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 in 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 interpret to 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):

orrower				Co-B	orrower											
				I. TYPE	OF MO	ORTGAGE A	AND T	ERMS OF	= LC	DAN						
lortgage pplied for:	🗌 VA 🗌 FHA	Convent	lural	Other	(explair	ו):		Agency Ca	ase	Number		Lende	r Case	e Number		
mount		Interest Rate	e N	o. of Mo	nths	Amortizatio	n Type		Fixec GPM	l Rate		er (expla 1 (type)				
			II. P	ROPE	RTY INF				-			r (type)	•			
ubject Pro	perty Address	(street, city, s													No.	of Units
egal Desci	ription of Subje	ect Property (a	attach des	cription i	f necess	sary)									Yea	r Built
urpose of	Loan 🗌 Purc		nstruction	Perman		Other (explain	ı):			operty will Primary F			ondar	v Residenc		Investment
complete t	this line if cor					loan.				<u> </u>				<u>, , , , , , , , , , , , , , , , , , , </u>		
ear Lot cquired	Original Cos	t /	Amount Ex			(a) Present V	/alue o	of Lot	Ì	Cost of Ir	nproveme	ents		(a+b)		
	\$		\$			\$			\$				\$			
<i>complete t</i> ear cquired	t his line if this Original Cos		ce Ioan. Amount E:	kisting Li	ens	Purpose of R	lefinan	се		Describe	Improven	nents		made	🗌 t	o be made
•	\$	5	\$							Cost: \$						
itle will be	held in what N							Man	neri		ïtle will be	held		Fee	e Sim	pe held in: ple pld(show
ource of D	own Payment	, Settlement C	Charges ar	ıd/or Sul	oordinate	e Financing (e	explain))						exp	biration	date)
		Borrower			III. BO	ORROWER I						Borrow	-			
	Name (include			DOB (m	ım/dd/yyy	/y) Yrs. School		orrower's N I Security Nu		,)B (mm/dd/y	<mark>/yyy)</mark>	Yrs. School
Married	(includes regis	tered domesti	ic partners) Dep	endents	(not listed by Co-Borrower)	Ma	arried (inclu	udes	registere	d domesti	c partn	ers)	Depender	<mark>1ts</mark> (ní B	ot listed by orrower)
Unmarrie	ed (includes si	ngle, divorced	l, widowed) No		,	Un	nmarried (ir	nclud	des single.	, divorced	, widow	red)	No.		
Separate	ed			Ag	es		□Se	eparated						Ages		
Present Add	dress (street, d	city, state, ZIP	/ country)	Own	Ren	tNo. Yrs.	Prese	ent Address	<mark>s (st</mark>	reet, city, s	state, ZIP/	[/] countr	<mark>'y)</mark> □ (Dwn 🗌 Re	ent_	_No. Yrs.
/ United S	States						/ Un	nited State	es							
Mailing Add	lress, if differe	nt from Preser	nt Address)			Mailin	ng Address	s, if d	lifferent fro	om Preser	nt Addre	ess			
f residing	at present ad	dress for les	s than two	o years,	comple	te the followi	ing:									
Former Add	lress (street, c	ity, state, ZIP)) []Own	Ren	t No. Yrs.	Form	er Address	s (str	eet, city, s	state, ZIP)			Dwn 🗌 Re	ənt	No. Yrs.
Former Add	lress (street, c	ity, state, ZIP)) [Own	Ren	t No. Yrs.	Forme	er Address	s (str	eet, city, s	state, ZIP)			Dwn 🗌 Re	ent	No. Yrs.
								Borro	ower							
	ential Loan App orm 65 7/05 (re					Page	1 of 4	Co-B	orro	wer				lae Form 10 rm - Loanapp		

