| | | | | | | | <u>Uniform</u> | | | | | | | | | | | | | | |
|--------------------|-------------------|----------|----------------------------|-----------|--------------------------|---------------|---|------------|-------------------------|-------------|----------------|---------------------------------------|---------|------------|----------------------|------------|--------------|------------------|----------------|-----------------------|----------------|
| | | | - | | | | applicant(s) w | | | | | | | | | | | | | | |
| | | | | | | | provided (and | | | | | | | | | | | | | | Borrower |
| (including | g the Bor | rower | 's spouse | e) will l | be used | d as a b | asis for loan q | ualific | cation or L | the | income | e or | asse | ts of | the Bo | rrower's | spou | se or | other | person | who has |
| communi | ty prope | rty rig | ts pursu | uant to | state | law wil | not be used | as a l | basis for loa | an quali | fication | ı, but | t his | or her | liabilitie | s must l | be cor | sidered | l becau | ise the s | spouse or |
| other per | rson has | comi | munity pr | operty | rights | pursua | nt to applicab | le lav | w and Borro | ower re | sides ir | n a c | comm | unity p | property | / state, | the se | curity | propert | ty is loc | ated in a |
| communi | ty prope | ty sta | ate, or the | e Borro | wer is | relying | on other prope | erty lo | cated in a | commur | nity pro | perty | / stat | e as a | basis fo | or repayn | nent o | f the lo | an. | | |
| If this is | an applic | ation | for joint | credit, | Borrov | ver and | Co-Borrower e | ach a | gree that w | e inten | d to ap | ply fo | or joir | nt credi | t (sign | below): | | | | | |
| D | | | | | | | | | | | | | | | | | | | | | |
| Borrower | | | | | | | Co-Borr | ower | | | | | | | | | | | | | |
| | | | | | | | I. TYPE C |)F M | ORTGAGE | AND | TERMS | S OF | LOA | AN . | | | | | | | |
| Mortgag Applied | | | 'A | | entional | | Other (explain): | : | | | | Age | ncy (| Case No | umber | | Le | nder Ca | ase Nur | nber | |
| Amount | | <u> </u> | HA | | <u>/Rurai</u> est Rat | • | Service No. of Month | ıs A | mortizatio | n | Fired F | | | 041 | / | - > - | | | | | |
| | | | | | oot nat | | No. or Work | | ype: | "⊨ | Fixed F GPM | чате | i | | (explain | n): | | | | | |
| \$ | | | | <u> </u> | | % | I. PROPERTY | / INIE | ODMATIO | N AND | | OCE | | ARM (| | | | | | | |
| Subject E | Proporty | ۸ddro | ss (street, | aitu ata | ata 9. 711 | | I. PROPERT | IIVI | ORIVIATIO | IN AINL | PUNI | 031 | UF | LUAN | | | | | | No | of Units |
| Subject r | Toperty | - dure | SS (Street, | City, Sta | ate & Zii | r) | | | | | | | | | | | | | | INO. | or onits |
| Legal Des | scription | of Su | bject Pro | perty (| attach | descrip | tion if necessa | ry) | | | | | | | | | | | | Year Bu | uilt |
| Purpose of | of Loop | T 1 | | Γ | | | | | П | | | | | Τ. | Proporty | will be: | | | | | |
| i uipose (| oi Loaii | | Purchase | | | onstruct | | | U Other | (explai | n): | | | ۱'n | Pr | ımary | | Secon | | ╗. | |
| Complet | te this li | ne if | Refinanc | | | | ion-Permanent n-permanent | | 1. | | | | | <u> </u> | Ке | sidence | | Reside | nce L | Inve | estment |
| Year Lot | Origina | | | | I | | t Existing Liens | | (a) Presen | t Value | of Lot | | (b) | Cost of | Impro | vements | T | otal (a | + b) | | |
| Acquired | | | | | | | | | | | | | | | | | | | | | |
| Complet | ा इ te this li | ne if | this is a | refina | nce lo | ş oan. | | | \$ | | | | \$ | | | | \$ | | | | |
| Year | Origina | | | | | | t Existing Liens | 3 | Purpose o | f Refina | ance | | | 1 | Descril | | Г | Т. | . Г | ╗ | |
| Acquired | | | | | | | | | | | | | | | Improv | ements | <u> </u> | mad | e L | to b | e made |
| | | | | | | | | | | | | | | | | | | | | | |
| Title will | he held i | n wh: | at Name(s | 2) | | \$ | | | | | N | /lanne | ar in v | which 1 | Cost: S | l be held | ı | | Fetat | e will be | held in: |
| TILIC WIII | be neid i | | at Hamo(| , | | | | | | | " | · · · · · · · · · · · · · · · · · · · | J , | | TOO WII | i be nera | • | | | | |
| Source of | f Down F | Pavme | ent Settle | ement | Charge | s and/o | or Subordinate | Finar | ncing (expla | in) | | | | | | | | | | Fee Sim Leaseho | old (show |
