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 \Box 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 \Box 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 N	IORTGAGI	EAND	TERM	S OF LO	AN						
Mortgage Applied for:	□ VA □ FHA	□ US	nventional DA/Rural using Service	□ Other (exp)				Agency Case		ber	L	ender Cas	e Numb	er	
Amount \$		Interest Rate		No. of Months	Amortizati	on Type		□ Fixed Rat □ GPM	te	□ Other (explain □ ARM (type):):				
				. PROPERTY I	NFORMATI	ION A	ND PUF	RPOSE O	F LO	AN					
Subject Property	Address (street,	city, state & ZIP]	No. of Units
Legal Description	on of Subject Prop	erty (attach desc	ription if neces	ssary)											Year Built
Purpose of Loan	n 🗆 Purchase		ion I tion-Permanen	□ Other (explain): t			-	erty will be rimary Resi		□ Secon	dary Res	sidence			Investment
Complete this li	ne if construction	or construction	-permanent lo	oan.											
Year Lot Acquired	Original Cost		ĩ	isting Liens	(a) Present V	alue of I	Lot		(b)	Cost of Improveme	ents	Т	otal (a +	b)	
	\$		\$		\$				\$			\$			
Complete this li	ne if this is a refi	nance loan.													
Year Acquired	Original Cost		Amount Ex	isting Liens	Purpose of I	Refinanc	e		Desci	ribe Improvements		□ ma	de	□ to	be made
	\$		\$						Cost:	\$					
Title will be held	d in what Name(s)							Manner i	n whicl	h Title will be held				Estate	will be held in:
														□ Lea	Simple sehold (show
Source of Down	Payment, Settlen	nent Charges, and	l/or Subordina	te Financing (explai	n)									exp	iration date)
	Borrov	ver		III.	BORROWE	R INFO	ORMA	ΓΙΟΝ				Co-Bor	rower		
Borrower's Nam	ne (include Jr. or S	Sr. if applicable)							ude Jr.	or Sr. if applicable)				
Social Security 1	Number	Home Phone (incl. area code		B (mm/dd/yyyy)	Yrs. School	Social	Security	Number		Home Phone (incl. area code)		DOB (m	n/dd/yy	yy)	Yrs. School
□ Married	Unmarried (ind	clude	Dependents (not listed by Co-Bo	rrower)	□ Ma	rried	🗖 Unmarri	ed (inc	lude	Depen	dents (no	t listed b	ov Bori	ower)
□ Separated	single, divorce		no.	ages	,		parated single, divorced, widowed)			no.	Dependents (not listed by Borrower) no. ages)		
Present Address	(street, city, state	, ZIP)	□ Own	□ RentNo	. Yrs.	Presen	t Addres	s (street, cit	y, state	e, ZIP) E	Own	□ Re	nt1	No. Yrs	5.
Mailing Address	s, if different from	Present Address				Mailin	g Addres	s, if differe	nt from	n Present Address					
If residing at present address for less than two years, complete the following:															
Former Address	Former Address (street, city, state, ZIP) □ Own □ RentNo. Yrs. □ Own □ RentNo. Yrs.														
Borrower IV. EMPLOYMENT INFORMATION Co-Borrower															
Name & Addres	s of Employer		□ Self Em		5		Name &	Address of	Emplo	yer 🗆	Self En	nployed		n this j	
					Yrs. employed in this line of work/profession										ed in this profession
Position/Title/Type of Business Business Phone (incl. area code)							Position/	Title/Type	of Busi	ness	В	usiness P	hone (in	cl. area	u code)

