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 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										
				. TYPE OF M	ORTGAGE A		IS OF L	OAN						
Mortgage Applied for:	□ VA ▼ FHA	USDA		Other (explain	n):	Agency Case Number Le				Lender	Lender Case Number			
Amount		Interest R		o of Months	Amortizatio	n Type:	V Fix	ed Rate	Oth	her (explai	n):			
\$			%				GP			M (type):				
					FORMATION	I AND PU	RPOSE	OF LOAN	1					
Subject Pro	perty Addre	ess (street, city	, state, & ZIP)									o. of Units	
Legal Descr	iption of Su	ibject Property	(attach desc	ription if necess	ary)							Ye	ear Built	
Purpose of			Construction Construction-I		Other (explair	ı):		Property wil		e 🗌 Seco	ndary Re	sidence	Investment	
				on-permanent										
Year Lot Acquired	Original C	Cost	Amount Exi	sting Liens	(a) Present \	alue of Lo	t ((b) Cost of	Improvem	ents 1	otal (a+b)			
·	\$		\$		\$		9	\$		\$	5			
Complete to Year Acquired	this line if this is a refinance loan. Original Cost Amount Existing Liens Purpose of F					efinance		Describ	e Improve	ments	n	nade	to be made	
, loquirou	\$		\$					Cost: \$						
Title will be	held in wha	t Name(s)					Manne	er in which	Title will b	e held		Fee Si	l be held in: mple hold(show	
Source of D	own Payme	ent, Settlement	Charges and	d/or Subordinate	e Financing (e	xplain)					^L		on date)	
			Ū		0.	• /								
		Demos	-				TION		0-	D				
Borrower's	Name (inclu	Borrowei Ide Jr. or Sr. if		III. BO				me (include		Borrowe				
Donowersi	vanie (incic		applicable)						; 51. 01 51.		JIE)			
Social Securi	ty Number	Home Phone (in	cl area code)	DOB (mm/dd/yy	w) Vrs. School	Social Sec	urity Num	ber Home	Phone (incl	area code		m/dd/\\\\\	Vrs School	
	ty rumber					Coolar Coo								
Married (includes re	gistered dome	stic partners)	Dependents	(not listed by Co-Borrower)	Marrie	d (includ	es registere	ed domes	tic partner	s) Dep	endents (not listed by Borrower)	
Unmarrie	ed (includes	single, divorce	ed, widowed)	No.	,	Unmarried (includes single, divorced, widowed) No.								
Separate	ed	-		Ages		Separated Ages								
Present Add	dress (stree	t, city, state, Z	IP/ country)]Own 🗌 Ren	tNo. Yrs.	Present A	ddress (street, city,	state, ZIF	P/ country)	Own	Rent	No. Yrs.	
/ United S	States					/ United	l States							
Mailing Add	ress, if diffe	erent from Pres	ent Address			Mailing Address, if different from Present Address								
-														
If residing	at present	address for le	ss than two	years, comple	te the followi	ng:								
Former Add	ress (street	t, city, state, ZI	P) [Own Ren	itNo. Yrs.	Former A	ddress (s	street, city,	state, ZIP)	Own	Rent	No. Yrs.	
Former Add	ress (street	t, city, state, ZI	P) []Own 🗌 Ren	ntNo. Yrs.	Former A	ddress (s	street, city,	state, ZIP)	Own	Rent_	No. Yrs.	
Uniform Resid						<u> </u>	Borrow				-i- M =	4000	7/05 (
Freddie Mac Fo	orm 65 7/05	o (rev. 6/09)			Derre	1 - 6 1	Co-Bor	rower		Fan	nie Mae Fo	orm 1003	7/05 (rev. 6/09)	