| 000.000 | . 20 | ۵, | , σσειι | | oa. go | , o, aa, c | | | ionig (oxpia | , | | | | | | | | | | expiration | n date) |
| | | | | В | orrow | er | | II. BC | ORROWER | INFOR | MATI | ON | | | Co | -Borrow | er er | | | | |
| Borrower | 's Name | (inclu | ıde Jr. or | Sr. if a | applical | ble) | | | | | | | me (ir | nclude . | Jr. or S | r. if appl | licable |) | | | |
| | | | ı | | | | | | 1 | | | | | 1 | | | | - | | | |
| Social Se | curity N | ımber | Home F | Phone | (incl. a | rea code | e) DOB (mm/dd/yyyy | () | Yrs. School | Social | Securit | ty Nu | ımber | Home | e Phone | e (incl. a | rea co | | OB nm/dd/yy | /yy) | Yrs. School |
| | | | | | | 1 | | | | | | | | | | | 1 | | | | |
| Ma | arried | | nmarried (i ivorced, wi | | single, | Depend no. | ents (not listed by ages | у Со-В | orrower) | \parallel | Married | L | | | l (include widowe | | Deper no. | ndents (r age | | by Borro | wer) |
| | parated | | | Г | | <u> </u> | <u> </u> | | | | Separate | | | | | | <u> </u> | <u> </u> | | | |
| Present A | Address (| street, | city, state, | ZIP) | 0 | wn | Rent | | No. Yrs. | Presen | nt Addre | ess (s | street, | city, sta | te, ZIP) | 0 | wn | Re | ent | | No. Yrs. |
| | | | | | | | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | | | | | | | |
| Mailing A | ddraaa | t 7:tt | | n Draac | + A da | dr | | | | Mailine | A alalua | : | t 71:tt | fr | ana Dra | + A d | dr | | | | |
| ivialling A | daress, | i airi | erent fron | n Prese | ent Auc | uress | | | | iviaiiiri | g Addre | 288, II | i aiiie | erent ir | om Fre | sent Add | iress | | | | |
| | | | | | | | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | | | | | | | |
| If residir | ng at pre | esent | address | for le | ess tha | an two | years, comp | lete 1 | the followi | ng: | | | | | | | | | | | |
| Former A | ddress (s | treet, | city, state, | ZIP) | o | wn | Rent | | No. Yrs. | Forme | r Addre | ess (st | treet, | city, stat | e, ZIP) | o | wn | R | ent | | No. Yrs. |
| | | | | | | | | | _ | | | | | | | | | | | | _ |
| | | | | | | | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | | | | | | | |
| | | | | В | orrow | er | IV | . EMI | PLOYMEN | T INFO | RMAT | TION | | | Co | -Borrow | er | | | | |
| Name & | Address | of Em | ployer | | Se | elf Employ | red Yrs. | on th | is job | Name | & Addr | ress c | of Em | ployer | | Self | Employ | ed | Yrs. | on this | job |
| | | | | | | | | | | | | | | | | | | | | | |
| | | | | | | | Yrs. empl | oyed | in this line fession | | | | | | | | | Yı | s. emp | loyed in ork/profe | this line |
| | | | | | | | 01 001 | K/pio | 16331011 | | | | | | | | | | 01 W0 | nk/profe | .331011 |
| | | | | | | | | | | | | | | | | | | | | | |
| Position/ | Title/Typ | e of B | Susiness | | | | Business Phone (| incl. a | rea code) | Positio | n/Title/ | Туре | of B | usiness | 6 | | | Busines | s Phone | (incl. area | a code) |
| If emplo | ved in c | HIPPAR | nt nositio | n for | loce t | han tw | o years or if | CUITE | ntly empl | wed in | more | than | one | noeiti | on co | mnlete | the fo | llowin | .a. | | |
| Name & | • | | | 101 | | | Dates | | n - to) | | & Addr | | | | . <u>, 60</u> | | | | | s (from | - to) |
| | | | | L | Se | elf Employ | eu | | • | | | | | • | L | Self | Employ | eu | | | |
| | | | | | | | | | | | | | | | | | | | | | |
| | | | | | | | Mont | hlv In | ncome | | | | | | | | | | Mor | thly Inco | ome |
| | | | | | | | , ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,, | , 11 | | | | | | | | | | | 141011 | , 11100 | |
| Position/ | Title/Type | e of F | Susiness | | | 1 | \$ Business Phone (| incl. a | rea code) | Positio | n/Title/ | /Tvne | of R | usines | <u> </u> | | 1 | \$ Busines | s Phone | (incl. area | a code) |
| . 55111011/ | | | | | | | | ui | | . 531110 | , 11116/ | . , , pe | _ | | _ | | | | | , . | |
| Name & | Address | of Em | ployer | | Se | elf Employ | red Dates | (fror | m - to) | Name | & Addr | ress c | of Em | ployer | | Self | Employ | ed | Date | s (from | - to) |
| | | | | | | | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | | | | | | | |
| | | | | | | | Mont | hly In | ncome | Ì | | | | | | | | | Mon | thly Inco | ome |