Borrower			IV. EMPLOYMENT INFORMATION					Co-Borrower				
Name & Address of En	nployer Sel	Employed	Yrs. on this	this job (Name & Address of Employer)				Employed	Yrs. on this job			
			Yrs. emplo line of work	yed in this <td></td> <td></td> <td></td> <td></td> <td>Yrs. employed in this line of work/profession</td>					Yrs. employed in this line of work/profession			
Position/Title/Type of E	Business	Business	Phone (incl.	area code)	Position/T	itle/Type of Business		Business	Phone (incl. area code)			
If employed in curren	t position for less	than two yea	ars or if curi	rently empl	oyed in mo	ore than one position, c	omplete	the followi	ng:			
Name & Address of En	nployer Sel	Employed	Dates (from	n-to)	Name & A	Address of Employer	Self	Employed	Dates (from-to)			
			Monthly Ind	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 En		Employed	Dates (fron	n to)	Name & A	Address of Employer		Employed	Dates (from-to)			
Name & Address of En		Employed	Dates (1101	11-10)	Name & P			Employed	Dates (IIOIII-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 En	nployer Sel	Employed	Dates (from	n-to)	Name & A	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 En		Employed	Dates (fron	n-to)	Name & A	Address of Employer	Self	Employed	Dates (from-to)			
		Employed	Datoo (non					Employed				
			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)			
	V. MO		ME AND CO		IOUSING E	XPENSE INFORMATION	N					
Gross						Combined Monthly						
Monthly Income	Borrower		orrower	-	otal	Housing Expense		esent	Proposed			
Base Empl. Income*	\$	\$		\$		Rent	\$		•			
Overtime						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, see the notice in "describe						Homeowner Assn. Dues						
other income," below)		•		•		Other:	•					
Total	\$	\$		\$		Total	\$		\$			
		• •				h as tax returns and finar		ments.				
Describe Other Income	<i>Notice:</i> Alir Bor	nony, child su rower (B) or (ipport, or sep Co-Borrower	oarate maint (C) does no	enance inco t choose to	ome need not be revealed have it considered for rep	of the baying thi	s Ioan.				
B/C									Monthly Amount			
									\$			

Borrower

_

Co-Borrower

					•	ed by that spouse Comp	leted 🗌	Jointly			
ASSETS Description		ish or ket Value			ts. List the creditor's						
Cash deposit toward purchase held by:	\$		stock pledg	es, etc. Use contin	uation sheet, if nece	essary. Indicate by	counts, real estate loans, alimony, child support ry. Indicate by (*) those liabilities which will be nncing of the subject property.				
				LIABILITI	ES	Monthly P Months L		Un	paid Balance		
List checking and savings account	s below		Name and	address of Com	Dany	\$ Payment		\$			
Name and address of Bank, S&L, or (Credit Uni	on									
			Acct. no.	address of Com	hany	\$ Payment	/Months	\$			
Acct. no. \$ Name and address of Bank, S&L, or Credit Union					Juliy	φ r aymon	/ World 15	Ψ			
			Acct. no.								
Acct. no.	\$		— Name and	address of Com	bany	\$ Payment	/Months	\$			
Name and address of Bank, S&L, or (on									
			Acct. no. Name and	address of Com	pany	\$ Payment	/Months	\$			
Acct. no.	\$, , , , , , , , , ,		Ť			
Stocks & Bonds (Company	\$										
name/number description)											
			Acct. no. Name and	address of Com	\$ Payment	/Months	\$				
Life insurance net cash value	\$										
Face amount: \$											
Subtotal Liquid Assets	\$			1							
Real estate owned (enter market value			Acct. no.	address of Com	\$ Payment	/Months	\$				
from schedule of real estate owned)						¢ · djiloli		Ŷ			
Vested interest in retirement fund	\$										
Net worth of business(es) owned (attach financial statement)	\$		Acct. no.								
Automobiles owned (make and year)	\$		Alimony/C Maintenan	Alimony/Child Support/Separate Maintenance Payments Owed to:				\$			
Other Assets (itemize)	\$		lob-Belate	d Expanse (child	care, union dues, e	etc.) \$					
	Ψ		000-Helale			φ					
			Total Mon	thly Payments		\$		1			
Total Assets a.	\$		Net Worth	=> \$		Total Liab	Total Liabilities b. \$				
Schedule of Real Estate Owned (if add		poerties are	(a minus b) owned, use con	tinuation sheet)							
Property Address (enter S if sold, PS sale or R if rental being held for incor	if pending	•	Present	Amount of	Gross ens Rental Incom	Mortgage Payments	Insural Mainten Taxes &	iance,	Net Rental Incon		
			\$	\$	\$	\$	\$		\$		
		Totals	\$	\$	\$	\$	\$		\$		
List any additional names under which Alternate Name	ı credit ha			nd indicate appro		ne(s) and accoun			I *		

