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 Lender Case Number Agency Case Number Mortgage VA ☐ Conventional Other (explain): Applied for: USDA/Rural FHA Housing Service No. of Months Interest Rate Amount Amortization Type: Other (explain): Fixed Rate \$ 0/ ☐ GPM ARM (type): **II. PROPERTY INFORMATION AND PURPOSE OF LOAN** Subject Property Address (street, city, state, & ZIP) No. of Units Legal Description of Subject Property (attach description if necessary) Year Built Purpose of Loan Property will be: ☐ Purchase ☐ Construction Other (explain): ☐ Primary Residence ☐ Secondary Residence ☐ Investment Refinance Construction-Permanent Complete this line if construction or construction-permanent loan. (a) Present Value of Lot Year Lot **Original Cost** Amount Existing Liens (b) Cost of Improvements Total (a+b) Acquired \$ Complete this line if this is a refinance loan. Amount Existing Liens Purpose of Refinance Describe Improvements Year **Original Cost** made to be made Acquired Cost: \$ Title will be held in what Name(s) Manner in which Title will be held Estate will be held in: Fee Simple Leasehold(show Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain) expiration date) **III. BORROWER INFORMATION Borrower** Co-Borrower Borrower's Name (include Jr. or Sr. if applicable) Co-Borrower's Name (include Jr. or Sr. if applicable) 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 Dependents (not listed by Co-Borrower) Dependents (not listed by Borrower) Married (includes registered domestic partners) Married (includes registered domestic partners) Unmarried (includes single, divorced, widowed) Unmarried (includes single, divorced, widowed) No No. Separated Separated Ages Ages Present Address (street, city, state, ZIP/ country) Own Rent Present Address (street, city, state, ZIP/ country) No. Yrs. No. Yrs. 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) Own Rent No. Yrs. Former Address (street, city, state, ZIP) Own Rent No. Yrs. Former Address (street, city, state, ZIP) Own Rent No. Yrs. Former Address (street, city, state, ZIP) Own Rent No. Yrs. Borrower **Uniform Residential Loan Application** Co-Borrower

Borrower		IV. EMPLO	OYMENT IN	IFORMATIC	ON	Co-Borro	ower				
Name & Address of Employer Self Employed		mployed	Yrs. on this job		Name & Address of Employer		Self	Employed	Yrs. on this job		
		Yrs. employed in this line of work/profession						Yrs. employed in this line of work/profession			
Position/Title/Type of Business Business		Business I	ness Phone (incl. area code)		Position/Title/Type of Business		Business		Phone (incl. area code)		
If a manufacture of the account of		4		41 1							
			rs or if currently employ Dates (from-to)						Dates (from-to)		
Name & Address of Employer Self Employed			Dates (ITOIT	1-10)	Name & A	ddress of Employer	∟ Self	Employed	Dates (ITOTT-to)		
			Monthly Inc						Monthly Income \$		
Position/Title/Type of Bu	usiness	Business I	Phone (incl. area code)		Position/T	itle/Type of Business		Business F	Phone (incl. area code)		
Name & Address of Em	Name & Address of Employer Self Employed		Dates (from-to)		Name & A	ddress of Employer	Self	Employed	Dates (from-to)		
			Monthly Inc	come					Monthly Income \$		
Position/Title/Type of Bu	usiness	Business I	Phone (incl. a	area code)	Position/T	itle/Type of Business		Business I	Phone (incl. area code)		
Name & Address of Employer Self Employed			Dates (from-to)		Name & Address of Employer		Self Employed		Dates (from-to)		
			Monthly Income \$						Monthly Income \$		
Position/Title/Type of Bu	usiness	Business I	Phone (incl. area code)		Position/Title/Type of Business			Business I	Phone (incl. area code)		
Name & Address of Employer Self Employed			Dates (from-to)		Name & Address of Employer		Self Employed		Dates (from-to)		
			Monthly Income \$						Monthly Income \$		
Position/Title/Type of Business Business			Phone (incl. a	area code)	Position/T	itle/Type of Business		Business I	Phone (incl. area code)		
	V. MONT	HLY INCO	ME AND CO	MBINED H	OUSING EX	PENSE INFORMATION					
Gross Monthly Income				otal	Combined Monthly Housing Expense		esent	Proposed			
Base Empl. Income*	\$	\$		\$		Rent	\$				
Overtime						First Mortgage (P&I)			\$		
Bonuses					Other Financing (P&I)						
Commissions						Hazard Insurance					
Dividends/Interest						Real Estate Taxes					
Net Rental Income						Mortgage Insurance					
Other (before completing, see the notice in "describe						Homeowner Assn. Dues					
other income," below)	\$	\$		\$		Other:	\$		T \$		
* Self Employed F	<u> </u>		ovido additi-	<u> </u>	ntation out	Total	<u> </u>	mente	Ψ		
* 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		
-									\$		
						Borrower					
Uniform Residential Loan A Freddie Mac Form 65 7/05	pplication (rev. 6/09)			Dogo	0	Co-Borrower	-	Fannie Mae	Form 1003 7/05 (rev. 6/09)		

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 joine
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 by that spouse or other person also.

