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): Co-Borrower Borrower I. TYPE OF MORTGAGE AND TERMS OF LOAN Agency Case Number Lender Case Number Mortgage □VA Conventional Other (explain): Applied for: USDA/Rural ☐ FHA Housing Service Amount Interest Rate No. of Months Amortization Type: ▼ Fixed Rate Other (explain): GPM 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 Purpose of Loan Purchase Property will be: ☐ Construction Other (explain): ▼ Primary Residence
Secondary Residence
Investment Refinance Construction-Permanent Complete this line if construction or construction-permanent loan. (a) Present Value of Lot Year Lot Original Cost **Amount Existing Liens** (b) Cost of Improvements Total (a+b) Acquired \$ \$ \$ \$ \$ Complete this line if this is a refinance loan. Amount Existing Liens Purpose of Refinance Year Original Cost Describe Improvements made to be made Acquired Cost: \$ Estate will be held in: Title will be held in what Name(s) Manner in which Title will be held ▼ Fee Simple Leasehold(show expiration date) Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain) **Borrower III. BORROWER INFORMATION** 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) Yrs. School Dependents (not listed by Borrower) Dependents (not listed by Co-Borrower) Married (includes registered domestic partners) Married (includes registered domestic partners) Unmarried (includes single, divorced, widowed) Unmarried (includes single, divorced, widowed) No. No. Separated Ages Ages Present Address (street, city, state, ZIP/ country) Own Rent No. Yrs. Present Address (street, city, state, ZIP/ country) Own Rent No. Yrs. / United States / United States 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) Own Rent No. Yrs. Former Address (street, city, state, ZIP) Own Rent No. Yrs. Own Rent Own Rent Former Address (street, city, state, ZIP) No. Yrs. Former Address (street, city, state, ZIP) No. Yrs. Fannie Mae Form 1003 07/05 Freddie Mac Form 65 07/05 Borrower CALYX Form Loanapp1.frm (04/08) Page 1 of 5

Co-Borrower _

Borrower			IV. EMPLOYMENT INFORMATION			ON				
Name & Address of Em	ame & Address of Employer Self Employed		Yrs. on this job		Name & Address of Employer		Self	Employed	Yrs. on this job	
			Yrs. employ line of work	yed in this k/profession					Yrs. employed in this line of work/profession	
Position/Title/Type of B	usiness	Business	Phone (incl.	area code)	Position/T	itle/Type of Business		Business	Phone (incl. area code)	
If employed in current	t position for less th	an two yea	rs or if curr	ently emplo	yed in moi	re than one position, c	omplete t	he followin	g:	
Name & Address of Em	ployer Self E	Employed	Dates (fron	n-to)	Name & A	ddress of Employer	Self	Employed	Dates (from-to)	
			Monthly Inc						Monthly Income \$	
Position/Title/Type of B	usiness	Business	Phone (incl.	area code)	Position/T	itle/Type of Business		Business	Phone (incl. area code)	
Name & Address of Em	ployer Self E	Employed	Dates (from	n-to)	Name & A	ddress of Employer	Self	Employed	Dates (from-to)	
			Monthly Inc	come					Monthly Income	
Position/Title/Type of B	usiness	Business	Phone (incl.	area code)	Position/T	itle/Type of Business		Business	Phone (incl. area code)	
Name & Address of Em	ployer Self E	Employed	Dates (from	n-to)	Name & A	ddress of Employer	Self	Employed	Dates (from-to)	
			Monthly Inc	come					Monthly Income \$	
Position/Title/Type of B	usiness	Business	Phone (incl.	area code)	Position/T	itle/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 Inc						Monthly Income \$	
Position/Title/Type of Business Busines			Phone (incl.	area code)	Position/T	itle/Type of Business		Business	Phone (incl. area code)	
	V. MON	THLY INCO	ME AND CO	MBINED H	OUSING EX	(PENSE INFORMATION	1			
Gross Monthly Income	Borrower		Sorrower		tal	Combined Monthly Housing Expense	_	esent	Proposed	
Base Empl. Income*	\$	\$		\$		Rent	\$			
Overtime						First Mortgage (P&I)			\$	
Bonuses						Other Financing (P&I)				
Commissions Dividends/Interset						Hazard Insurance				
Dividends/Interest Net Rental Income		+				Real Estate Taxes Mortgage Insurance	1		+	
Other (before completing,						Homeowner Assn. Dues				
see the notice in "describe other income," below)						Other:	,			
Total	\$	\$		\$		Total	\$		1\$	
	<u> </u>		rovide addition	<u> </u>	entation suc	ch as tax returns and fina		ements.	*	
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	
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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 by that spouse or other person also.

