## **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 in 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 interpret to 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-Borrowe	r								
				I. TYPE OF N	IORTGAGE	AND TERM	IS OF I	OAN					
Mortgage Applied for:	□ VA □ FHA	USDA		Other (expla	in):	Agency Case Number Lender Case Number							
Amount		Interest R		o. of Months	Amortizatio	on Type:	🗌 Fix	ed Rate	Othe	er (explain	):	-	
\$			%				GF			l (type):			
				ROPERTY IN	IFORMATION		RPOSE	OF LOA	N				
Subject Pro	perty Addr	ess (street, city	r, state, & ZII	)								No. 0	of Units
Legal Descr	ription of S	ubject Property	(attach deso	cription if neces	ssary)							Year	Built
Purpose of I	=.		Construction Construction-	Permanent	Other (explair	n):		Property w		Secon	dary Residen		nvestment
				ion-permanen									
Year Lot Acquired	Original (	Cost	Amount Ex	isting Liens	(a) Present V	Value of Lot		(b) Cost of	f Improveme	ents To	otal (a+b)		
	\$		\$		\$		:	\$		\$			
Complete ta Year Acquired	<b>his line if</b> Original (	<b>this is a refina</b> Cost		isting Liens	Purpose of F	Refinance		Descri	be Improven	nents	_ made	to	be made
	\$		\$					Cost: \$	6				
Title will be	Title will be held in what Name(s)								Title will be	held	- Fe	e will be e Simp asehole	
Source of D	own Paym	ent, Settlemen	t Charges an	d/or Subordina	te Financing (	explain)						piration d	
		Borrowe	r	III B	ORROWER				Co-F	Borrower			
Borrower's N	Name (incl	ude Jr. or Sr. if	Co-Borrower's Name (include Jr. or Sr. if applicable)										
Social Securi	ity Number	Home Phone (In	ci. area code)	DOB (mm/dd/y	yyy) Yrs. School	Social Sec	urity Nurr	iber Home	e Phone (incl. a	area code)	DOB (mm/dd/	yyyy) Yi	rs. School
Married (	(includes re	egistered dome	stic partners	) Dependent	s (not listed by Co-Borrower)	Married	d (includ	es registe	red domestic	c partners	) Depende	nts (not Bor	t listed by rrower)
	•	s single, divorc	•		,			•	le, divorced,	•	<i>`</i>		
Separate	ed			Ages		Separated Ages							
Present Add	dress (stre	et, city, state, Z	IP/ country)	Own Re	ntNo. Yrs.	. Present A	ddress (	street, city	y, state, ZIP/	′ country)	Own DF	lent	No. Yrs.
/ United States						/ United States							
Mailing Address, if different from Present Address						Mailing Address, if different from Present Address							
If residing a	at present	address for le	ess than two	years, compl	ete the follow	ing:							
		et, city, state, Z	_	Own Re			ddress (	street, city	v, state, ZIP)	[	_Own	Rent	_No. Yrs.
Former Add	lress (stree	et, city, state, Z	IP) [	_Own	nt No. Yrs.	. Former Ad	ddress (	street, city	v, state, ZIP)	[	Own 🗌 F	Rent	_No. Yrs.
		A				1	Borrow			<b>-</b>	:- M F		
Uniform Reside	ential Loan	Application			_		Co-Bor	rower		Fann	ie Mae Form 10	103 7/05	) (rev. 6/09)

Borrower			IV. EMPL	OYMENT IN	FORMATI	ON	ower			
Name & Address of Er	mployer Self E	mployed	Yrs. on this	s job	Name & A	Address of Employer	Self	Employed	Yrs. on this job	
			Yrs. employ line of work	yed in this /profession					Yrs. employed in this line of work/profession	
Position/Title/Type of I	Business	Business	Phone (incl. area code)		Position/T	itle/Type of Business		Business	Phone (incl. area code)	
If employed in currer	nt position for less th	an two vea	ars or if curr	rentlv empl	oved in mo	ore than one position, c	omplete	the followi	na:	
Name & Address of Er			Dates (fron		-	Address of Employer		Employed	Dates (from-to)	
Name & Address of Li		mployed	Dates (11011	n-t0)	Name & F		L Seif	Employed		
			Monthly Inc \$	come					Monthly Income \$	
Position/Title/Type of I	Business	Business	Phone (incl.	area code)	Position/T	itle/Type of Business		Business	Phone (incl. area code)	
Name & Address of Er	mployer 🗌 Self E	Employed	Dates (from	n-to)	Name & A	Address of Employer	Self	Employed	Dates (from-to)	
			Monthly Inc \$	come					Monthly Income \$	
Position/Title/Type of I	Business	Business	Phone (incl.	area code)	Position/T	itle/Type of Business	Business	s Phone (incl. area code)		
Name & Address of Employer Self Employed			Dates (from-to)		Name & A	ddress of Employer	Self	Employed	Dates (from-to)	
			Monthly Income \$						Monthly Income \$	
Position/Title/Type of I	Business	Business	Phone (incl.	area code)	Position/T	itle/Type of Business		Business	Phone (incl. area code)	
Name & Address of Er	mployer Self E	Employed	Dates (fron	n-to)	Name & A	Address of Employer	Self	Employed	Dates (from-to)	
			Monthly Inc \$	come					Monthly Income \$	
Position/Title/Type of I	Phone (incl.	area code)	Position/T	itle/Type of Business		Business	Phone (incl. area code)			
	V. MON	THLY INCO	ME AND CC	MBINED H	OUSING E	XPENSE INFORMATIO	N			
Gross Monthly Income	Borrower		orrower		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:	¢			
Total	\$ Baaraan (a) aa aa ka aa	\$	مناباته مراباته	\$		Total	\$		\$	
Describe Other Income	e Notice: Alimo	ony, child su	pport, or sep	parate maint	enance inco	h as tax returns and finar ome need not be revealed have it considered for rej	l if the			
R/C				-					Monthly Are suit	
B/C									Monthly Amount \$	
									Ψ	
									+	

