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 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	F MORTG	AGE A	ND TERMS C	F LO	AN				
Mortgage VA A	Conventional USDA/Rural Housing Service	Other (explain)	:	Agen	icy Case Num	ıber		Le	ender Cas	e Numbei	
Amount	Interest Rate	No. of Months	Amortiz	zation	Fixed Rat	e 🗌		(explain):			
\$	%			TION			ARM (1				
Subject Property Address (s	street, city, state, &	II. PROPERTY ZIP)	INFORMA	ATION /	AND PURPO	SE OF	- LOAN				No. of Units
Legal Description of Subjec	Legal Description of Subject Property (attach description if necessary)										Year Built
Purpose of Loan: Purchase Construction Other (explain): Property will be:											
Refinance Construction-Permanent Construction-Permanent Residence Residence								vestment			
Complete this line if cons	truction or consti	ruction-perman									
Year Lot Acquired Origina \$	al Cost	Amount Existin \$	-	(a) Pre \$	sent Value of	Lot	(b) Cos \$	t of Improv	/ements	Total (a+ \$	-b)
Complete this line if this i	s a refinance loar	n.									
	al Cost	Amount Existin	ig Liens	Purpos	e of Refinanc	е		Describe In	nprovement	is 🔲 mad	le 🔲 to be made
\$		\$						Cost \$			
Title will be held in what Na	me(s)				Manner i	n whic	ch Title v	will be held	1	E	state will be held in: Fee Simple
Source of Down Dovmont	Pottlomont Chargo	and/or Subard	inoto Fino	noing (Leasehold
Source of Down Payment, S	Settlement Charge	s and/or Subord	inale Final	ncing (e	explain)					(0)	
Borrow	ver	Ш.	BORROV	VER IN	FORMATION	1			Co-Borro	ower	
Borrower's Name (include J	-				Co-Borrower's		e (inclue	de Jr. or S			
Social Security Number Home	e Phone (incl. area cod	e) DOB (MM/DD/Y	YYYY) Yrs. S	School S	ocial Security Nu	ımber	Home P	hone (incl. a	rea code) D	ob (MM/DE	D/YYYY) Yrs. School
Married Unmarried (ir divorced, wid		endents (not listed	by Co-Borro	ower)	Married		arried (in ced, wide	iclude single		1 [`]	listed by Borrower)
Separated Separated	110.	ages		C	Separated	arror	000, Mat	51100)	no.	ages	
Present Address (street, city	y, state, ZIP)	Own 🗌 Rent	No. Y	rs. F	Present Addre	ess (st	reet, cit	y, state, Zl	P) סי	wn 🔲 Re	ent No. Yrs.
Mailing Address, if different	from Present Add	ess		١	Mailing Addres	ss, if c	different	from Pres	ent Addre	SS	
If residing at present add	ress for less than	two years, con	nplete the	follow	ring:						
Former Address (street, city	v, state, ZIP)	Own 🗌 Rent	No. Y	rs. F	ormer Addres	ss (str	eet, city	, state, ZIF	y) 🗌 O	wn 🗌 Re	ent No. Yrs.
Borrow				1	NFORMATIO				Co-Borro	1	
Name & Address of Employ	/er 🗌 Se		rs. on this		Name & Addre	ess of	Employ	/er] Self Em	ployed	Yrs. on this job
		thi	rs. employed is line of ork/professio								Yrs. employed in this line of work/profession
Position/Title/Type of Busin	ess Bus	iness Phone (inc	cl. area co	de) I	Position/Title/	Туре о	of Busin	ess	Busine	ss Phone	(incl. area code)
If employed in current po	sition for loss the	n two vooro or	if ourroad	ly ome	loved in mer	o that	n one r	osition a		ha fallaw	ina:
Name & Address of Employ		-	ates (from-		Name & Addre				Self Em		Dates (from-to)
							p.c)			,	2000 (
		Mo	onthly Inco	ome							Monthly Income
Position/Title/Type of Busin	ess Bus	iness Phone (ind	cl. area co	de) I	Position/Title/	Туре о	of Busin	ess	Busine	ss Phone	\$ (incl. area code)
Name & Address of Employ			ates (from-		Name & Addre] Self Em		Dates (from-to)
					and a Audit	JJJ UI				pioyeu	
		Mo	onthly Inco	ome							Monthly Income
Desition/Title/Turse of Dusing	000 D	s	d area at	do)	Docition/Title "	Tuna	of Pupia	000	Pusine	oo Dhana	\$ (incl. area code)
Position/Title/Type of Busin	ess Bus	iness Phone (ind	u. area co	ue)	Position/Title/	туре (622	Busine	ss Phone	(incl. area code)

	Borrower Co-Borrower Total Housing Expense Present Proposed come* \$ \$ Rent \$ \$ come* \$ \$ First Mortgage (P&I) \$ \$ come* \$ Other Financing (P&I) \$ \$						
Gross Monthly Income	Borrower	Co-Borrower	Total		Present	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,				Homeowner Assn. Dues			
see the notice in "describe other income," below)				Other:			
Total	\$	\$	\$	Total	\$	\$	

* Self Employed Borrower(s) may be required to provide additional documentation such as tax returns and financial statements.