	1	Caab						Comple	eted 🔽	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.								
					LIABILITIES				yment &	Unpaid Balance		
List checking and savings account	s belo	w		Name and a	address of Com	pany	/		\$ Payment/Months \$			
Name and address of Bank, S&L, or 0		Name and address of company										
	Acct. no.											
Acct. no.	\$			Name and a	address of Com	/	\$ Payment/N	Months	\$			
Name and address of Bank, S&L, or 0												
				Acct. no.								
Acct. no.	\$			Name and a	address of Com	pany	/	\$ Payment/N	Months	\$		
Name and address of Bank, S&L, or 0												
				Acct. no.	Acct. no.				†			
					Name and address of Company				Months	\$		
Acct. no.	\$											
Stocks & Bonds (Company name/number description)	\$											
				Acct. no.	Acct. no.				1			
Life insurance net cash value	\$			Name and a	Name and address of Company				\$ Payment/Months \$			
	*											
Face amount: \$					1							
Subtotal Liquid Assets	\$			Acct. no.					\$ Payment/Months \$			
Real estate owned (enter market value from schedule of real estate owned)				Name and a	Name and address of Company				\$ Payment/Months			
Vested interest in retirement fund	\$											
Net worth of business(es) owned (attach financial statement)	\$			Acct. no.								
Automobiles owned (make and year)	\$			Maintenanc	Alimony/Child Support/Separate Maintenance Payments Owed to:				\$			
Other Assets (itemize)	\$		Job-Related	Job-Related Expense (child care, union dues, etc.)				\$				
			Total Monthly Payments					1				
Total Assets a. \$				Net Worth (a minus b)					Total Liabilities b. \$			
Schedule of Real Estate Owned (if add	litional	prope	rties are ov		nuation sheet)				Insura	nce		
Property Address (enter S if sold, PS if pending Type of			Present Market Value	Amount of Mortgages & L		Gross Rental Income	Mortgage Payments	Mainten Taxes &	ance,	Net Rental Income		
				•								
				\$	\$		\$	\$	\$		\$	
Totals			\$			\$	\$ \$			\$		
List any additional names under which Alternate Name	credit	has pi	reviously be	een received and Creditor Name		priat	e creditor name(umber(s): ccount Nu			

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VII. DETAILS OF T	RANSACTION		VIII. DECLARATIONS		
a. Purchase price	\$	If you answer "Yes" to any que		Borrower	Co-Borrower
b. Alterations, improvements, re	pairs	please use continuation sheet	for explanation.	Yes No	Yes No
c. Land (if acquired separately)		a. Are there any outstanding judg	,		
d. Refinance (incl. debts to be p	aid off)	b. Have you been declared bank	• • •		
e. Estimated prepaid items		' ' '	sed upon or given title or deed in lieu thereof		
f. Estimated closing costs		in the last 7 years?			
g. PMI, MIP, Funding Fee		d. Are you a party to a lawsuit?	haan ahligatad an any laan which reculted in		
h. Discount (if Borrower will pay)	' ' '	been obligated on any loan which resulted in ieu of foreclosure, or judgment?	⊔ ⊔	
i. Total costs (add items a throu	ıgh h)		ne mortgage loans, SBA loans, home improvement		
j. Subordinate financing		loans, educational loans, manufacture	ed (mobile) home loans, any mortgage, financial lf "Yes," provide details, including date, name and		
k. Borrower's closing costs paid	by Seller	address of Lender, FHA or VA case nu	imber, if any, and reasons for the action.)		
I. Other Credits (explain)			r in default on any Federal debt or any other		
			ation, bond, or loan guarantee?		
		If "Yes," give details as described			
		h. Is any part of the down payme	ny, child support, or separate maintenance?		
		i. Are you a co-maker or endorse			
		j. Are you a U. S. citizen?			
		k. Are you a permanent resident			
m. Loan amount (exclude PMI, N	MP.	I. Do you intend to occupy the If "Yes," complete guestion m belo	property as your primary residence?	шш	
Funding Fee financed)	,	' ' '	terest in a property in the last three years?		
n. PMI, MIP, Funding Fee finance	ced	1	ou own-principal residence (PR),		
o. Loan amount (add m & n)		second home (SH), or inve			
p. Cash from/to Borrower (subtra	act i, k, I &	(2) How did you hold title to the			
o from i)	201), 1., 1. 2	_ · · ·	P), or jointly with another person (O)?		