Borrower

Co-Borrower

This Statement and any applicable suppor so that the Statement can be meaningfull was completed about a non-applicant spo	ting scl y and f use or o	hedules airly pr other p	s may be co esented on erson, this	omp n a c	ASSETS A leted jointly by combined bas tement and su	v both married is; otherwise,	and un separat	married Co-borrow te Statements and hust be completed I	by that spouse	or other per	ities are the Co son also Jointly	D		
Description ASSETS Cash deposit toward		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												
purchase held by:	-			estate c		Monthly I	ncing of the subject property. Monthly Payment & Unpaid Baland Months Left to Pay							
List checking and savings account	s belo	w		-	Nama and a	address of Co			Months I \$ Paymer	,	\$			
Name and address of Bank, S&L, or					Acct. no.			y		I/ MOTULIS	Ψ			
Acct. no. Name and address of Bank, S&L, or	\$ Credit	Union			Name and a	address of Co	ompan	у	\$ Paymer	it/Months	\$			
	•			_		address of Co	ompan	у	\$ Paymer	t/Months	\$			
Acct. no. Name and address of Bank, S&L, or	Sredit	Union												
				┝	Acct. no.	address of Co	mnon		¢ Poymor	t/Monthe	¢			
Acct. no.	\$			_	Name and a		Jiipan	у	\$ Payment/Months \$					
Stocks & Bonds (Company \$ name/number description)														
					Acct. no.				<b>• D</b>	+ / <b>h</b> /	<b>•</b>			
	•				Name and a	address of Co	ompan	у	\$ Paymer	II/WORLINS	\$			
Life insurance net cash value	\$													
Face amount: \$	¢													
Subtotal Liquid Assets	\$			_	Acct. no.	address of Co	mpop		¢ Poymon	\$ Payment/Months \$				
Real estate owned (enter market value from schedule of real estate owned) Vested interest in retirement fund	\$				Name and a	y	φιαγιιεί		Ψ					
					_									
Net worth of business(es) owned (attach financial statement)	\$				Acct. no.									
Automobiles owned (make and year) \$		\$			Alimony/Ch Maintenanc	e to:	\$							
Other Assets (itemize)	\$				Job-Related	Expense (ch	ild care	e, union dues, etc.	) \$					
	Total Monthly Payments				s		\$		1					
Total Assets a.	\$				Net Worth (a minus b)	=>	\$		Total Lia	bilities b.	\$			
Schedule of Real Estate Owned (if add	<u> </u>	prope	rties are o	owne		nuation shee	t)			Insura				
Property Address (enter S if sold, PS sale or R if rental being held for incor	if pen	• •	Type of Property	1	Present	Amount	of	Gross Rental Income	Mortgage Payments	Mainter Taxes 8	nance,	Net Rental Income		
				\$		\$		\$	\$	\$		\$		
				Ψ		Ψ		Ψ	Ψ	Ψ		Ψ		
		•	Totals	\$		\$		\$	\$	\$		\$		
List any additional names under which Alternate Name	ı credit	t has p	1	ieed	n received an reditor Name	d indicate ap	propria		s) and accour			•		
							Bori	rower						

