## **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) 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 **Original Cost** Amount Existing Liens Purpose of Refinance Describe Improvements \_\_\_ made \_\_\_ to be made 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	\$	;1	\$	Rent	\$	Fioposeu
Overtime		Ψ		Ψ	First Mortgage (P&I)	Ψ	\$
							<b>*</b>
Bonuses  Commissions					Other Financing (P&I) Hazard Insurance		
Dividends/Interest					Real Estate Taxes		
Net Rental Income					Mortgage Insurance		
Other (before completing,					Homeowner Assn. Dues		1
see the notice in "describe					Other:		
other income," below)  Total \$		\$		¢	Total	¢	\$
* Self Employed Borrowe	or(s) may be real		onal c	ocumentation such as		etatements	]*
	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 about	ent can be meanir	ngfully and fairly preser nt spouse or other pers	nted or on, thi	n a combined basis; othe s Statement and supporti	rwise separate Statement ng schedules must be con	s and Schedules are req apleted about that spouse Completed Do	uired. If the Co-Borrower e or other person also. intly Not Jointly
ASSETS Description		Cash or Market Value			assets. List the creditor's automobile loans, revolv		
Cash deposit toward purch	nase held by: \$		child	d support, stock pledges	, etc. Use continuation sh	neet, if necessary. Indica	ate by (*) those liabilities
			wnic	on will be satisfied upon s	ale of real estate owned o		subject property.
				LIABILI	TIES	Monthly Payment & 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	1				
			^			-	
Aget no	\$	,		t. no. ne and address of Compa	2014	& Dayment/Menths	\$
Acct. no.  Name and address of Bank			INan	ie and address of Compa	arry	\$ Payment/Months	Þ
INAME AND ADDIESS OF BAIN	k, S&L, or Credit	Official					
			Acc	t. no.			
Acct. no.	\$	6	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'		٠٠٠	io and dual occ or compo	,	a a dimensional	•
	.,,						
						<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 \$	3					
Face amount: \$							
Subtotal Liquid Assets	\$	3					
Real estate owned (enter r	market value \$	3	Acc	t. no.			
from schedule of real estat	te owned)		Nan	ne and address of Compa	any	\$ Payment/Months	\$
Vested interest in retireme	ent fund \$	3					
Net worth of business(es)		3					
(attach financial statement Automobiles owned (make	·	<u> </u>	1				
	Ψ		Acc	t. no.		1	
				nony/Child Support/Separ	ate Maintenance	\$	
Other Assets (1)		<u> </u>	Pay	ments Owed to:			
Other Assets (itemize)	\$	•	L				
			Job-	Related Expense (child o	care, union dues, etc.)	\$	
			Tota	al Monthly Payments		¢	
			-	, ,		Ψ	
To	otal Assets a. \$	3		Worth		Total Liabilities b.	\$

			VI.	ASSETS A	ND LIABILITIES	S (cont.)	)					
Schedule of Real Estate Owned (If addition	nal prope	erties are						1	1 .	ı		
Property Address (enter S if sold, PS if pending	sale or	Type of		Present	Amount of	Gro		Mortgage	Insurance, Maintenance		Net	
R if rental being held for income)		Property	Ma	rket Value	Mortgages & Liens	Rental	Income	Payments	Taxes & Misc	. F	ental In	come
			\$	:	\$	\$		\$	\$	\$		
	·	Totals	\$		\$	\$		\$	\$	\$		
List any additional names under which c	redit has						reditor r	l -	l -	Ψ		
Alternate Name			,		Creditor Name				Account Num	ber		
VII. DETAILS OF TRA	NSACT	ION		_				III. DECLARATION	ONS		,	
a. Purchase Price	\$				ver "Yes" to any on sheet for expla		a throu	igh i, please use	<u>Bor</u> Yes	rower No	Co-Bo Yes	rrower No
b. Alterations, improvements, repairs					·				Fes	, NO	162	
c. Land (if acquired separately)					e any outstanding u been declared b		•	•				
a. Normanice (moi. debte to be paid on)				b. Have you been declared bankrupt within the past 7 years?  L L L L  c. Have you had property foreclosed upon or given title or deed in lieu thereof  L L L								
e. Estimated prepaid items     f. Estimated closing costs					st 7 years?		<b>.</b>					
g. PMI, MIP, Funding Fee	+			d. Are you	a party to a lawsui	t?						