Borrower IV. EMPLOYMENT INFORMATION								Co-Borro	ower			
Name & Address of En	nployer	Self E	mployed	Yrs. on this	s job	Name & A	ddress of Employer	Self	Employed	Yrs. on this job		
				Yrs. emplo line of work	yed in this <td colspan="4"></td> <td>Yrs. employed in this line of work/profession</td>					Yrs. employed in this line of work/profession		
			<u> </u>			D / T						
Position/Title/Type of B	SUSINESS		Business	Phone (incl.	area code)	Position/ I	itle/Type of Business		Business	isiness Phone (incl. area code)		
If employed in curren	t position for le	ess tha	an two yea	rs or if curr	ently emplo	oyed in mo	re than one position, co	omplete t	he followin	g:		
Name & Address of En			mployed	Dates (from		-	ddress of Employer	_	Employed	Dates (from-to)		
			1 - 7						1 - 7			
				Monthly Inc	come					Monthly Income		
				\$						\$		
Position/Title/Type of B	Business		Business	Phone (incl.	area code)	Position/T	itle/Type of Business		Business	iness Phone (incl. area code)		
Name & Address of En		Solf E	mployed	Dates (fron	n-to)	Name & A	Address of Employer		Employed	Dates (from-to)		
Name & Address of En		Sell E	mpioyeu	Dates (1101	1-10)				Employed			
				Monthly Inc	come					Monthly Income		
				\$	Joine					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 En	nolover 🗌			Dates (fron	n to)	Name & A	Address of Employer		Employed	Dates (from-to)		
		Sell E	mployed	Dates (1101	11-10)				Employed	Dates (IIOIII-to)		
				Monthly Ind	come					Monthly Income		
Position/Title/Type of B	lusiness		Rusiness	^Ψ Phone (incl.	area code)	Position/T	^Φ Phone (incl. area code)					
Position/ Title/ Type of Dusiness						1 051001/1	lite, Type of Business	Dusiness				
Name & Address of Employer Self Employed				Dates (fron	n-to)	Name & A	ddress of Employer	Self	Employed	Dates (from-to)		
				Monthly Inc	come					Monthly Income		
				\$.				\$		
Position/Title/Type of B	susiness		Business	Phone (incl.	area code)	Position/I	itle/Type of Business		Business	Phone (incl. area code)		
	۷.	MONT	HLY INCO	ME AND CO	MBINED H	OUSING EX	PENSE INFORMATION					
Gross							Combined Monthly					
Monthly Income	Borrowe	er		orrower	-	otal	Housing Expense		esent	Proposed		
Base Empl. Income*	\$		\$		\$		Rent First Mortgage (P&I)	\$		¢		
Bonuses			+				Other Financing (P&I)			\$		
Commissions							Hazard Insurance					
Dividends/Interest							Real Estate Taxes					
Net Rental Income						Mortgage Insurance						
Other (before completing,						Homeowner Assn. Dues						
see the notice in "describe other income," below)							Other:					
Total	\$		\$		\$		Total	\$		\$		
* Self Employed I	Borrower(s) may	y be re	quired to p	ovide additi	onal docum	entation suc	ch as tax returns and fina	incial stat	ements.			
Describe Other Income	Notice:						ome need not be revealed have it considered for re		is Ioan.			
B/C								-		Monthly Amount		
										\$		

Borrower

Co-Borrower _____

ASSETS Description	M	Cash						ist the creditor's na			d account r		for all outstand		
Cash deposit toward purchase held by:	Market Value				 debts, including automobile loans, revolving charge accounts, real estate loans, alimony, child supports 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. 										
								onthly Pa Ionths Le		Unpaid Balance					
List checking and savings account	s belo	w			Name and	address of C	Company	,	_	Payment/	,	\$			
Name and address of Bank, S&L, or C	Credit l	Jnion			A										
Aget po	¢				Acct. no.	address of C	Company	1	\$	Payment/	Months	\$			
Acct. no. Name and address of Bank, S&L, or C	\$ Credit I	Inion			-				ľ	.,		Ť			
· · · · · · · · · · · · · · · · · · ·					Acct. no.										
Acct. no.	\$				Name and	address of C	Company	1	\$	Payment/	Months	\$			
Name and address of Bank, S&L, or C		Jnion			_										
					Acct. no.							\$			
	¢				Name and	address of C	Company	1	\$	\$ Payment/Months					
Acct. no. Stocks & Bonds (Company name/number description)	\$			-											
				Acct. no.		_									
					Name and a	1	\$	Payment/	Months	\$					
Life insurance net cash value Face amount: \$	\$														
Subtotal Liquid Assets	\$				Acct. no.										
Real estate owned (enter market value from schedule of real estate owned)	Real estate owned (enter market value \$					address of C	1	\$	\$ Payment/Months						
Vested interest in retirement fund	\$				_					_					
Net worth of business(es) owned (attach financial statement)	\$				Acct. no.										
Automobiles owned (make and year)			Alimony/Child Support/Separate Maintenance Payments Owed to:				\$	\$							
Other Assets (itemize)	\$			Job-Related Expense (child care, union dues, etc.)					\$						
					Total Mont	hly Paymer	ite		\$			1			
					Total Monthly Payments Net Worth					◄ Total Liabilities b.		\$			
Total Assets a. Schedule of Real Estate Owned (if add	\$	prope	rties are o	owr	(a minus b)	=>	\$ et)		<u> </u>			·			
Property Address (enter S if sold, PS sale or R if rental being held for incorr	if penc	• •	Type of Property	L	Present Market Value	Amour	nt of	Gross Rental Income		ortgage lyments	Insura Mainten Taxes &	ance,	Net Rental Incom		
				\$	5	\$		\$	\$		\$		\$		
			Totals	\$		\$		\$	\$		\$		\$		
List any additional names under which Alternate Name	credit	has pi		bee		d indicate ap	opropriat						φ		