Co-Borrower

VII. DETAILS OF TRANSAC	ION	VIII. DECLARATIONS							
a. Purchase price	\$	If you answer "Yes" to any questions a through i,	Borrov	ver	Co-Bo	rrower			
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?		니	Ц				
d. Refinance (incl. debts to be paid off)		b. Have you been declared bankrupt within the past 7 years?		늬					
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?		\neg					
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, I & o from i)		jointly with your spouse (SP), or jointly with another person (O)?		_	_				
	IX. ACKNO	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 cont the loan is approved; (7) the Lender and its agents, brokers, insurers, servicers, successors and assigns may retain the original and/or an electronic record of this 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 drein 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 may in additi

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, or I/we withdraw this application.

If you would like a copy of the appraisal report, contact

Borrower's Signature	Date	Co-Borrower's Signature	Date					
Donower's Signature	Dale	CO-DOITOWEI'S Signature	Dale					
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 not discriminate either on the basis of this information, or 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 and surname if you have made this application in person. 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.)

indicinal to dobait	s and and allowide datery	an roquironito to minor		loor anaon apphoad	lo otato lai	i ioi allo paraoalar i	Jbo or loan appile	/		
BORROWER	I do not wish to furnish	this information		CO-BORROWER I do not wish to furnish this information						
Ethnicity:	Hispanic or Latino	Not Hispanic or Lati	no	Ethnicity:	🗌 Hispa	anic or Latino	🗌 Not Hispanio	c or Latino		
Race:	American Indian or Alaska Native		Black or African American	Race:		rican Indian or <a native<="" th=""><th>Asian</th><th>Black or African American</th>	Asian	Black or African American		
	Native Hawaiian or Other Pacific Islander 🗌 White				🗌 Nativ	Native Hawaiian or Other Pacific Islander 🗌 White				
Sex:	E Female	Male		Sex:	🗌 Fema	ale	Male			
To be Complet This information In a face-to-f In a telephor Loan Originator's	ace interview ne interview	By the applicant and By the applicant and								
X	Signature				Dat	le				
Loan Originator's	Name (print or type)		Loan Originator	ldentifier	Loa	an Originator's Phor	ne Number (inclue	ding area code)		
Loan Origination	Company's Name		Loan Origination	Company Identifie	er <mark>Loa</mark>	an Origination Comp	pany's Address			
Liniform Desidenti	ial Loop Application		•				Fannia Maa Fa	m 1002 7/05 (rov 6/00)		

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	Race: Check one or more						
Hispanic or Latino	American Indian or Alaska Native – Print name of enrolled						
🗆 Mexican 🛛 Puerto Rican 🗌 Cuban	or principal tribe:						
Other Hispanic or Latino – Print origin:	🗆 Asian						
	🗆 Asian Indian 🛛 Chinese 🛛 Filipino						
For example: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on.	□ Japanese □ Korean □ Vietnamese □ Other Asian – <i>Print race:</i>						
	For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on Black or African American						
U Not Hispanic or Latino							
□ I do not wish to provide this information	Native Hawaiian or Other Pacific Islander						
Sex	 □ Native Hawaiian □ Guamanian or Chamorro □ Samoan □ Other Pacific Islander – <i>Print race:</i> 						
Male	For example: Fijian, Tongan, and so on.						
\Box I do not wish to provide this information	White						
	\Box 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 observat Was the sex of the Borrower collected on the basis of visual observation or Was the race of the Borrower collected on the basis of visual observation o	surname? ONC	O YES O OYES O OYES	
The Demographic Information was provided through:			
\bigcirc Face-to-Face Interview (includes Electronic Media w/ Video Component)	OTelephone Interview	\bigcirc Fax or Mail	\bigcirc Email or Internet