ASSETS	Cash		Liabilities a	nd Pledged	Assets. I	ist the creditor's r	Compl name, address ar		Jointly number for	Not Joint	
Description Cash deposit toward purchase held by:	Market \$: Value	Liabilities and Pledged Assets. List the creditor's name, address and account number for all outstandin 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.								
				LIABI		Monthly Pa	ayment &	Unpaid Balance			
List checking and savings accounts			Name and	Name and address of Company				/Months	\$		
Name and address of Bank, S&L, or C	redit Union										
			Acct. no.	address of C		\$ Payment/	Months	\$			
Acct. no. Name and address of Bank, S&L, or C	redit Union			add: 000 01 0	отприту		ψ r dymone	World			
			Acct. no.								
Acct. no.	\$		Name and	address of C	ompany		\$ Payment/	Months	\$		
Name and address of Bank, S&L, or C											
,,,,,,											
			Acct. no.	address of C	omnany		\$ Payment/	Months	\$		
Acct. no.	\$		- rame and	4441533 UI U	Jinpany		ψι αγιπ ο πιν	WIOTHI IS	"		
Stocks & Bonds (Company name/number description)	\$										
			Acct. no.								
			Name and	Name and address of Company				\$ Payment/Months			
Life insurance net cash value	\$										
Face amount: \$,										
Subtotal Liquid Assets	·										
Real estate owned (enter market value from schedule of real estate owned)	_		Acct. no. Name and	Name and address of Company				\$ Payment/Months \$			
Vested interest in retirement fund	\$			-							
Net worth of business(es) owned (attach financial statement)	\$		Acct. no.								
Automobiles owned (make and year)	\$		Alimony/Ch Maintenand	Alimony/Child Support/Separate Maintenance Payments Owed to:				\$			
Other Assets (itemize)	ther Assets (itemize) \$			Job-Related Expense (child care, union dues, etc.)				\$			
			Total Mont	Total Monthly Payments							
_ , , ,	_		Net Worth	· ·		Total Liabilities b.		s			
Total Assets a.	\$			(a minus b)			Total Llab	Total Liabilities b.			
Schedule of Real Estate Owned (if add Property Address (enter S if sold, PS if sale or R if rental being held for income	f pending	Type of Property	vned, use contir Present Market Value	Amour	nt of	Gross Rental Income	Mortgage Payments	Insura Mainter Taxes 8	ance,	Net ental Incom	
			\$	\$		\$	\$	\$	\$		
		Terri	•			Φ.	•				
List any additional names under which Alternate Name	credit has p		\$ een received ar Creditor Name		ppropria	\$ te creditor name		\$ t number(s Account Nu			
Jniform Residential Loan Application						rower					

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 mis- representation 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 mortigage 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 and 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 abcome delinquent, the Lender, its servicers, successors, or assigns may, in addition to any other rights and remedies that if way have relating to such delinquency, report my name and account information to one or more consumer credit 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 assig	VII. DETAILS OF TRANSAC	TION		VIII. DECLARATIONS							
C. Dear of Bracultural segurations. d. Refinance (and, delite to be paid off) d. Refinance (and, delite to be pai	a. Purchase price	\$	If you answer "	Yes" to any question	ons a through i,		Borro	wer	Со-Во	rrower	
C. Beller in doublete solution paid off) A. Refinance (in Mic. debits to be paid off) C. Estimated propositions C. P.M. MIP, Funding Foo Discount (if Demonstrate) Discount (if De	b. Alterations, improvements, repairs						Yes	No	Yes	No	
De Relimination (problet bloms c. Heavy you hash proporty foreclosed upon or given tells or dead in less thereof	c. Land (if acquired separately)		'	0, 0		·e?	\vdash	H	H	Н	
in the last 7 years? J. PMIL MIP. Funding Foo J. Total costs (add tiens a through fi) Subcordinate framman of the funding foo to the funding foo the funding foo to the funding foo the funding foo to the funding foo the funding foo to the funding foo the funding foo to the f	d. Refinance (incl. debts to be paid off)		1	•			H	H	H	Н	
S. PMM, MIP. Funding Fee	e. Estimated prepaid items				a upon or given and or	and given the or deed in hed thereof			ш	ш	
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Solicionizate financioni, solicioni poste poid by Seller I. Other Credits (explain) I. Other Credits (i. Total costs (add items a through h)		loans, educational	loans, manufactured	(mobile) home loans, ar	y mortgage, financial					
Lone credits (explain) Control Credits (explain)	· · · · · · · · · · · · · · · · · · ·										
If **Pent**. "give details as described in the presenting question."	k. Borrower's closing costs paid by Seller										
g. Ans you olligitated to pay alimony, child support, or separate maintenance?	I. Other Credits (explain)					intee?					