\$
Business Phone (incl. area code)

Position/Title/Type of Business

Position/Title/Type of Business

\$
Business Phone (incl. area code)

| | V. | MONTHLY INCOME A | ND COMBINED HOUS | ING EXPENSE INFORM | IATION | |
|---|--|--------------------------------|---|--|--|---------------------------------|
| Gross Monthly Income | Borrower | Co-Borrower | Total | Combined Monthly Housing Expense | Present | Proposed |
| Base Empl. Income* \$ | | \$ | \$ | Rent | \$ | |
| Overtime | | | | First Mortgage (P&I) | | \$ |
| Bonuses Commissions | | | + | Other Financing (P&I) 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 | Ś | \$ |
| | | vide additional documentation | such as tax returns and finance | | | • |
| Describe | Other Income Notic | ce: Alimony, child support, or | separate maintenance income | need not be revealed if the Bo | rrower (B) | |
| B/C | | or Co-Borrower (C) does r | not choose to have it considere | ed for repaying this loan. | | Monthly Amount |
| | | | | | | \$ |
| | | | | | | |
| | | | | | | |
| | | V | I. ASSETS AND LIAB | ILITIES | | |
| sufficiently joined so that the Co-Borrower section or other person also. ASSETS | t the Statement ca was completed ab | an be meaningfully and fa | irly presented on a comb se or other person, this S Liabilities and Pledged Asse including automobile loans, | tts. List the creditor's name, are revolving charge accounts, real | parate Statements and schedules must be cor Completed address, and account num l estate loans, alimony, chil | ld support, stock pledges, etc. |
| Description Cash deposit toward pure | chase held by: | , | owned or upon refinancing o | | Monthly Payment & | |
| | | | Name and address of C | | Months Left to Pay \$ Payment/Months | \$ |
| iot abooking and assis | | la | Name and address of C | ompany | y rayment/Months | * |
| List checking and savi Name and address of Bar | | | Acct. no. | | | |
| | | | Name and address of C | ompany | \$ Payment/Months | \$ |
| Acct. no. | | \$ | | | | |
| Name and address of Bar | nk, S&L, or Credit | Union | | | | |
| | | | Acct. no. | | | |
| | | | Name and address of C | ompany | \$ Payment/Months | ė, |
| Acct. no. | | | Name and address of C | ompany | V I dyllient/Months | Ť |
| Name and address of Bar | nk, S&L, or Credit | \$ Union | | | | |
| | | | Acct. no. | | | |
| | | | | | | |
| Acct. no. | | | Name and address of C | ompany | \$ Payment/Months | \$ |
| | | \$ | | | | |
| Name and address of Bar | nk, S&L, or Credit | Union | | | | |
| | | | Acct. no. | | | |
| | | | Name and address of C | ompany | \$ Payment/Months | \$ |
| Acct. no. | | \$ | | | | |
| Stocks & Bonds (Compar & description) | ny name/number | \$ | | | | |
| a description, | | | | | | |
| | | | Acct. no. | | | |
| | | | Acct. No. | | | |
| | | | Name and address of C | ompany | \$ Payment/Months | \$ |
| Life insurance net cash v | alue | • | | | | |
| Face amount: \$ | | | | | | |
| Subtotal Liquid Assets | | | | | | |
| Real estate owned (enter from schedule of real est | | > | Acct. no. | | | |
| Vested interest in retirem | | | Name and address of C | ompany | \$ Payment/Months | \$ |
| Net worth of business(es attach financial stateme | | \$ | | | | |
| Automobiles owned (mak | e and year) | \$ | | | | |
| | | | Acct. no. | | | |
| | | | | | | |
| | | | Alimony/Child Support/S Payments Owed to: | Separate Maintenance | \$ | |
| Other Assets (itemize) | \$ | • | • | | | |
| | | | Job-Related Expense (c etc.) | ınıa care, union dues, | \$ | |
| | | | | | | |
| | | | Total Monthly Payme | ents | \$ | |
| To | otal Assets a. | \$ | (a minus b) | \$ | Total Liabilities b. | \$ |

