

Uniform Residential Loan Application

BANK OF WHITTIER

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 will not be used as a basis for loan qualification, but his or her liabilities must be considered because the 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.

I. TYPE OF MORTGAGE AND TERMS OF LOAN

Mortgage Applied for:	<input type="checkbox"/> VA	<input type="checkbox"/> Conventional	<input type="checkbox"/> Other: _____	Agency Case Number	Lender Case Number
	<input type="checkbox"/> FHA	<input type="checkbox"/> USDA/Rural Housing Service			
Amount	Interest Rate %	No. of Months	Amortization Type:	<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 code)	County	No. of Units					
Legal Description of Subject Property (attach description if necessary)		Year Built					
Purpose of Loan	<input type="checkbox"/> Purchase	<input type="checkbox"/> Construction	<input type="checkbox"/> Other (explain): _____	Property will be:	<input type="checkbox"/> Primary Residence	<input type="checkbox"/> Secondary Residence	<input type="checkbox"/> Investment
	<input type="checkbox"/> Refinance	<input type="checkbox"/> Construction-Permanent					
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	Estate will be held in:			
				<input type="checkbox"/> Fee Simple			
				<input type="checkbox"/> Leasehold (show expiration date)			
Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain)							

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)	Yrs. School
<input type="checkbox"/> Married	<input type="checkbox"/> Unmarried (include single, divorced, widowed)	Dependents (not listed by Co-Borrower) no. ages		<input type="checkbox"/> Married	<input type="checkbox"/> Unmarried (include single, divorced, widowed)	Dependents (not listed by Borrower) no. ages	
<input type="checkbox"/> Separated				<input type="checkbox"/> Separated			
Present Address (street, city, state, zip code) <input type="checkbox"/> Own <input type="checkbox"/> Rent No. Yrs. _____				Present Address (street, city, state, zip code) <input type="checkbox"/> Own <input type="checkbox"/> Rent No. Yrs. _____			
Address _____				Address _____			
City _____ Stat _____ Zip Code _____				City _____ Stat _____ Zip Code _____			
Mailing Address, if different from Present Address				Mailing Address, if different from Present Address			
Address _____				Address _____			
City _____ Stat _____ Zip Code _____				City _____ Stat _____ Zip Code _____			
If residing at present address for less than two years, complete the following:							
Former Address (street, city, state, zip code) <input type="checkbox"/> Own <input type="checkbox"/> Rent No. Yrs. _____				Former Address (street, city, state, zip code) <input type="checkbox"/> Own <input type="checkbox"/> Rent No. Yrs. _____			
Address _____				Address _____			
City _____ State _____ Zip Code _____				City _____ State _____ Zip Code _____			

IV. EMPLOYMENT INFORMATION

Borrower				Co-Borrower			
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
Name _____				Name _____			
Address _____			Yrs. employed in this line of work/profession	Address _____			Yrs. employed in this line of work/profession
City _____ State _____ Zip _____				City _____ State _____ Zip _____			
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		<input type="checkbox"/> Self Employed	Dates (from - to)	Name & Address of Employer		<input type="checkbox"/> Self Employed	Dates (from - to)
Name _____				Name _____			
Address _____			Monthly Income	Address _____			Monthly Income
City _____ State _____ Zip _____				City _____ State _____ Zip _____			
Position/Title/Type of Business		Business Phone (incl. area code)		Position/Title/Type of Business		Business Phone (incl. area code)	
Name & Address of Employer		<input type="checkbox"/> Self Employed	Dates (from - to)	Name & Address of Employer		<input type="checkbox"/> Self Employed	Dates (from - to)
Name _____				Name _____			
Address _____			Monthly Income	Address _____			Monthly Income
City _____ State _____ Zip _____				City _____ State _____ Zip _____			
Position/Title/Type of Business		Business Phone (incl. area code)		Position/Title/Type of Business		Business Phone (incl. area code)	

BANK OF WHITTIER

VI. ASSETS AND LIABILITIES (cont.)

Schedule of Real Estate Owned (If additional properties are owned, use continuation sheet.)		Type of Property	Present Market Value	Amount of Mortgages & Liens	Gross Rental Income	Mortgage Payments	Insurance, Maintenance, Taxes & Misc.	Net Rental Income
Property Address (enter S if sold, PS if pending sale or R if rental being held for income)								
Address _____ City _____ State _____ Zip _____	<input type="checkbox"/>							
Address _____ City _____ State _____ Zip _____	<input type="checkbox"/>							
Address _____ City _____ State _____ Zip _____	<input type="checkbox"/>							
Totals								

