, MIP, Funding Fee g. (This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans, any h. Discount (if Borrower will pay) mortgage, financial obligation, bond, or loan guarantee. If "Yes," provide Total costs (add items a through h) details, including date, name, and address of Lender, FHA or VA case number, i. 0.00 if any, and reasons for the action.)

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VII. DETAILS OF TRANSACTION				VIII. DECLARATIONS							
			If v	If you answer "Yes" to any question a through i, please use —		wer	Co-Borrower				
j.	Subordinate financing			tinuation sheet for explanation.	Yes	No	Yes	No			
k.	Borrower's closing costs paid by		f.	Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee?							
	Seller		g.	Are you obligated to pay alimony, child support, or separate maintenance?							
1.	Other Credits (explain)		h.	Is any part of the down payment borrowed?							
1.	Outer Creans (explain)		i.	Are you a co-maker or endorser on a note?							
m.	Loan amount (exclude PMI, MIP, Funding Fee financed)										
	r analig r to manora)		j.	Are you a U.S. citizen?							
n.	PMI, MIP, Funding Fee financed		k.	Are you a permanent resident alien?							
0.	Loan amount (add m & n)	0.00	l.	Do you intend to occupy the property as your primary residence?							
				If Yes," complete question m below.							
p.	Cash from/to Borrower (subtract j, k, l & o from i)		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)?							
			IX /	ACKNOWLEDGEMENT AND AGREEMENT							

Each of the undersigned specifically represents to Lender and to Lender's actual or potential agents, brokers, processors, attorneys, insurers, servicers, successors and assigns and agrees and acknowledges that: (1) the information provided in this application is true and correct as of the date set forth opposite my signature and that any intentional or negligent misrepresentation of this information contained in this application may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon any misrepresentation that I have made on this application, and/or in triminal 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 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

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

Borrower's Signature	Date	Co-Borrower's Signature	Date					
Х		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 en couraged 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 sumame 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 I do not wish to furnish this information	CO-BORROWER I do not wish to furnish this information	
Ethnicity: Hispanic or Latino Not Hispanic or Latino	Ethnicity: Hispanic or Latino Not Hispanic or Latino	
Race: American Indian or Asian Black or African American	Race: American Indian or Asian Black or African American	1
Alaska Native — — — — — — — — — — — — — — — — — — —	Alaska Native Native Hawaiian or White	
Other Pacific Islander	Other Pacific Islander	
Sex: Female Male	Sex: Female Male	
To be Completed by Loan Originator:		
This information was provided:		
In a face-to-face interview		
In a telephone interview		
By the applicant and submitted by fax or mail		
By the applicant and submitted via e-mail or the Internet		
Loan Originator's Signature		
x	Date	
Loan Originator's Name (print or type) Loan Originator Ident	fier Loan Originator's Phone Number (including area	code)
Loan Origination Company's Name Loan Origination Com	pany Identifier Loan Origination Company's Address	

CONTINUATION SHEET/RESIDENTIAL LOAN APPLICATION									
Use this continuation sheet if you need more space to complete the Residential Loan Application. Mark B f or Borrower or C for Co-Borrower.	Borrower:	Agency Case Number:							

Lender Case Number:

Co-Borrower:

I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of Title 18, United States Code, Section 1001, et seq.

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