| | | | \/I A G G | FTO 4115 : | LA DIL ITIES | n. | | | | | | | |
|--|----------|--------------------|---|---|---|------------------------|------------------------------------|-------------------------------|-----------------------|--|--|--|--|
| Schedule of Real Estate Owned (If additional | al prop | erties ar | | | .IABILITIES (cont'on ation sheet.) | d) | | | | | | | |
| Property Address (enter S if sold, PS if pending sale or R if rental being held for income) Type of Property Mark | | | | | Amount of Mortgages & Liens | Gross Rental Income | Mortgage Payments | Insurance, Maintenance, | Net Rental Income | | | | |
| | ┰╸ | | | | | | 1, 1 | Taxes & Misc. | | | | | |
| | | | \$ | | \$ | \$ | \$ | \$ | \$ | | | | |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| List any additional names under which cree Alternate Name | dit ha | Totals s previo | | | \$ and indicate appr Creditor Name | s opriate credito | | account numb Account Numbe | | | | | |
| VII. DETAILS OF TRANSAC | CTION | ı | | | | VIII. DECL | ARATIONS | | | | | | |
| | | | | | swer "Yes" to any | questions a t | | e _{Borrower} | Co-Borrower | | | | |
| a. Purchase price \$ b. Alterations, improvements, repairs | , | | | use conti | nuation sheet for | explanation. | | Yes No | | | | | |
| c. Land (if acquired separately) | | | | a. Are the | re any outstanding j | udgments again | st you? | | | | | | |
| d. Refinance (incl. debts to be paid off) | | | | , | ou been declared ba | • | | | | | | | |
| e. Estimated prepaid items | | | | c. Have you | ou had property fore reof in the last 7 year | closed upon or are | given title or dee | d in | | | | | |
| f. Estimated closing costs | | | | 1 | ı a party to a lawsui | | | | | | | | |
| g. PMI, MIP, Funding Fee | | | | | ou directly or indire r of title in lieu of fo | | | | | | | | |
| h. Discount (if Borrower will pay) | | | | mortga | ge Ioans, SBA Ioan | s, home improv | rement loans, e | ducational loans | , manufactured | | | | |
| i. Total costs (add items a through h) | | | | (mobile) home loans, any mortgage, financial obligation, bond, or loan guarantee. If "Yes," provide details, including date, name, and address of Lender, | | | | | | | | | |
| j. Subordinate financing | | | | 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 loan, mortgage, financial obligation, bond, or loan | | | | | | | | | |
| I. Other Credits (explain) | | | 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 | | 테버 H | | | | | | | |
| | | | | | ı a U.S. citizen? | | | · | | | | | |
| | | | | k. Are you a permanent resident alien? | | | | | | | | | |
| m. Loan amount | | | | I. Do you intend to occupy the property as your primary residence? If "Yes," complete question m below. | | | | | | | | | |
| (exclude PMI, MIP, Funding Fee financed) | | | | | | | | | | | | | |
| n. PMI, MIP, Funding Fee financed | | | | three y | | • | | | | | | | |
| o. Loan amount (add m & n) | | | | (1) What type of property did you own principal residence (PR), second home (SH), or investment property (IP)? | | | | | | | | | |
| p. Cash from/to Borrower | | | | (2) Ho | w did you hold title atly with your spous | to the home | solely by yoursel | | | | | | |
| (subtract j, k, l & o from i) | | | | (0) | ? | | , with unother p | C15011 | | | | | |
| | | | | | ENT AND AGREEN | | | | <u> </u> | | | | |
| Each of the undersigned specifically represents to Lendacknowledges that: (1) the information provided in this | | | | | | | | | | | | | |
| information contained in this application may result in civ this application, and/or in criminal penalties including, bu | | | | | | | | | | | | | |
| pursuant to this application (the "Loan") will be secured be or use; (4) all statements made in this application are magnitude. | | | | | | | | | | | | | |
| servicers, successors or assigns may retain the original a successors, and assigns may continuously rely on the inf | and/or a | n electror | ic record o | f this applicati | on, whether or not the | Loan is approved; | 7) the Lender and i | ts agents, brokers, | insurers, servicers, | | | | |
| material facts that I have represented herein should change may, in addition to any other rights and remedies that it | ge prior | to closing | of the Loan | ; (8) in the eve | ent that my payments or | n the Loan become | delinquent, the Lend | ler, its servicers, su | ccessors or assigns | | | | |
| the Loan and/or administration of the Loan account may I has made any representation or warranty, express or implementation or warranty. | be trans | ferred wit | h such noti | ce as may be r | equired by law; (10) ne | ither Lender nor its | agents, brokers, ins | urers, servicers, su | ccessors or assigns | | | | |
| containing my "electronic signature," as those terms are | defined | in applica | ble federal | and/or state la | ws (excluding audio and | video recordings), | or my facsimile tran | smission of this ap | | | | | |
| a facsimile of my signature, shall be as effective, enforced Acknowledgement. Each of the undersigned hereby acknowledgement. | | | | | • | | = | | d in this application | | | | |
| or obtain any information or data relating to the Loan, for | | | | | | | | | | | | | |
| Borrower's Signature | | | Date | | Co-Borrower's Sig | gnature | | Da | te | | | | |
| To be Completed by Loan Originator: | | | | | 1X | | | | | | | | |
| This information was provided: | In a fa | ice-to-fa | ce intervi | ew | By the applicant ar | nd submitted by | fax or mail | | | | | | |
| | | | interview | | By the applicant ar | • | | ternet | | | | | |
| Loan Originator's Signature | | | | | | Date | | | | | | | |
| X | | | | | | 1 | | | | | | | |
| Loan Originator's Name (print or type) | | ∟oan Or | iginator | Identifier Loan Originator's Phone Number (in | | | number (includ | ing area code) | | | | | |
| Loan Origination Company's Name Loan Or | | | igination | Company | Identifier | Loan Origi | Loan Origination Company's Address | | | | | | |