Described 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

	Donower (b) of do-Donower (b) does not endose to have it considered for repaying this roan.	
B/C		Monthly Amount
		\$

VI. ASSETS AND LIABILITIES

ASSETS Cash or Market 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 Description Value Cash deposit toward purchase held by: which will be satisfied upon sale of real estate owned or upon refinancing of the subject property. Monthly Payment & Months Left to Pay LIABILITIES **Unpaid Balance** List checking and savings accounts below Name and address of Company \$ Payment/Months Name and address of Bank, S&L, or Credit Union Acct. no. \$ Payment/Months Name and address of Company Acct. no. \$ Name and address of Bank, S&L, or Credit Union Acct. no. Acct. no. Name and address of Company \$ Payment/Months \$ Name and address of Bank, S&L, or Credit Union Acct. no. Acct. no. Name and address of Company \$ Payment/Months Name and address of Bank, S&L, or Credit Union Acct. no. Name and address of Company Acct. no. \$ Payment/Months Stocks & Bonds (Company name/number \$ & description) Acct. no. Name and address of Company \$ Payment/Months \$ Life insurance net cash value \$ Face amount: \$ Subtotal Liquid Assets Real estate owned (enter market value Acct. no. from schedule of real estate owned) Name and address of Company \$ Payment/Months Vested interest in retirement fund Net worth of business(es) owned (attach financial statement) Automobiles owned (make and year) Acct. no. Alimony/Child Support/Separate Maintenance Payments Owed to: Other Assets (itemize) Job-Related Expense (child care, union dues, etc.) Total Monthly Payments Net Worth Total Assets a. Total Liabilities b. (a minus b)

			VI. ASSETS	AND LIABILITIE	S (cont.)				
Schedule of Real Estate Owned (If additional properties are owned, use continuation sheet.)									
Property Address (enter S if sold, PS if pending sale R if rental being held for income)		Type of Property	Present Market Value	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):		

Alternate Name Creditor Name Account Number

VII. DETAILS OF TRANSACTIO	N VIII. DECLARATIONS	VIII. DECLARATIONS						
a. Purchase Price \$	If you answer "Yes" to any questions a through i, please use	Borrower		Co-Bo	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. 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?							
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. 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 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 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 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 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 containing m 'electronic signature," as those term

reporting agency.

Borrower's Signature	Date	Co-Borrower's Signa	ture	Date
X. INF	ORMATION FOR GOVERN	MENT MONITORING	PURPOSES	· ·
The following information is requested by the Federal Gov fair housing and home mortgage disclosure laws. You are the basis of this information, or on whether you choose designation. If you do not furnish ethnicity, race, or sex, un made this application in person. If you do not wish to furni requirements to which the lender is subject under applicable	not required to furnish this informat to furnish it. If you furnish the in der Federal regulations, this lende sh the information, please check th	ion, but are encouraged to c formation, please provide b r is required to note the infor ne box below. (Lender must	o so. The law provides th oth ethnicity and race. If mation on the basis of vis	nat a lender may not discriminate either on For race, you may check more than one sual observation and surname if you have
BORROWER I do not wish to furnish this infor	mation.	CO-BORROWER	I do not wish to furnish	this information.
Ethnicity: Hispanic or Latino No	ot Hispanic or Latino	Ethnicity:	Hispanic or Latino	Not Hispanic or Latino
Alaska native	ian 🔲 Black or African American hite	Race:	American Indian or Alaska native Native Hawaiian or Other Pacific Islander	Asian Black or African American White
Sex: Female	le	Sex:	Female	Male
	pplicant and submitted by fax or pplicant and submitted via e-ma			
Loan Originator's Signature X			Date	
Loan Originator's Name (print or type)	Loan Originator Identifier		Loan Originator's F	Phone Number (including area code)
Loan Origination Company's Name	Loan Origination Company I	ldentifier	Loan Origination C	ompany's Address
	1		1	

	Continuation	Sheet/Residential Loan App	lication			
Use this continuation sheet if you	Borrower:		Agency Case Number:			
need more space to complete the Residential Loan Application.	Co-Borrower:		Lender Case Number:			
	Cash or Ma	VI. ASSETS AND LIABILITIES	Monthly Payment &			
Assets	Value	Liabilities	Months Left to Pay	Unpaid Balance		
Name and address of Bank, S&L, or	Credit Union	Name and address of Company	\$ Payment/Months	\$		
Acct. No.	\$	Acct. No.				
Name and address of Bank, S&L, or	Credit Union	Name and address of Company	\$ Payment/Months	\$		
Acct. No.	\$	Acct. No.				
Name and address of Bank, S&L, or	Credit Union	Name and address of Company	\$ Payment/Months	\$		
Acct. No.	\$	Acct. No.				
Name and address of Bank, S&L, or	Credit Union	Name and address of Company	\$ Payment/Months	\$		
Acct. No.	\$	Acct. No.				
Name and address of Bank, S&L, or	Credit Union	Name and address of Company	\$ Payment/Months	\$		
Acct. No.	\$	Acct. No.				
Name and address of Bank, S&L, or	Credit Union	Name and address of Company	\$ Payment/Months	\$		
Acct. No. Name and address of Bank, S&L, or	\$ Credit Union	Acct. No.	© Dovmont/Months	\$		
		Name and address of Company	\$ Payment/Months	Þ		
Acct. No.	\$	Acct. No.				
Name and address of Bank, S&L, or	Credit Union	Name and address of Company	\$ Payment/Months	\$		
Acct. No.	\$	Acct. No.				
Name and address of Bank, S&L, or	Credit Union	Name and address of Company	\$ Payment/Months	\$		
Acct. No. Name and address of Bank, S&L, or	\$	Acct. No. Name and address of Company	\$ Payment/Months	\$		
Acct. No.	\$	Acct. No.				
I/We fully understand that it is a Fec the above facts as applicable under Borrower's Signature:	the provisions of Title	e by fine or imprisonment, or both, to knowin 18, United States Code, Section 1001, et sec	q.			
	Date	Co-Borrower's Signature		ate		
X		X				