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-Borrower I. TYPE OF MORTGAGE AND TERMS OF LOAN Lender Case Number Agency Case Number Mortgage □va Conventional Other (explain): Applied for: ∃FHA USDA/Rural Housing Service No. of Months Amount Interest Rate **Amortization Type:** Fixed Rate \square Other (explain): \$ % ARM (type): ☐ GPM 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 Property will be: Other (explain): Primary Residence Secondary Residence Investment Refinance Construction-Permanent Complete this line if construction or construction-permanent loan. Total (a+b) Year Lot Original Cost Amount Existing Liens (a) Present Value of Lot (b) Cost of Improvements Acquired \$ \$ Complete this line if this is a refinance loan. Purpose of Refinance Amount Existing Liens Describe Improvements Year **Original Cost** made to be made Acquired Cost: \$ Title will be held in what Name(s) Manner in which Title will be held Estate will be held in: ☐ Fee Simple 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) DOB (mm/dd/yyyy) Social Security Number Home Phone (incl. area code) DOB (mm/dd/yyyy) Yrs. School Social Security Number Home Phone (incl. area code) Yrs. School Dependents (not listed by Dependents (not listed by Borrower) Married (includes registered domestic partners) Married (includes registered domestic partners) Co-Borrower Unmarried (includes single, divorced, widowed) No. Unmarried (includes single, divorced, widowed) No. Separated Separated Ages Ages Present Address (street, city, state, ZIP/ country) Own Rent No. Yrs. Present Address (street, city, state, ZIP/ country) Own Rent / 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 Former Address (street, city, state, ZIP) Own Rent No. Yrs. Former Address (street, city, state, ZIP) No. Yrs. Borrowei

Co-Borrower

Borrower			IV. EMPL	OYMENT IN	NFORMATIO	ON	Co-Borrower				
Name & Address of En	Name & Address of Employer Self Employed			s job	Name & A	address of Employer	Self	Employed	Yrs. on this job		
			Yrs. emplo	yed in this					Yrs. employed in this		
			Yrs. employed in this line of work/profession						Yrs. employed in this line of work/profession		
Position/Title/Type of B	Position/Title/Type of Business Business			area code)	Position/T	itle/Type of Business		Business	Phone (incl. area code)		
If employed in curren	t position for less th	an two yea	ers or if curi	rently empl	oyed in mo	re than one position, c	omplete	the followi	ng:		
Name & Address of En	nployer Self E	mployed	Dates (fron	n-to)	Name & A	ddress of Employer	Self	Employed	Dates (from-to)		
			Monthly Inc	come					Monthly Income		
			\$					\$			
Position/Title/Type of B	Business	Business	Phone (incl. area code)		Position/T	itle/Type of Business		Business	Phone (incl. area code)		
Name & Address of En	nployer Self E	mployed	Dates (fron	n-to)	Name & A	address of Employer	Self	Employed	Dates (from-to)		
			Monthly Inc	come					Monthly Income		
Decition/Title/Type of D	in a a a	Duningas	Shana (inal	da\	Desition/T	itle/Tune of Duciness		Dusiness	Shara (inal, avec code)		
Position/Title/Type of B	susiness	Business	Phone (incl.	area code)	Position/ I	itle/Type of Business		Business	Phone (incl. area code)		
Name & Address of En	nployer Self E	mployed	Dates (fron	n-to)	Name & Address of Employer		Self	Employed	Dates (from-to)		
			Monthly Inc	come					Monthly Income		
			\$						\$		
Position/Title/Type of E	Business	Business	Phone (incl.	area code)	Position/T	itle/Type of Business		Business	Phone (incl. area code)		
Name & Address of Employer Self Employed			Dates (fron	n-to)	Name & A	address of Employer	Self	Employed	Dates (from-to)		
		1 7		,				F - 7			
			Monthly Inc	come					Monthly Income		
			\$						\$		
Position/Title/Type of B	Business	Business	Phone (incl.	area code)	Position/T	itle/Type of Business		Business	Phone (incl. area code)		
	V. MON	THLY INCO	ME AND CO	OMBINED H	OUSING E	XPENSE INFORMATION	N				
Gross	_	1		_		Combined Monthly	<u> </u>	_	<u> </u>		
Monthly Income Base Empl. Income*	Borrower \$	\$	orrower	\$	hotal Housing Expense F			esent	Proposed		
Overtime	Ψ	Ψ		Ψ		First Mortgage (P&I)	Ψ		\$		
Bonuses					Other Financing (P&I)		 		
Commissions						Hazard Insurance					
Dividends/Interest					Real Estate Taxes						
Net Rental Income					Mortgage Insurance						
Other (before completing, see the notice in "describe						Homeowner Assn. Dues	s				
other income," below)	•					Other:					
Total	\$	\$	andalo e di Mar	\$		Total	\$		\$		
Describe Other Income	Notice: Alimo	ony, child su	pport, or sep	parate maint	enance inco	h as tax returns and finar ome need not be revealed have it considered for rep	if the				
B/C									Monthly Amount		
_, _									\$		
									*		
						Borrower	_				

