## 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 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) Borrower Co-Borrowe I. TYPE OF MORTGAGE AND TERMS OF LOAN Lender Case Number Mortgage VA Conventional Other (explain): Agency Case Number USDA/Rural FHA Applied for: Housing Service Interest Rate Amount No. of Months Amortization [ Fixed Rate [ Other (explain): GPM ARM (type): 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 Purpose of Loan: Purchase ☐ Construction Other (explain): Property will be: Primary Secondary 7 Refinance Construction-Permanent Investment Residence Residence 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 Amount Existing Liens Purpose of Refinance Describe Improvements \_\_\_ made \_\_\_ to be made **Original Cost** Cost \$ Title will be held in what Name(s) Manner in which Title will be held Estate will be held in: Fee Simple Leasehold Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain) expiration date) **III. BORROWER INFORMATION Borrower** Co-Borrower Borrower's Name (include Jr. or Sr. if applicable) Co-Borrower's Name (include 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) Dependents (not listed by Co-Borrower) Dependents (not listed by Borrower) Married Unmarried (include single, Tunmarried (include single Married [ divorced, widowed) divorced, widowed) ages no. ages ☐ Separated □Separated Present Address (street, city, state, ZIP) Own Rent Present Address (street, city, state, ZIP) Own Rent No. Yrs. 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: No. Yrs. No. Yrs. IV. EMPLOYMENT INFORMATION Borrower Co-Borrower Name & Address of Employer Self Employed Yrs. on this job Name & Address of Employer Self Employed Yrs. on this job Yrs. employed in Yrs. employed this line of in this line of work/profession work/profession Position/Title/Type of Business Business Phone (incl. area code) Position/Title/Type of Business 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 ☐ Self Employed Dates (from-to) Name & Address of Employer Self Employed Dates (from-to) Monthly Income Monthly Income Position/Title/Type of Business Business Phone (incl. area code) Position/Title/Type of Business Business Phone (incl. area code) Name & Address of Employer Self Employed Dates (from-to) Name & Address of Employer ☐ Self Employed Dates (from-to) Monthly Income Monthly Income Position/Title/Type of Business Business Phone (incl. area code) Position/Title/Type of Business Business Phone (incl. area code) Freddie Mac 65 07/05 Fannie Mae Form 1003 07/05

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	V.	MONTHLY INCOME	E AND	COMBINED HOUSI	NG EXPENSE INFORM	MATION	
Gross Monthly Income	Borrower	Co-Borrowe		Total	Combined Monthly Housing Expense	Present	Proposed
Base Empl. Income* \$	Borrower	\$	••	\$	Rent	\$	Тторозец
Overtime		Ψ		Ψ	First Mortgage (P&I)	Ψ	\$
							Ψ
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:		
other income," below)  Total \$		\$		¢	Total	¢	\$
* Self Employed Borrowe	or(s) may be rea	ı.	onal c	ocumentation such as		etatements	P
	ncome Notice:	Alimony, child suppor	rt, or s	separate maintenance in	ncome need not be revea to have it considered for	led if the	Monthly Amount
			VI.	ASSETS AND LIABIL	ITIES		
This Statement and any a joined so that the Stateme section was completed abo	ent can be meanir	ngfully and fairly preser	nted or on, thi	n a combined basis; othe s Statement and supporti	rwise separate Statement	s and Schedules are req apleted about that spouse Completed Do	uired. If the Co-Borrower or other person also. intly Not Jointly
Description		Value	outs	standing debts, including	automobile loans, revolv	ing charge accounts, rea	al estate loans, alimony,
Cash deposit toward purch	nase held by:	3			, etc. Use continuation shale of real estate owned o		
			••••	on will be deticated upon o	alo di Todi dotato divilor d	Monthly Payment &	oubject property.
				LIABILI	TIES	Months Left to Pay	Unpaid Balance
List checking and saving	gs accounts belo	ow .	Nan	ne and address of Compa	any	\$ Payment/Months	\$
Name and address of Ban	k, S&L, or Credit	Union					
			Acc	t. no.		-	
Acct. no.	\$	3	Nan	ne and address of Compa	any	\$ Payment/Months	\$
Name and address of Ban	k, S&L, or Credit	Union	1	·	•		
			Acc	t. no.		1	
Acct. no.	\$	3	Nan	ne and address of Compa	any	\$ Payment/Months	\$
Name and address of Ban	k, S&L, or Credit	Union					
			Acct	no		-	
Acct. no.	\$	<u> </u>	+	ne and address of Compa	anv	\$ Payment/Months	\$
Name and address of Ban	l ·		-	to and address of compe	y	- aymonawonaro	<b>*</b>
Trains and dadress of Earn	, 00.2, 0. 0.00.0	••					
						<u> </u>	
	T.		_	t. no.			-
Acct. no.	( )		Nan	ne and address of Compa	any	\$ Payment/Months	\$
Stocks & Bonds (Company & description)	y name/number  \$	•					
. ,							
			Acc	t. no.			
			Nan	ne and address of Compa	any	\$ Payment/Months	\$
Life insurance net cash val	lue \$	5					
Face amount: \$			_				
Subtotal Liquid Assets	\$	3					
Real estate owned (enter r		3	Acc	t. no.			
from schedule of real estat	te owned)		Name and address of Company \$ Payment/N			\$ Payment/Months	\$
Vested interest in retireme	ent fund \$	3	_				
Net worth of business(es) (attach financial statement		3					
Automobiles owned (make	·	3	L			]	
,	- /			t. no.			
	s		nony/Child Support/Separ	ate Maintenance	\$		
Other Assets (itemize)			ments Owed to:				
Outer Assers (IICHIIZE)	1	Ψ					
			Job-	Related Expense (child c	care, union dues, etc.)	\$	
			Tota	al Monthly Payments		\$	
			-	Worth		*	
To	otal Assets a. \$	3		worth ninus b)		Total Liabilities b.	\$

