



**Submission Checklist:**

Completed

- 1. 1003 Loan Application (Signature Required)\*
- 2. Borrower Signature Authorization Form (**Wet** Signature Required)\*
- 3. Declaration of Non-Owner Occupancy (Signature Required)\*
- 4. Borrower Letter of Experience & Explanation (Signature Required)\* 
  - a. Please provide a portfolio/resume with examples of past work
- 5. 3 months complete bank/financial statements – all pages, even if blank
- 6. Photocopy of valid ID
- 7. If title will be held in Corporation/LLC, please provide... 
  - a. Articles of Incorporation/Organization
  - b. Bylaws/Operating Agreement
  - c. Corporate Resolution, authorizing transaction and signatory
- 8. For purchase transactions – provide fully executed purchase contract (not expired)
- 9. For refinance transactions – provide mortgage statement
- 10. Contact info for individual that can provide interior access to subject property
- 11. If the property will require rehab, provide construction bid/plans
- 12. If property is currently leased, provide... 
  - a. Executed lease agreement(s)
  - b. Year to Date Expense Report
  - c. Rent Roll (If multi-unit)
- 13. Escrow/Title/Closing Company contact information
- 14. Insurance declaration page – quote for coverage (Mortgagee Insurance Clause Below)

Civic Financial Services Mortgage Insurance Clause:  
 Civic Financial Services, Inc. C/O  
 BSI Financial Services  
 ISAOA/ATIMA  
 PO BOX 692440  
 San Antonio, TX 78269  
 Loan # TBD

- \*Please note that we require the following on all of our loans:
- ACH (Automatic Payments). ACH enables you to electronically make payments directly from your checking or savings account.
  - Impound account for Taxes and Insurance

All items listed above must be provided in order for the loan process to be initiated. Please contact your Account Executive directly if you have any questions. Our goal is to get your loan closed fast. We have the ability to close most transactions within 4-10 business days.

# 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):

<b>Borrower</b>	<b>Co-Borrower</b>
-----------------	--------------------

## I. TYPE OF MORTGAGE AND TERMS OF LOAN

<b>Mortgage Applied for:</b> <input type="checkbox"/> V.A. <input type="checkbox"/> Conventional <input type="checkbox"/> Other (Explain): <input type="checkbox"/> FHA <input type="checkbox"/> USDA/Rural Housing Service	Agency Case Number	Lender Case Number
<b>Amount</b> \$ _____	<b>Interest Rate</b> % _____	<b>No. of Months</b> _____
<b>Amortization Type:</b> <input type="checkbox"/> Fixed Rate <input type="checkbox"/> Other (explain): <input type="checkbox"/> GPM <input type="checkbox"/> 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

<b>Purpose of Loan</b> <input type="checkbox"/> Purchase <input type="checkbox"/> Construction <input type="checkbox"/> Other (Explain) <input type="checkbox"/> Refinance <input type="checkbox"/> Construction-Permanent	<b>Property will be:</b> <input type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input type="checkbox"/> Investment
--	---

**Complete this line if construction or construction-permanent loan.**

Year Lot Acquired	Original Cost \$ _____	Amount Existing Liens \$ _____	(a) Present Value of Lot \$ _____	(b) Cost of Improvements \$ _____	Total (a+b) \$ _____
-------------------	---------------------------	-----------------------------------	--------------------------------------	--------------------------------------	-------------------------

**Complete this line if this is a refinance loan.**

Year Acquired	Original Cost \$ _____	Amount Existing Liens \$ _____	Purpose of Refinance	Describe Improvements <input type="checkbox"/> made <input type="checkbox"/> to be made
				Cost: \$ _____

Title will be held in what Name(s)	Manner in which Title will be held	<b>Estate will be held in:</b> <input type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold (show expiration date)
Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain)		

<b>Borrower</b>	<b>III. BORROWER INFORMATION</b>	<b>Co-Borrower</b>
-----------------	----------------------------------	--------------------

Borrower's Name (including Jr. or Sr. if applicable)				Co-Borrower's Name (including 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
<input type="checkbox"/> Married	<input type="checkbox"/> Separated	Dependents (not listed by Co-Borrower) no.    ages		<input type="checkbox"/> Married	<input type="checkbox"/> Separated	Dependents (not listed by Borrower) no.    ages	
<input type="checkbox"/> Unmarried (includes single, divorced, widowed)				<input type="checkbox"/> Unmarried (includes single, divorced, widowed)			
Present Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent    _____ No. Yrs.				Present Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent    _____ 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) <input type="checkbox"/> Own <input type="checkbox"/> Rent    _____ No. Yrs.	Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent    _____ No. Yrs.
--	--