	IX. ACKNO	OWLEDGEMENT AND AGR			
misrepresentation that I have made or Code, Sec. 1001, et seq.; (2) the loan property will not be used for any illega property will be occupied as indicated or not the loan is approved; (7) the Le I am obligated to amend and/or supp Loan; (8) in the event that my paymer have relating to such delinquency, repraccount may be transferred with such tion or warranty, express or implied, to my "electronic signature," as those te containing a facsimile of my signature, Acknowledgement. Each of the uncontained in this application or obta or a consumer reporting agency.	n this application, and/or in criminal requested pursuant to this application of or prohibited purpose or use; (4) a in this application; (6) the Lender, it inder and its agents, brokers, insure lement the information provided in ints on the Loan become delinquent ort my name and account information ontice as may be required by law; (me regarding the property or the common are defined in applicable fedeshall be as effective, enforceable a dersigned hereby acknowledges to in any information or data relating all I/We have the right to a copy of the work and the red in the red in a copy of the control of the control of the red in the red in a copy of the must send Creditor a written red in a copy of the control of the red in the red in the red in the red in a copy of the control of the red in th	penalties including, but not limited to, on (the "Loan") will be secured by a m all statements made in this application is servicers, successors or assigns mans, servicers, successors and assigns this application if any of the material it, the Lender, its servicers, successor no to one or more consumer credit repropendition or value of the property; and (it is and/or state laws (excluding auding au	amages, to any person who may suffer any los fine or imprisonment or both under the provisior ortgage or deed of trust on the property describe are made for the purpose of obtaining a reside ay retain the original and/or an electronic record is may continuously rely on the information conta facts that I have represented herein should ches, or assigns may, in addition to any other right orting agencies; (9) ownership of the Loan and/orkers, insurers, servicers, successors or assigns any in the application as an "el on and video recordings), or my facsimile trans poplication were delivered containing my original vicers, successors and assigns, may verify or pose through any source, including a source action with this application for credit provided the for has provided. Creditor must hear from us the containing my original wicers are contained to the containing my original containing my original vicers.	as of Title 18 d in this application of this and remediate of a definition of the thing and thing and the thing applies and the thing and	, United States ilication; (3) the gel loan; (5) the cation, whether application, and o closing of the dies that it may ion of the Loan ny representatord" containing his application ture. ny information his application paid for the n 90 days
A	X. INFORMATION FOR	R GOVERNMENT MONITOR	ING PURPOSES		
opportunity, fair housing and home not discriminate either on the basis of may check more than one designation observation and surname if you have	ed by the Federal Government for nortgage disclosure laws. You are of this information, or on whether yon. If you do not furnish ethnicity, e made this application in person.	or certain types of loans related to a e not required to furnish this informa rou choose to furnish it. If you furnis race, or sex, under Federal regulati If you do not wish to furnish the info	a dwelling in order to monitor the lender's cor tition, but are encouraged to do so. The law p h the information, please provide both ethnici ons, this lender is required to note the informa ormation, please check the box below. (Lend able state law for the particular type of loan a	rovides that ty and race. ation on the er must revi	a Lender may For race, you basis of visual
BORROWER	h to furnish this information	CO-BORROW	ER I do not wish to furnish this information	1	
Ethnicity: Hispanic or	Latino Not Hispanic or	Latino Ethnicity:	Hispanic or Latino Not Hisp	anic or Latir	10
Race: American In	idian or Asian I	Black or Race:	American Indian or Asian	Blad	ck or
Alaska Nati	ve	African American	Alaska Native Native Hawaiian or White		can American
Other Pacifi		Se	Other Pacific Islander		
Sex: Female	Male Interviewer's Name (print or type	Sex:	Female Male Name and Address of Interviewer's Emp	lover	
To be Completed by Interviewer This application was taken by:	Julie Peterson	-)	Vaughan Financial Mortgage Gro	•	
Face-to-face interview	Interviewer's Signature	Date	6531 Apple Valley Lane	.,	
Mail			Houston, TX 77069		
Telephone	Interviewer's Phone Number (in	cl. area code)	(P) 281-397-0311		
Internet	281-397-0311		(F) 832-213-2825		