1/1	ASSETS	VNID	LIADII	ITIES

Description ASSETS Cash deposit toward	S	Cash Market	or t 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									
purchase held by:	Ť			satisfied up	satisfied upon sale of real estate owned or upon refinar				ayment &		rty. Unpaid Balance		
List checking and savings account	s belo)W		Name and	address of C	omnan		Months Le		\$			
Name and address of Bank, S&L, or Credit Union			Name and	address of C	ompan	y	φ i ayineiii	WOITERS	Ψ				
				Acct. no.									
Acct. no. \$ Name and address of Bank, S&L, or Credit Union			Name and	address of C	y	\$ Payment/	Months	\$					
				Acct. no.									
Acet no	Φ.			Name and	address of C	ompan	y	\$ Payment/	Months	\$			
Acct. no. \$ Name and address of Bank, S&L, or Credit Union													
				Acct. no.									
Acet no	Φ.			Name and	address of C	ompan	y	\$ Payment/	Months	\$			
Acct. no. Stocks & Bonds (Company	\$												
name/number description)	*												
				Acct. no.									
			Name and	Name and address of Company				Months	\$				
Life insurance net cash value	\$												
Face amount: \$													
Subtotal Liquid Assets	I Liquid Assets \$			Acct. no.									
Real estate owned (enter market value from schedule of real estate owned)	e \$				Name and address of Company			\$ Payment/	Months	\$			
Vested interest in retirement fund	\$												
Net worth of business(es) owned (attach financial statement)	\$			A t									
Automobiles owned (make and year)) \$			Acct. no. Alimony/C	hild Support/S	 e	\$						
, , ,	·			Maintenar	Alimony/Child Support/Separate Maintenance Payments Owed to:								
Other Assets (itemize) \$			Job-Relate	ed Expense (cl	e, union dues, etc	:.) \$	\$						
			Total Mon	ithly Paymen		\$							
				Net Worth			- ` 	litios b	s				
Total Assets a.	\$	1		(a minus b)	=>	\$		Total Liabi	mues D.	, a			
Schedule of Real Estate Owned (if additional properties are own Property Address (enter S if sold, PS if pending sale or R if rental being held for income) Type of Property			wned, use con Present Market Value	Amoun	t of	Gross Rental Income	Mortgage Payments	Insura Mainter Taxes 8	ance,	Net Rental Income			
				\$	\$		\$	\$	\$		\$		
				Ψ	Ψ		Ф	Ψ	Ψ		Ψ		
Totals \$				\$	\$ \$			\$	\$	\$			
List any additional names under which Alternate Name	credi	t has p	reviously b	een received a Creditor Nam		propria	te creditor name		number(s				
						D-	· ·						
Uniform Residential Loan Application Freddie Mac Form 65 7/05 (rev. 6/09)				F	Page 3 of 4		ower Borrower				03 7/05 (rev. 6/03.frm (09/2013)		