<b>Borrower</b>	<b>IV. EMPLOYMENT INFORMATION</b>	<b>Co-Borrower</b>
-----------------	-----------------------------------	--------------------

Name & Address of Employer	<input type="checkbox"/> Self Employed	Yrs. on this job	Name & Address of Employer	<input type="checkbox"/> Self Employed	Yrs. on this job
			Yrs. employed in this line of work/profession		
Position/Title/Type of Business			Position/Title/Type of Business		
Business Phone (incl. area code)			Business Phone (incl. area code)		

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

Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from - to)	Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from - to)
Monthly Income \$ _____			Monthly Income \$ _____		
Position/Title/Type of Business			Position/Title/Type of Business		
Business Phone (incl. area code)			Business Phone (incl. area code)		

Borrower \_\_\_\_\_  
 Co-Borrower \_\_\_\_\_

**V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION**

Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expenses	Present	Proposed
<b>Base Empl. Income*</b>	\$	\$	\$	Rent	\$	
Overtime				First Mortgage (P&I)		\$
Bonuses				Other Financing (P&I)		
Commissions				Hazard Insurance		
Dividends/Interest				Real Estate Taxes		
<b>Net Rental Income</b>				Mortgage Insurance		
Other (before completing, see the notice in "describe other income," below)				Homeowner Assn. Dues		
				Other:		
<b>Total</b>	\$	\$	\$	<b>Total</b>	\$	\$

\* 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
	\$

**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  Jointly  Not Jointly

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

Borrower \_\_\_\_\_

Co-Borrower \_\_\_\_\_

**VI. ASSETS AND LIABILITIES (cont.)**

**Schedule of Real Estate Owned**

(if additional properties are owned, use continuation sheet.)

Property Address (enter S if sold, PS if pending sale, or 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
		\$	\$	\$	\$	\$	\$
		\$	\$	\$	\$	\$	\$
		\$	\$	\$	\$	\$	\$
	<b>Totals</b>	\$	\$	\$	\$	\$	\$

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 TRANSACTION**

**VIII. DECLARATIONS**

a. Purchase price	\$	If you answer "Yes" to any questions a through i, please use continuation sheet for explanation.	<b>Borrower</b> Yes No		<b>Co-Borrower</b> Yes No		
b. Alterations, improvements, repairs			a. Are there any outstanding judgments against you?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c. Land (if acquired separately)			b. Have you been declared bankrupt within the past 7 years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e. Estimated prepaid items			d. Are you a party to a lawsuit?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
f. Estimated closing costs			e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? (This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans, any 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.)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
g. PMI, MIP, Funding Fee			f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee? If "Yes," give details as described in the preceding question.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
h. Discount (if Borrower will pay)			g. Are you obligated to pay alimony, child support, or separate maintenance?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>i. Total costs (add items a through h)</b>			h. Is any part of the down payment borrowed?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
j. Subordinate financing			i. Are you a co-maker or endorser on a note?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
k. Borrower's closing costs paid by Seller			j. Are you a U.S. citizen?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
l. Other Credits (explain) <b>Application Deposit</b> <b>Earnest Money</b>			k. Are you a permanent resident alien?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
m. Loan amount (exclude PMI, MIP, Funding Fee financed)			<b>l. Do you intend to occupy the property as your primary residence? If "Yes," complete question m below.</b>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
n. PMI, MIP, Funding Fee financed			m. Have you had an ownership interest in a property in the last three years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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 (subtract j, k, l & o from i)		(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. ACKNOWLEDGMENT 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 (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, 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 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 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. 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.

<b>Borrower's Signature</b> X	<b>Date</b>	<b>Co-Borrower's Signature</b> X	<b>Date</b>
----------------------------------	-------------	-------------------------------------	-------------

**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 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.)

<b>BORROWER</b> <input type="checkbox"/> I do not wish to furnish this information	<b>CO-BORROWER</b> <input type="checkbox"/> I do not wish to furnish this information
<b>Ethnicity:</b> <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino	<b>Ethnicity:</b> <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino
<b>Race:</b> <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White	<b>Race:</b> <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White
<b>Sex:</b> <input type="checkbox"/> Female <input type="checkbox"/> Male	<b>Sex:</b> <input type="checkbox"/> Female <input type="checkbox"/> 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

<b>Loan Originator's Signature</b> X	<b>Date</b>
<b>Loan Originator's Name (print or type)</b>	<b>Loan Originator Identifier</b>
<b>Loan Origination Company's Name</b>	<b>Loan Origination Company Identifier</b>
	<b>Loan Originator's Phone Number (including area code)</b>
	<b>Loan Origination Company's Address</b>

## Continuation Sheet / Residential Loan Application

Use this continuation sheet if you need more space to complete the Residential Loan Application. Mark B for 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.