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

		IV. EMPLOYMENT INFORMAT			ORMATION (cont'd)	IATION (cont'd) Co-Borrower				
Name & Address of Employer			mployed	Dates (f	rom – to)	Name	& Address of Employer	□ Self	Employed	Dates (from – to)
				Monthl	y Income					Monthly Income
				\$						\$
Position/Title/Type of Busi	ness]	Business I	Phone		Positi	on/Title/Type of Business		Business l	Phone
			(incl. area	code)					(incl. area	code)
Name & Address of Emplo	yer	□ Self Et	mployed	Dates (f	rom – to)	Name	& Address of Employer	□ Self	Employed	Dates (from – to)
				Monthl	y Income					Monthly Income \$
Position/Title/Type of Business Business			Business I	Phone		Positi	on/Title/Type of Business		Business Phone	
			(incl. area	code)					(incl. area	code)
	V. N	MONTH	ILY INC	OME A	ND COMBINE	D HO	USING EXPENSE INFORMAT	ION		
Gross Monthly Income	Borrower	C	Co-Borrow	/er	Total		Combined Monthly Housing Expense	Pres	ent	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:			
Total	\$	\$			\$		Total	\$		\$

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

Describe Other Income

B/C

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.

Monthly Amount

	2
	\$

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	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		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 Credit Union		Name and address of Company	\$ Payment/Months	S			
Acct. no.	\$	Acet. no.					
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payment/Months	S			
Acct. no.	\$	Acct no					

	Ň	I. ASSETS AND LIAH	BILITIES (cont'd)		
Name and address of Bank, S&L, or Credi	it 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	\$				
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		S	
Other Assets (itemize)	\$	Job-Related Expense (chi		S	I
		Total Monthly Payment	s	\$	
Total Assets a.	\$	Net Worth (a minus b)	\$	Total Liabilities b.	\$

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

Property Address (enter S if sold, PS if pending sale of if rental being held for income)	or R	Type of Property	Present Market Value	Amount of Mortgages & Liens	Gross Rental Income	Mortgage Payments	Insurance, Maintenance, Taxes & Misc.	Net Rental Income	
			\$	\$	\$	\$	\$	\$	
		Totals	ç	¢	¢	¢	¢	¢	
List any additional names under which are dit has n	i total s and indicate and indicate constraints and indicate constraints and intervention and account number(c).								

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

	VII. DETAILS OF TRANSAC	ΓΙΟΝ	VIII. DECLARATIONS				
a.	Purchase price	\$	If you answer "Yes" to any questions a through i,	Borr	ower	Co-Bor	rower
			please use continuation sheet for explanation.	Yes	No	Yes	No
b.	Alterations, improvements, repairs		a. Are there any outstanding judgments against you?				
c.	Land (if acquired separately)		b. Have you been declared bankrupt within the past 7 years?				
d.	Refinance (incl. debts to be paid off)		c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?				
e.	Estimated prepaid items		d. Are you a party to a lawsuit?				
f.	Estimated closing costs		e. Have you directly or indirectly been obligated on any				
g.	PMI, MIP, Funding Fee		loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment?				
h.	Discount (if Borrower will pay)		(This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans, any manteness functional education hand, or loan experiment for "Wes" provide				
i.	Total costs (add items a through h)		mortgage, financial obligation, 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.)				

	VII. DETAILS OF TRANSACTION	VIII. DECLARATIONS							
		If you answer "Yes" to any question a through i, please use	Borro	ower	Co-B	orrower			
j.	Subordinate financing	continuation 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.		i. Are you a co-maker or endorser on a note?							
m.	Loan amount (exclude PMI, MIP, Funding Fee financed)								
		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)	 Do you intend to occupy the property as your primary residence? If X₁, y₁ = y₂ = y₁ = y₂ = y_2 =							
p.	Cash from/to Borrower (subtract j, k, l & o from i)	If Yes," complete question m below.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 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, (a) the property 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, 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 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 tra nsferred with such notice as may be required

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				
X		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 bas is 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 Alaska Native Native Hawaiian or White Other Pacific Islander White	Race: American Indian or Asian Black or African American Alaska Native Native Hawaiian or White Other Pacific Islander White						
Sex: Female Male	Sex: Female Male						
Io 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							
X	Date						
Loan Originator's Name (print or type) Loan Originator Identifier	Loan Originator's Phone Number (including area code)						
Loan Origination Company's Name Loan Origination Company Id	dentifier 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:					
	Co-Borrower:	Lender Case Number:					

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
Х		Χ	

APPRAISAL NOTICE

We may order an appraisal to determine the property's value and charge you for this appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close.

You can pay for an additional appraisal for your own use at your own cost.