h. Discount (if Borrower will pay)	1							I on any loan which	resulted in			
i. Total costs (add items a through h)				(This would		home morto	gage loans,	SBA loans, home impro				
j. Subordinate financing				bond, or loa		provide deta	ails, includii	s, any mortgage, financ ng date, name and addro on.)				
k. Borrower's closing costs paid by Seller				f. Are you	presently delinque	ent or in de	efault on	any Federal debt o	r any other			
I. Other Credits (explain)					rtgage, financial o							
						•		ort, or separate mai	ntenance?	П	Ιп	
				,	art of the down pay	•						
				i. Are you a	a co-maker or end	lorser on a	a note?					
				i Arovou	a U.S. citizen?						$  \Box $	
				k. Are you	ent alien?	nt alien?			Η		$\Box$	
				1	·		e property as your primary residence?			$\Box$		$\overline{\Box}$
				· ·	omplete question m b					_		_
m. Loan amount (exclude PMI, MIP, Funding Fee finance)	47			-		-		perty in the last thre	-	Ш		Ш
n. PMI, MIP, Funding Fee financed	1)				e (SH), or investme			cipal residence (PR)	), second			
o. Loan amount (add m & n)		(2) How did you hold title to the home – solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?							intly with			
p. Cash from / to Borrower				_ your s	spouse (SP), or jo	intiy with a	another p	person (O)?				
(subtract j, k, I & o from i)		IY	AC K	NOWLEDG	SEMENT AND A	CPEEN	IENT					
Each of the undersigned specifically repre assigns and agrees and acknowledges, the intentional or negligent misrepresentation or any loss due to reliance upon any misrepre under the provisions of Title 18, United Stat of trust on the property described in this apprade for the purpose of obtaining a reside assigns may retain the original and/or elec successors and assigns may continuously rapplication if any of the material facts that delinquent, the Lender, its servicers, succe and account information to one or more con as may be required by law; (10) neither L implied, to me regarding the property or the signature," as those terms are defined in ap	at: (1) the this info sentation es Code oblication; ntial more ronic received in the thick of this of the thick of the thick of the thick of the thick of the thi	e information of that I have Sec. 100 (3) the protagge load of the information epiges assigns in porting agent its agent or value	tion proportion proportion proportion proporty in; (5) its application coed herenay, in gencies of the of the	ovided in this applie on the total or will not be us the property vication, wheth nationed in the ein should chaddition to a addition to as (9) owners okers, insured property; an	application is truication may result blication, and/or in bar requested pursued for any illegal of will be occupied a per or not the Loa application, and I ange prior to clos not be consistent of the Loan and so, servicers, such (11) my transmit	e and cor in civil lial criminal p suant to the propribilities indicated in is appro- l am oblig sing of the d remedied d/or admir cessors of ission of the	rect as oblity, inconsisting application application this powed; (7) atted to a set Loan; (see that it histration r assigns his application assigns as a second assigns a second assigns a second as a	of the date set forth luding monetary da including, but not li action (the "Loan") vance or use; (4) all st application; (6) the the Lender and its imend and/or supple 8) in the event that may have relating of the Loan accounts has made any re- cation as an "electro-	n opposite my s mages, to any p mited to, fine or will be secured b tatements made e Lender, its se is agents, broken ement the inforr it my payments to such delinquint may be transf presentation or onic record" cor	ignaturi person vi impriso by a mo in this rvicers, rs, insu- mation p on the ency, re- ferred w warrar taining	e and the who may be another trigage of applications successives, see the control of the control	hat any y suffer or both or deed tion are sors or rvicers, d in this become y name n notice ress or ectronic
a facsimile of my signature, shall be as effective												italillig
Acknowledgement: Each of the undersigne contained in this application or obtain any i												
application or a consumer reporting agency.								- ,				
Borrower's Signature				Date	Co-Born	ower's Si	ynature			Date		
X			_		X					L		
	X. II	NFORMA	ATION	FOR GOV	ERNMENT MO	NITORIN	IG PUR	POSES				
The following information is requested by th opportunity, fair housing and home mortgag not discriminate either on the basis of this i you may check more than one designation. visual observation and surname if you have above material to assure that the disclosure	e disclos nformation If you do made th	ure laws. on, or on on not furnis is applica	You and whether she ether the ether	re not required er you choose nicity, race, or person. If you	d to furnish this inf to furnish it. If yo sex, under Feder u do not wish to fu	formation, u furnish al regulati rnish the i	but are the informations, this nformation	encouraged to do s mation, please prov lender is required ton, please check th	o. The law provide both ethnicito note the infore box below. (Lo	ides that ty and mation ender n	t a lend race. Fo on the l nust rev	ler may or race, pasis of
BORROWER								not wish to furnish t				
Ethnicity: Hispanic or Latino		Not Hispa	_		Ethnicity:			anic or Latino	Not Hispani			
Race:  American Indian or Alaska native  Native Hawaiian or	_	Asian White		lack or frican America	Race:		Alas	rican Indian or ka native	L Asian  White	_	ck or can Am	nerican
Other Pacific Islande		vviiile						ve Hawaiian or er Pacific Islander	White			
Sex: Female		Male			Sex:	<u> </u>	Fem		Male			
To be Completed by Interviewer This application was taken by:	er's Nar	ne (print c	r type)	)		Name	and Add	dress of Interviewer	's Employer			
Face-to-face interview  Mail	er's Sigi	nature			Date							
	er's Pho	ne Numb	er (incl	. area code)								

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	Borrower:	on Sheet/Residential Loan Ap	Agency Case Num	her:			
Use this continuation sheet if you need more space to complete the Residential Loan Application.	borrower.		Agency Case Num	bei.			