<b>Borrower's Signature</b> X	<b>Date</b>	Co-Borrower's Signature X	Date
----------------------------------	-------------	------------------------------	------

# Borrower Signature Authorization

**Privacy Act Notice:** This information is to be used by the agency collecting it or its assignees in determining whether you qualify as a prospective mortgagor under its program. It will not be disclosed outside the agency except as required and permitted by law. You do not have to provide this information, but if you do not, your application for approval as a prospective mortgagor or borrower may be delayed or rejected. The information requested in this form is authorized by Title 38, USC, Chapter 37 (if VA); by 12 USC, Section 1701 et. Seq. (if HUD/FHA); by 42 USC, Section 1452b (if HUD/CPD); and Title 42 USC, 1471 et. Seq., or 7 USC, 1921 et. seq. (if USDA/FmHA).

## Part I – General Information

1. Borrower(s)		2. Name and address of Lender/Broker <b>CIVIC FINANCIAL SERVICES, INC</b> <b>2015 MANHATTAN BEACH BLVD STE 106</b> <b>REDONDO BEACH, CA 90278</b>	
3. Date	4. Loan Number		

## Part II – Borrower Authorization

I hereby authorize the Lender/Broker to verify my past and present employment earnings records, bank accounts, stock holdings, and any other asset balances that are needed to process my mortgage loan application. I further authorize the Lender/Broker to order a consumer credit report and verify other credit information, including past and present mortgage and landlord references. It is understood that a copy of this form will also serve as authorization.

The information the Lender/Broker obtains is only to be used in the processing of my application for a mortgage loan.

\_\_\_\_\_  
Borrower

\_\_\_\_\_  
Date

\_\_\_\_\_  
Borrower

\_\_\_\_\_  
Date



## Declaration of Non-Owner Occupancy

I ("Borrower") certify and represent to Lender ("Originator") as follows:

I have applied to Originator for a trust deed loan secured by the real property located at

\_\_\_\_\_ (the "Property") for investment purposes.

I hereby declare that I have no intention of making the Property my principal residence. Additionally, I declare that I have no intention of utilizing the Property as a second home and or any surviving spouse or family member shall live in the Property. I understand that this loan is a business purpose loan.

Borrower understands and represents they understand the difference between a consumer loan for personal purposes and a commercial loan for business purposes. Borrower represents that this loan is not a consumer loan and therefore is not subject to any laws relating to consumer loans under any state or federal laws.

I realize the lender, broker, assignees and successors rely upon this information. I declare under penalty of perjury the foregoing is true and correct.

Borrower Name: \_\_\_\_\_

Co-Borrower Name: \_\_\_\_\_

Entity Name (If Applicable): \_\_\_\_\_

Borrower Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Co-Borrower Signature: \_\_\_\_\_ Date: \_\_\_\_\_

## Borrower Letter of Experience & Explanation

1. What type of loan are you requesting?

Purchase

Rate & Term

Cash-Out/Refinance

2. How many investment rehab projects have you participated in? \_\_\_\_\_

3. How many investment properties have you acquired in the last 12 months? \_\_\_\_\_

4. What is your plan for this property?

\*If Fix and Flip, what do you anticipate your hold time to be? \_\_\_\_\_ months

\*If rental property - monthly rental income is/will be \$\_\_\_\_\_

5. What is your exit strategy and how do you intend to repay this loan?

Sell Property

Refinance

Other (please explain below)

6. If Cash-Out/Refinance, how do you intend to use the funds?

7. Will this property require rehab?  YES  NO

a. If YES, what do you estimate your construction/rehab costs will be? Please explain plans.

**I (Borrower) realize the lender, broker, assignees and successors rely upon this information. I declare under penalty of perjury the foregoing is true and correct.**

Borrower: \_\_\_\_\_ Co-Borrower: \_\_\_\_\_

Entity Name (If Applicable): \_\_\_\_\_

Borrower Signature: \_\_\_\_\_

Date: \_\_\_\_\_

Co-Borrower Signature: \_\_\_\_\_

Date: \_\_\_\_\_