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

Χ

 $\boldsymbol{\mathsf{X}}$

Demographic Information Addendum. This section asks about your ethnicity, sex, and race.

Demographic Information of Borrower

The purpose of collecting this information is to help ensure that all applicants are treated fairly and that the housing needs of communities and neighborhoods are being fulfilled. For residential mortgage lending, Federal law requires that we ask applicants for their demographic information (ethnicity, sex, and race) in order to monitor our compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to provide this information, but are encouraged to do so. You may select one or more designations for "Ethnicity" and one or more designations for "Race." The law provides that we may not discriminate on the basis of this information, or on whether you choose to provide it. However, if you choose not to provide the information and you have made this application in person, Federal regulations require us to note your ethnicity, sex, and race on the basis of visual observation or surname. The law also provides that we may not discriminate on the basis of age or marital status information you provide in this application. If you do not wish to provide some or all of this information, please check below.

| Ethnicity: Check one or more | Race: Check one or more |
|---|---|
| ☐ Hispanic or Latino ☐ Mexican ☐ Puerto Rican ☐ Cuban ☐ Other Hispanic or Latino - <i>Print origin:</i> | American Indian or Alaska Native - Print name of enrolled or principal tribe: |
| For example: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on. Not Hispanic or Latino I do not wish to provide this information Sex Female Male I do not wish to provide this information | Asian Asian Indian Chinese Filipino Japanese Korean Vietnamese Other Asian - Print race: For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on. Black or African American Native Hawaiian or Other Pacific Islander Native Hawaiian Guamanian or Samoan Chamorro Other Pacific Islander - Print race: |
| | For example: Fijian, Tongan, and so on. White I do not wish to provide this information |
| To Be Completed by Financial Institution (for application taken in | n person): |
| Was the ethnicity of the Borrower collected on the basis of visu Was the sex of the Borrower collected on the basis of visual obs Was the race of the Borrower collected on the basis of visual obs | servation or surname? |
| The Demographic Information was provided through: | |
| Face-to-Face Interview | ne Interview 🗌 Fax or Mail 📗 Email or Internet |
| Borrower Name: | |