Mark B for Borrower or C for Co-Borrower.	Co-Borrower:		Lender Case Numl	Lender Case Number:			
			'				
	Cash or Market	VI. ASSETS AND LIABILITIES	Monthly Payt. &	Unpaid			
ASSETS	Value	LIABILITIES	Mos. Left to Pay	Balance			
ame and address of Bank, S&L	., or Creak Union	Name and address of Company	\$ Payt./Mos.	\$			
cct. no.	\$	Acct. No.					
ame and address of Bank, S&L	., or Credit Union	Name and address of Company	\$ Payt./Mos.	\$			
cct. no.	\$	Acct. No.					
ame and address of Bank, S&L	., or Credit Union	Name and address of Company	\$ Payt./Mos.	\$			
cct. no. ame and address of Bank, S&L	\$ _, or Credit Union	Acct. No.  Name and address of Company	\$ Payt./Mos.	\$			
cct. no.	\$	Acct. No.					
ame and address of Bank, S&L		Name and address of Company	\$ Payt./Mos.	\$			
cct. no. lame and address of Bank, S&L	\$ _, or Credit Union	Acct. No.  Name and address of Company	\$ Payt./Mos.	\$			
cct. no. ame and address of Bank, S&L	\$ _, or Credit Union	Acct. No.  Name and address of Company	\$ Payt./Mos.	\$			
cct. no. ame and address of Bank, S&L	s credit Union	Acct. No.  Name and address of Company	\$ Payt./Mos.	\$			
	, o. o.o		Ç. syss.	, and the second			
cct. no.	\$	Acct. No.	( D 4 / M - 4 )	<u></u>			
ame and address of Bank, S&L	., or Creat Union	Name and address of Company	\$ Payt./Mos.	\$			
cct. no. ame and address of Bank, S&L	\$ _, or Credit Union	Acct. No.  Name and address of Company	\$ Payt./Mos.	\$			
Acct. no.	\$	Acct. No.					
		by fine or imprisonment, or both, to knowing		s concerning any			
bove facts as applicable under sorrower's Signature:	tne provisions of Title 18,	United States Code, Section 1001, et seq.  Date Co-Borrower's Signature:		Date			
X		<b>X</b>		1			

	C	ont	inuatio	n Sheet/Re	sidential Loar	n Applicatio	n		
Use this continuation sheet if you need more space to complete the Residential Loan Application.  Mark B for Borrower or C for	Borrower:					Agency Case Number:			
Mark B for Borrower or C for Co-Borrower.	Co-Borrowe	er:					Lender Cas	e Number:	
				VI. ASSETS A	ND LIABILITIES				
Schedule of Real Estate Own			- ,	Б				Insurance,	N
Property Address (enter S if solo sale or R if rental being I	neld for inco	aing me)	Type of Property	Present Market Value	Amount of Mortgages & Liens	Gross Rental Income	Mortgage Payments	Maintenance, Taxes & Misc.	Net Rental Income

Borrower's Signature:  Date  Co-Borrower's Signature:  Date	te
Borrower's Signature: Date Co-Borrower's Signature: Date	te
Determine the Country of the Country	f :
I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concern above facts as applicable under the provisions of Title 18, United States Code, Section 1001, et seq.	rning any of the