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.	Borrower		Co-Borrower	
b. Alterations, improvements, repairs			Yes	No	Yes	No
c. Land (if acquired separately)			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. Refinance (incl. debts to be paid off)			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e. Estimated prepaid items			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
f. Estimated closing costs			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
g. PMI, MIP, Funding Fee			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
h. Discount (if Borrower will pay)			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
i. Total costs (add items a through h)			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
j. Subordinate financing			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
k. Borrower's closing costs paid by Seller			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
l. Other Credits (explain)			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
m. Loan amount (exclude PMI, MIP, Funding Fee financed)			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
n. PMI, MIP, Funding Fee financed			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
o. Loan amount (add m & n)		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
p. Cash Borrower (subtract j, k, l & o from i)		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
		a. Are there any outstanding judgments against you?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		b. Have you been declared bankrupt within the past 7 years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		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"/>
		d. Are you a party to a lawsuit?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		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"/>
		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"/>
		g. Are you obligated to pay alimony, child support, or separate maintenance?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		h. Is any part of the down payment borrowed?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		i. Are you a co-maker or endorser on a note?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		j. Are you a U.S. citizen?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		k. Are you a permanent resident alien?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		l. Do you intend to occupy the property as your primary residence? If "Yes," complete question m below.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		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"/>
		(1) What type of property did you own - principal residence (PR), second home (SH), or investment property (IP)?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		(2) How did you hold title to the home - solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

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 herein; (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 herein; (6) any owner or servicer of the Loan may verify or reverify any information contained in the application from any source named in this application, and Lender, its successors or assigns may retain the original and/or an electronic record of this application, even if the Loan is not 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 owner or servicer of the Loan 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 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.

Borrower's Signature	Current Date	Co-Borrower's Signature	Current 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 discriminate neither on the basis of this information, nor 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 or surname. 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	<input type="checkbox"/> I do not wish to furnish this information	CO-BORROWER	<input type="checkbox"/> I do not wish to furnish this information
Ethnicity:	<input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino	Ethnicity:	<input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino
Race:	<input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> Asian <input type="checkbox"/> White <input type="checkbox"/> Black or African American	Race:	<input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> Asian <input type="checkbox"/> White <input type="checkbox"/> Black or African American
Sex:	<input type="checkbox"/> Female <input type="checkbox"/> Male	Sex:	<input type="checkbox"/> Female <input type="checkbox"/> Male

To be Completed by Interviewer This application was taken by: <input type="checkbox"/> Face-to-face interview <input type="checkbox"/> Mail <input type="checkbox"/> Telephone <input type="checkbox"/> Internet	Interviewer's Name (print or type)	Name and Address of Interviewer's Employer	
	Interviewer's Signature	Date	Name _____
	Interviewer's Phone Number (incl. area code)	_____	Address _____
		City _____	
		State _____	Zip Code _____

Continuation Sheet/Residential Loan Application

BANK OF WHITTIER

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.

Borrower's Signature

Today's Date

Co-Borrower's Signature

Today's Date

X

X

SCHEDULE OF BANK ACCOUNTS

BANK OF WHITTIER

B/C	BANK NAME & ADDRESS	ACCOUNT IN NAME OF	ACCOUNT NUMBER	ACCOUNT TYPE	BALANCE
	Name _____ Address _____ City _____ Stat _____ Zip Code _____				
	Name _____ Address _____ City _____ Stat _____ Zip Code _____				
	Name _____ Address _____ City _____ Stat _____ Zip Code _____				
	Name _____ Address _____ City _____ Stat _____ Zip Code _____				
	Name _____ Address _____ City _____ Stat _____ Zip Code _____				
	Name _____ Address _____ City _____ Stat _____ Zip Code _____				
	Name _____ Address _____ City _____ Stat _____ Zip Code _____				
	Name _____ Address _____ City _____ Stat _____ Zip Code _____				

Borrower : _____ Borrower's Signature _____

Today's Date

Co-Borrower : _____ Co-Borrower's Signature _____

Today's Date

BANK OF WHITTIER

	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 statement concerning any of the above facts as applicable under the provisions of Title 18, United States Code, Section 1001, et seq.

Borrower's Signature	Current Date	Co-Borrower's Signature	Current Date
X	<input type="text"/>	X	<input type="text"/>