I. N. Is any part of the down payment borrowed? I. Are you a U. S. cidzen?						rate maintenance?		\Box	П		
i. Are you a Combier or endoner on a note?			' '				\Box		H	П	
k. Are you a permanent resident alien?			'''				\Box	ПI	\Box		
k. Are you a permanent resident alien?							\Box	$\overline{-}$			
In Loca amount (archuds PMI, MIP, Funding Fee Infanced			1		an?		H	HI	H	H	
If Yes, Complete question in below. If Yes, Complete question in the property (PR). If Yes, Complete question in the property of the property desired property (PR). If Yes, Complete question in the property of the property desired in the application in the property desired in the application in the property of the property will not be used for any libegal or prohibited purpose or use; (f) all statements made in this application are interestingly in the property will not be used for any libegal or prohibited purpose or use; (f) all statements made in this application are interestingly in the property will not be used for any libegal or prohibited purpose or use; (f) all statements made in this application are made for the purpose of obtaining a residential interage loan; (5) the property will not be used for any libegal or prohibited purpose or use; (f) all statements made in this application are made for the purpose of obtaining a residential mortgage loan; (5) the property will not be used for any libegal or prohibited purpose or obtaining a residential mortgage loan; (5) the property will not be used for any libegal or prohibited purpose or obtaining a residential mortgage loan; (5) the property and the property an						rty as your primary residence?			H	H	
P. M. M.P. Funding Fee financed O. Loan amount (add m & n) P. Cash from/no Borrower (subtract j, k, l & control	m Loan amount (exclude PML MIP				-po.t., ao you. pa	ty ac year primary rectaches.			ш		
o. Loan amount (add m & n) D. Cash from/fo Borrower (subtract j, k, l & common season) Each of the undersigned specifically represents to Lender and to Lender's actual or potential agents by the season of the s			m. Have you had	d an ownership inter	est in a property in the	last three years?					
Co. Bart infloring Borrower (subtract j. k, 1 & (2) How did you hold title to the home-solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)? IX. ACKNOWLEDGEMENT AND AGREEMENT Solution Co.	n. PMI, MIP, Funding Fee financed										
Seat Nomino Borrower (Subtract) K. 18	o. Loan amount (add m & n)			. ,-		(6)					
IX. ACKNOWLEDGEMENT AND AGREEMENT											
Each of the undersigned specifically represents to Lender and to Lender's actual or potential agents, brokens, processors, attorneys, insurers, servicers, successors and assigns and agress and activoweleogs that (1) the information provided in this application is true and correct as of the date set from hopports with successors and assigns and agress and activoweleogs that (1) the information provided in this application is representation of this information contained in this application may result in ovil 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 penalities including, but not limited (in five or improver) which the provisions of Title 18, United States Code, Sec. 1001; et seq. (2) the loan requested pursuant to this application (the *Cuant*) 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 litigated 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 appropriate the information provided in this application are made for the purpose of obtaining a residential mortgage loan; (5) the loan; (7) the Londer 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 of any of the material facts that I have presented herein should change prior to closing of the Loan; (8) in the event that my payments on the Loan become delinquent, the Londer, its servicers, successors, or assigns may, in addition to any other rights and remedies that it may have related to a sub-delinquency, report my mare an adecount information to one of the application, and account individual to the containing may be required by law reported by the report of the purpo	5,	IX. ACKNO	DWLEDGEME	NT AND AGREE	MENT						
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 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 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 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 whether you choose 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 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	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 credit 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 y "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. Acknowledgement. Each of the undersigned hereby acknowledges that any owner of the Loan, its servicers, successors and assigns, may verify or reverify any information or a consumer reporting agency.										
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		IFORMATION FOR	COVERNME		C DIIDDOSES						
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Ethnicity: Hispanic or Latino Not Hispanic or Latino Ethnicity: Hispanic or Latino Not Hispanic or Latino Race: American Indian or Alaska Native African American Native Hawaiian or Other Pacific Islander White Native Hawaiian or Other Pacific Islander White Sex: Female Male Sex: Female Male Sex: Female Male To be Completed by Loan Originator: This information was provided: In a face-to-face 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 Loan Originator's Name (print or type) Loan Originator Identifier Loan Originator's Phone Number (including area code)	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										
Race: American Indian or Asian Black or African American Native Alaska Native African American Native Hawaiian or Other Pacific Islander White Sex: Female Male To be Completed by Loan Originator: This information was provided: In a face-to-face interview By the applicant and submitted by fax or mail In a telephone interview By the applicant and submitted via e-mail or the internet Loan Originator's Signature X Loan Originator's Name (print or type) Loan Originator Identifier Loan Originator's Phone Number (including area code)	BORROWER	nis information		CO-BORROWER	I do not wish to fu	nish this information					
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