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	Type of		Present	Amount of	Gros		Mortgage	Insurance, Maintenanc	- ,	Net		
R if rental being held for income)  Property		Ма	rket Value I	Mortgages & Liens	Rental In			Taxes & Mis	c. F	Rental Income			
		\$		:	\$	\$		\$	\$	\$	\$		
	-	1											
					•					-			
List any additional names under which c	odit has		\$		\$ and indicate appr	\$	ditor r	\$ amo(s) and accou	\$ unt number(s)		\$		
Alternate Name	euit iias	previou	SIY DE		Creditor Name	opriate cre	uitoi i	iame(s) and accor	Account Nu				
VII. DETAILS OF TRA	NSACT	ION					٧	III. DECLARATION	ONS				
a. Purchase Price	\$				er "Yes" to any		throu	ıgh i, please use	В	rrower	Co-Bo	rrower	
b. Alterations, improvements, repairs		continuation sheet for explanation.  Yes No Yes							No				
c. Land (if acquired separately)					any outstanding		•	•					
d. Refinance (incl. debts to be paid off)				b. Have you been declared bankrupt within the past 7 years?								Ц	
e. Estimated prepaid items				c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?					J		Ш		
f. Estimated closing costs		d. Are you a party to a lawsu				t?	, – – – – – – – – – – – – – – – – – – –						
g. PMI, MIP, Funding Fee							oligated	l on anv loan which	resulted in				
h. Discount (if Borrower will pay)	+	foreclosure, transfer of title in lie					been obligated on any loan which resulted in						
i. Total costs (add items a through h)				educational	I loans, manufactured	(mobile) hon	ne loans	, SBA loans, home impro s, any mortgage, financ ng date, name and addro	ial obligation,				
j. Subordinate financing				FHA or VA	case number, if any, a	nd reasons for	the actio	on.)	_	_		_	
k. Borrower's closing costs paid by Seller  Other Credits (explain)	-	f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond or loan guarantee?								Ш			
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	g. Are you obligated to pay alimony, child support, or separate maintenance?								
					n. Is any part of the down payment borrowed?								
				i. Are you a	Are you a co-maker or endorser on a note?								
				j. Are you a	j. Are you a U.S. citizen?								
				k. Are you a	k. Are you a permanent resident alien?								
		l.			. Do you intend to occupy the property as your primary residence?   If "Yes," complete question m below.								
						an ownership interest in a property in the last three years?							
<ul> <li>m. Loan amount (exclude PMI, MIP, Funding Fee financed</li> </ul>	i)			-		-		cipal residence (PR	-	. –			
n. PMI, MIP, Funding Fee financed	,	home (SH), or investment property (IP)?											
o. Loan amount (add m & n)							he home – solely by yourself (S), jointly with ly with another person (O)?						
p. Cash from / to Borrower		your spo			5, 5, 5, 5, 5	see (et ), et jointly that alleater percent (e).							
(subtract j, k, l & o from i)		IX	ACK	NOWI FDG	SEMENT AND A	GREEME	NT						
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 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													
Borrower's Signature			Oate 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 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.)													
BORROWER  I do not wish to furnish this information.													
Ethnicity: Hispanic or Latino		Not Hispa	nic or	Latino	Ethnicity:		Hisp	anic or Latino	Not Hispar	ic or La	ino		
			lack or					Asian	Black or African American				
Alaska native  Native Hawaiian or		White			ican American				African An White		iciicaii		
Other Pacific Islander					Sex:		Other Pacific Islander						
Sex: Female  To be Completed by Interviewer Interview		Male ne (print c	r tvne	)	Sex:	Name a		are dress of Interviewer	Male				
This application was taken by:			, pe					SSS OF ITHOU VIEWEI	Inproyer				
Face-to-face interview Interview Mail	er's Sigi	nature			Date								
		er's Phone Number (incl. area code)											

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## **Borrower's Certification & Authorization**

Cert	Certification							
The (	The undersigned certify the following:							
1.								
••	In applying for the loan.							
	I/We completed a loan application containing various information and source of the down payment, employment and income information true and complete. I/We made application with the employer and/or other documents, nor did I/N	mation, and assets and liabilities. I/We no misrepresentations in the loan						
2.	<ol> <li>I/We understand and agree that reserves the right to change the documentation program. This may include verifying the informati employer and/or the financial institution.</li> </ol>	e mortgage loan review process to a full on provided on the application with the						
3.	<ol> <li>I/We fully understand that it is a Federal crime punishable by fine make any false statements when applying for this mortgage, as a United States Code, Section 1014.</li> </ol>							
Auth	Authorization to Release Information							
To W	To Whom It May Concern:							
1.	I/We have applied for a mortgage loan from .							
	As part of the application process, may verify information contain documents required in connection with the loan, either before the control program.							
2.	<ol> <li>I/We understand and agree that reserves the right to change the documentation program. This may include verifying the informati employer and/or the financial institution.</li> </ol>							
3.	<ol> <li>or any investor that purchases the mortgage may address this a application.</li> </ol>	uthorization to any party names in the loan						
4.	4. A copy of this authorization may be accepted as an original.							
5.	5. Your prompt reply to or the investor that purchased the mortgag	e is appreciated.						
	<del></del>	<u></u>						
	Date	Date						
Socia	Social Security Number: Social Secur	ity Number:						