SCHEDULE OF REAL ESTATE OWNED

Borrower: _____
 Co-Borrower: _____

BANK OF WHITTIER

B/C	PROPERTY	NAME AND ADDRESS OF LENDER OR MORTGAGES	BALANCE OF MORTGAGES	MARKET VALUE	MONTHLY RENTAL INCOME	MONTHLY TAXES & INSURANCE	MONTHLY MTG. PAYMENT	NET RENTAL INCOME
	Address _____ City _____ State _____ Zip Code _____	Name _____ Address _____ City _____ State _____ Zip Code _____ Loan Number : _____						
	% of Ownership : _____ Status: _____ Type of Property : _____ Acquisition Date: _____ Cost : _____	Name _____ Address _____ City _____ State _____ Zip Code _____ Loan Number : _____						
	Address _____ City _____ State _____ Zip Code _____	Name _____ Address _____ City _____ State _____ Zip Code _____ Loan Number : _____						
	% of Ownership : _____ Status: _____ Type of Property : _____ Acquisition Date: _____ Cost : _____	Name _____ Address _____ City _____ State _____ Zip Code _____ Loan Number : _____						
	Address _____ City _____ State _____ Zip Code _____	Name _____ Address _____ City _____ State _____ Zip Code _____ Loan Number : _____						
	% of Ownership : _____ Status: _____ Type of Property : _____ Acquisition Date: _____ Cost : _____	Name _____ Address _____ City _____ State _____ Zip Code _____ Loan Number : _____						
	Address _____ City _____ State _____ Zip Code _____	Name _____ Address _____ City _____ State _____ Zip Code _____ Loan Number : _____						
	% of Ownership : _____ Status: _____ Type of Property : _____ Acquisition Date: _____ Cost : _____	Name _____ Address _____ City _____ State _____ Zip Code _____ Loan Number : _____						

REMARKS

Borrower's Signature _____ Today's Date _____
 Co-Borrower's Signature _____ Today's Date _____

Borrower's Certification & Authorization

Certification

The undersigned certify the following:

1. I/We have applied for a mortgage loan from Bank of Whittier, NA
In applying for the loan,

I/We completed a loan application containing various information on the purpose of the loan, the amount and source of the downpayment, employment and income information, and assets and liabilities. I/We certify that all of the information is true and complete. I/We made no misrepresentations in the loan application or other documents, nor did I/We omit any pertinent information.
2. I/We understand and agree that Bank Of Whittier, NA
reserves the right to change the mortgage loan review process to a full documentation program. This may include verifying the information provided on the application with the employer and/or the financial institution.
3. I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for this mortgage, as applicable under the provisions of Title 18, United States Code, Section 1014.

Authorization to Release Information

To Whom It May Concern:

1. I/We have applied for a mortgage loan from Bank of Whittier, NA
As part of the application process, Bank of Whittier, NA
may verify information contained in my/our loan application and in other documents required in connection with the loan, either before the loan is closed or as part of its quality control program.
2. I/We authorize you to provide to Bank of Whittier, NA
and to any investor to whom Bank of Whittier, NA
may sell my mortgage, any and all information and documentation that they request. Such information includes, but is not limited to, employment history and income; bank, money market, and similar account balances; credit history; and copies of income tax returns.
3. Bank of Whittier, NA or any investor that purchases the mortgage may address this authorization to any party named in the loan application.
4. A copy of this authorization may be accepted as an original.
5. Your prompt reply to _____
or the investor that purchased the mortgage is appreciated.

Borrower's Signature

Today's Date

Social Security Number

Borrower's Signature

Today's Date

Social Security Number

CREDIT REPORT AUTHORIZATION AND RELEASE

Authorization is hereby granted to Bank of Whittier, NA to obtain a standard factual data credit report through a credit reporting agency chosen by Bank of Whittier, NA.

My signature below authorizes the release to the credit reporting agency a copy of my credit application, and authorizes the credit reporting agency to obtain information regarding my employment, savings accounts, and outstanding credit accounts (mortgages, auto loans, personal loans, charge cards, credit unions, etc). Authorization is further granted to the reporting agency to use a photostatic reproduction of this authorization if necessary to obtain any information regarding the above mentioned information.

Applicants hereby request a copy of the credit report obtained with any possible derogatory information be sent to the address of present residence, and holds Bank of Whittier, NA and any credit reporting organization harmless in so mailing the copy requested.

Any reproduction of this credit report authorization and release made by reliable means (for example, photocopy or facsimile) is considered an original.

Borrower's Signature Today's Date

Borrower's Signature Today's Date

Borrower's Signature Today's Date

Borrower's Signature Today's Date

PRIVACY NOTICE

Bank of Whittier does not disclose and does not intend to disclose nonpublic personal information to nonaffiliated third parties, except as permitted by law.

Bank of Whittier collects and utilizes your nonpublic information for the purpose of arranging to provide financing to you, as you have requested. We collect information about you from the following sources:

- a) Information on your loan application and other information that you provide to us
- b) Information obtained from consumer reporting agencies and other entities.

Bank of Whittier restricts access to your nonpublic personal information to the following:

- a) Our employees who need the information to provide services to you.
- b) Consumer reporting agencies
- c) Potential investors and their employees
- d) Other parties, only as necessary to complete your loan application or as required by law.

Bank of Whittier maintains safeguards to protect the confidentiality of your nonpublic personal information.

Today's Date

Borrower

Borrower

Borrower

Borrower