VII. DETAILS OF TRANSAC	HON	VIII. DECLARATIONS		
a. Purchase price	\$	If you answer "Yes" to any questions a through i,	Borrower	Co-Borrower
b. Alterations, improvements, repairs		please use continuation sheet for explanation.	Yes No	Yes No
c. Land (if acquired separately)		a. Are there any outstanding judgments against you?		
d. Refinance (incl. debts to be paid off)		b. Have you been declared bankrupt within the past 7 years?		
e. Estimated prepaid items		c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?		
f. Estimated closing costs		d. Are you a party to a lawsuit?		
g. PMI, MIP, Funding Fee		e. Have you directly or indirectly been obligated on any loan which resulted in		
h. Discount (if Borrower will pay)		foreclosure, transfer of title in lieu of foreclosure, or judgment?		
i. Total costs (add items a through h)		(This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans, any mortgage, financial		
j. Subordinate financing		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.)		
k. Borrower's closing costs paid by Seller		f. Are you presently delinquent or in default on any Federal debt or any other		
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 obligated to pay alimony, child support, or separate maintenance?		
		h. Is any part of the down payment borrowed?		
		i. Are you a co-maker or endorser on a note?		
		j. Are you a U. S. citizen?		
		k. Are you a permanent resident alien?		
		I. Do you intend to occupy the property as your primary residence?		
m. Loan amount (exclude PMI, MIP, Funding Fee financed)		If "Yes," complete question m below. m. Have you had an ownership interest in a property in the last three years?		
n. PMI, MIP, Funding Fee financed		(1) What type of property did you own-principal residence (PR),		
o. Loan amount (add m & n)		second home (SH), or investment property (IP)?		
/		(2) How did you hold title to the home-solely by yourself (S),		
p. Cash from/to Borrower (subtract j, k, l & o from i)		jointly with your spouse (SP), or jointly with another person (O)?		<u> </u>
	IX. ACKN	OWLEDGEMENT 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 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 an 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 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 representa-tion 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.

Acknowledgement. Each of the undersigned hereby acknowledges that any owner of the Loan, its servicers, successors and assigns, may verify or reverify any information contained in this application or obtain any information or data relating to the Loan, for any legitimate purpose through any source, including a source named in this application or a consumer reporting agency.

Right to Receive Copy of Appraisal I/We have the right to a copy of the appraisal report used in connection with this application for credit. To obtain a copy, I/we must send Creditor a written request at the mailing address Creditor has provided. Creditor must hear from us no later than <u>90</u> days after Creditor notifies me/us about the action taken on this application.

ii you would like a	copy of the appraisal report	, contact.							
Borrower's Sigr	nature	Da	ate	Co-Borrower's S	Signature		Date		
Х				Х					
	X. I	NFORMATION FOR	GOVERNME	NT MONITORIN	NG PURPOSES				
opportunity, fair he not discriminate e may check more t observation and s	rmation is requested by the ousing and home mortgage ither on the basis of this info han one designation. If you urname if you have made the that the disclosures satisfy	disclosure laws. You are prmation, or on whether you do not furnish ethnicity, i his application in person.	e not required to fu ou choose to furni race, or sex, unde If you do not wish	Irnish this informations sh it. If you furnish r Federal regulation to furnish the inform	on, but are encouraged the information, please as, this lender is require mation, please check t	to do so. The law proprovide both ethnicity of to note the informati he box below. (Lender	vides that a Lender may and race. For race, you on on the basis of visual must review the above		
BORROWER	I do not wish to furnish	this information		CO-BORROWER	I do not wish to fu	rnish this information			
Ethnicity:	Hispanic or Latino	Not Hispanic or Lati	no	Ethnicity:	Hispanic or Latino	Not Hispan	ic or Latino		
Race:	American Indian or Alaska Native Native Hawaiian or Oth	/	Black or African American White	Race:	American Indian of Alaska Native	or Asian	Black or African American er White		
Sex:	E Female	Male		Sex:	Female	Male			
To be Complete This information v In a face-to-fa In a telephon Loan Originator's	ace interview e interview	By the applicant and By the applicant and			Date				
	Name (print or type)		Loan Originator	Identifier	Loan Originator	Loan Originator's Phone Number (including area code)			
Loan Origination	Company's Name		Loan Origination	Company Identifie	er Loan Originatio	Loan Origination Company's Address			
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