Co-Borrower

VII. DETAILS OF TRANSAC	IION	VIII. DECLARATIONS				
a. Purchase price	\$	If you answer "Yes" to any questions a through i,	Borro	wer	Co-Bo	orrower
b. Alterations, improvements, repairs		please use continuation sheet for explanation.	Yes	No	Yes	No
c. Land (if acquired separately)		a. Are there any outstanding judgments against you?		Ц		
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		d. Are you a party to a lawsuit?				
g. PMI, MIP, Funding Fee		e. Have you directly or indirectly been obligated on any loan which resulted in				
h. Discount (if Borrower will pay)		foreclosure, transfer of title in lieu of foreclosure, or judgment? (This would include such loans as home mortgage loans, SBA loans, home improvement				
i. Total costs (add items a through h)		loans, educational loans, manufactured (mobile) home loans, any mortgage, financial				
j. Subordinate financing		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.)				
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?				
		I. Do you intend to occupy the property as your primary residence?				
m.Loan amount (exclude PMI, MIP,		If "Yes," complete question m below.				_
Funding Fee financed)		m. Have you had an ownership interest in a property in the last three years?				
n. PMI, MIP, Funding Fee financed		(1) What type of property did you own-principal residence (PR), second 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).				
p. Cash from/to Borrower (subtract j, k, I & o from i)		jointly with your spouse (SP), or jointly with another person (O)?				
	IX. ACKNO	DWLEDGEMENT AND AGREEMENT				
agrees and acknowledges that: (1) the information representation of this information contained in this misrepresentation that I have made on this applica	provided in this applic application may result tion, and/or in criminal	r's actual or potential agents, brokers, processors, attorneys, insurers, servicers, su ation is true and correct as of the date set forth opposite my signature and that any in in civil liability, including monetary damages, to any person who may suffer any loss penalties including, but not limited to, fine or imprisonment or both under the provisior on (the "Loan") will be secured by a mortgage or deed of trust on the property describe	ntentior s due te ns of Tit	nal or to relia itle 18	r neglige ance up 3, United	ent mis- pon any d States

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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 are made for the very that that may payments on the Loan become delinquent, the Lender, its servicers, successors or assigns may continuously rely on the information contained in the application 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 may implication as an "electronic record" containing my "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 contained in this application or obtain any information or data relating to the Loan, for any legitimate purpose through any source, including a source named in this application or a consumer reporting agency.

**Right to Receive Copy of Appraisal** I/We have the right to a copy of the appraisal report used in connection with this application for credit. To obtain a copy, I/we must send Creditor a written request at the mailing address Creditor has provided. Creditor must hear from us no later than <u>90</u> days after Creditor notifies me/us about the action taken on this application, or I/we withdraw this application.

If you would like a	copy of the appraisal report	t, contact:							
Borrower's Sigr	nature	D	ate	Co-Borrower's Signature			Date		
Х				X					
	X. I	NFORMATION FO	R GOVERNME	NT MONITORIN	G PURPOSES				
opportunity, fair he not discriminate e may check more t observation and s	prmation is requested by the ousing and home mortgage ither on the basis of this info than one designation. If you urname if you have made the that the disclosures satisfy	disclosure laws. You ar prmation, or on whether y do not furnish ethnicity, nis application in person.	re not required to fu you choose to furni race, or sex, unde If you do not wish	Irnish this informatio sh it. If you furnish t r Federal regulations I to furnish the inforn	n, but are encouraged to do he information, please prov s, this lender is required to r nation, please check the bo	so. The law provi ide both ethnicity an note the information x below. (Lender n	des that a Lender may nd race. For race, you on the basis of visual nust review the above		
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 Lat	tino	Ethnicity:	Hispanic or Latino	🗌 Not Hispanic	or Latino		
Race:	American Indian or Alaska Native		Black or African American White	Race:	<ul> <li>American Indian or Alaska Native</li> <li>Native Hawaiian or Oth</li> </ul>	Asian Asian	Black or African American White		
Sex:	E Female	Male		Sex:	E Female	Male			
To be Complete This information v In a face-to-fa In a telephon	ace interview	By the applicant ar							
Loan Originator's <b>X</b>	Signature				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 Identifier	Loan Origination Con	Loan Origination Company's Address			

## 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 Hispanic or Latino Mexican Puerto Rican Cuban	<b>Race:</b> Check one or more American Indian or Alaska Native – Print name of enrolled or principal tribe:					
<ul> <li>Other Hispanic or Latino – Print origin:</li> <li>For example: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on.</li> <li>Not Hispanic or Latino</li> </ul>	<ul> <li>Asian</li> <li>Asian Indian</li> <li>Chinese</li> <li>Filipino</li> <li>Japanese</li> <li>Korean</li> <li>Vietnamese</li> <li>Other Asian – Print race:</li> <li>For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on.</li> <li>Black or African American</li> <li>Native Hawaiian or Other Pacific Islander</li> <li>Native Hawaiian</li> <li>Guamanian or Chamorro</li> <li>Samoan</li> <li>Other Pacific Islander – Print race:</li> </ul>					
I do not wish to provide this information <b>ex</b> Female						
<ul> <li>Male</li> <li>I do not wish to provide this information</li> </ul>	For example: Fijian, Tongan, and so on. U White I do not wish to provide this information					
To Be Completed by Financial Institution (for application taken in	person):					

Was the ethnicity of the Borrower collected on the basis of visual observation of Was the sex of the Borrower collected on the basis of visual observation of Was the race of the Borrower collected on the basis of visual observation of the Borrower collected on the basis of visual observatis of visual observation of the Borrower collecte	r surname? O No	O OYES O OYES O OYES	
The Demographic Information was provided through:			
O Face-to-Face Interview (includes Electronic Media w/ Video Component)	OTelephone Interview	$\bigcirc$ Fax or Mail	$\bigcirc$ Email or Internet