VII. DETAILS OF TRANSACTION VIII. DECLARATIONS												
a. Purchase pri	ce	\$		"Yes" to any questions a through i,					Borrower Co-Borro			
b. Alterations, in	mprovements, repairs		please use continuation sheet for explanation.				Yes	No	Yes	No		
c. Land (if acqu	ired separately)		a. Are there any outstanding judgments against you? b. Have you been declared bankrupt within the past 7 years?					뮈	\vdash	Н		
d. Refinance (ir	ncl. debts to be paid off)		•		t within the past 7 years? If upon or given title or deed in	lieu thereof	\exists	님	\vdash			
e. Estimated pr	epaid items		in the last 7 y		a apon or given title or deed in	ileu triereoi	Ш	띡	ш	Ш		
f. Estimated clo	osing costs		d. Are you a party to a lawsuit?									
g. PMI, MIP, Fu	ınding Fee				en obligated on any loan which	resulted in						
h. Discount (if E	Borrower will pay)				of foreclosure, or judgment? mortgage loans, SBA loans, home	e improvement						
i. Total costs (a	add items a through h)		loans educational	loans manufactured	(mobile) home loans any morto	nage financial						
j. Subordinate			address of Lender,	FHA or VA case numb	res," provide details, including dater, if any, and reasons for the action	on.)						
	osing costs paid by Seller				default on any Federal debt of	or any other						
I. Other Credits	s (explain)				on, bond, or loan guarantee? the preceding question.							
			. •		child support, or separate ma	intenance?		\Box				
				the down payment b								
			i. Are you a co-	maker or endorser o	on a note?							
			j. Are you a U.	S citizen?				\neg				
				manent resident alie	en?			H	H	H		
					operty as your primary resid	lence?	П	ᆔ	П	$\overline{\Box}$		
m. Loan amount	t (exclude PMI, MIP,		-	ete question m below.								
Funding Fee			m. Have you had	d an ownership intere	est in a property in the last thre	ee years?						
n. PMI, MIP, Fu	ınding Fee financed				own-principal residence (PR),							
o. Loan amount	t (add m & n)			ome (SH), or investm	ome-solely by yourself (S),			-				
p. Cash from/to o from i)	Borrower (subtract j, k, I &				or jointly with another person (O)?						
o nom n		IX ACKNO	WI FDGEME	NT AND AGREE	MENT							
Loan; (8) in the even have relating to such account may be tration or warranty, eximp "electronic sign containing a facsim Acknowledgement contained in this a or a consumer rep Right to Receive Creditor a written ron this application If you would like a Borrower's Sign	Copy of Appraisal I/We have equest at the mailing address, or I/we withdraw this applicat copy of the appraisal report, c	nan become delinquent, and account information by be required by law; (1 g the property or the coined in applicable feder effective, enforceable a ereby acknowledges thation or data relating the the right to a copy of Creditor has provided ion.	the Lender, its sent one or more control on the control of the con	vicers, successors, on sumer credit reportinor its agents, brokers the property; and (11) vs (excluding audio a ver version of this app the Loan, its service the property and the Loan, its service the user version of the sum of the Loan, its service that the Loan, its service that the Loan, its service that from us no later that the Loan connection of the Loan conn	or assigns may, in addition to a no agencies; (9) ownership of the s, insurers, servicers, successo my transmission of this applicated video recordings), or my febication were delivered containiers, successors and assigns, se through any source, including on with this application for cretian 90 days after Creditor	iny other rights the Loan and/or irs or assigns hattion as an "elect acsimile transming my original in may verify or ing a source notit. To obtain	and radmir as maetronicission vritter rever amed	emedistration and emediate are considerated are considera	lies that ion of the ny repre- ird" cornis app ature. ny infornis app	at it may the Loan esenta- ntaining lication rmation blication t send		
X INFORMATION FOR COVERNMENT			OOVEDNIME.	X	0.0000000							
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 credi												
not discriminate ei may check more the observation and su	using and home mortgage dis ther on the basis of this inform an one designation. If you do urname if you have made this that the disclosures satisfy all I do not wish to furnish this Hispanic or Latino	nation, or on whether you not furnish ethnicity, rapplication in person. requirements to which	ou choose to furni- race, or sex, unde If you do not wish the lender is sub	sh it. If you furnish the Federal regulations to furnish the inform	he information, please provide s, this lender is required to not nation, please check the box be state law for the particular ty	e both ethnicity e the informati pelow. (Lender pe of loan appl	and i on or mus ied fo	race. I the I t revient.)	For ra	ice, you of visua		
Race:	American Indian or		Black or	Race:	American Indian or	Asian		_	ck or			
ridoc.	Alaska Native Native Hawaiian or Other	A	African American Vhite	nacc.	Alaska Native Native Hawaiian or Other	_	∟ ar ⊏		can An	nerican		
Sex:	Female	Male	Ville	Sex:	Female	Male	51 <u></u>	_ vv:::	ie			
This information w In a face-to-fa In a telephone Loan Originator's S	ice interview	By the applicant and			Date							
X Loan Originator's Name (print or type)			Loan Originator Identifier Loan Originator's Phone Number			e Number (incli	including area code)					
Loan Origination C	отрану в маше		Loan Ongination	ion Company Identifier Loan Origination Company's Address								

Demographic Information Addendum. This section asks about your ethnicity, sex, and race.

Demographic Information of Borrower

The purpose of collecting this information is to help ensure that all applicants are treated fairly and that the housing needs of communities and neighborhoods are being fulfilled. For residential mortgage lending, Federal law requires that we ask applicants for their demographic information (ethnicity, sex, and race) in order to monitor our compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to provide this information, but are encouraged to do so. You may select one or more designations for "Ethnicity" and one or more designations for "Race." The law provides that we may not discriminate on the basis of this information, or on whether you choose to provide it. However, if you choose not to provide the information and you have made this application in person, Federal regulations require us to note your ethnicity, sex, and race on the basis of visual observation or surname. The law also provides that we may not discriminate on the basis of age or marital status information you provide in this application. If you do not wish to provide some or all of this information, please check below.

Ethnicity: Check one or more Hispanic or Latino Mexican Puerto Rican Cuban Other Hispanic or Latino – Print origin: For example: Argentinean, Colombian, Dominican, Nicaraguan,	Race: Check one or more American Indian or Alaska Native – Print name of enrolled or principal tribe: Asian Asian Indian Chinese Filipino Japanese Korean Vietnamese Other Asian – Print race: For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so Black or African American Native Hawaiian or Other Pacific Islander					
Salvadoran, Spaniard, and so on. Not Hispanic or Latino I do not wish to provide this information						
Sex ☐ Female ☐ Male ☐ I do not wish to provide this information	 □ Native Hawaiian □ Guamanian or Chamorro □ Samoan □ Other Pacific Islander – Print race: For example: Fijian, Tongan, and so on. □ White □ I do not wish to provide this information 					
To Be Completed by Financial Institution (for application taken in	person):					
Was the ethnicity of the Borrower collected on the basis of visual observations was the sex of the Borrower collected on the basis of visual observations that the race of the Borrower collected on the basis of visual observations.	on or surname? ONO OYES					
The Demographic Information was provided through:						
O Face-to-Face Interview (includes Electronic Media w/ Video Componen	nt) OTelephone Interview O Fax or Mail O Email or Internet					