To be completed by the Lender:	
Lender Loan No./Universal Loan Identifier	Agency Case No.

#### **Uniform Residential Loan Application**

Verify and complete the information on this application. If you are applying for this loan with others, each additional Borrower must provide information as directed by your Lender.

**Section 1: Borrower Information.** This section asks about your personal information and your income from employment and other sources, such as retirement, that you want considered to qualify for this loan.

1a. Personal Information						
Name (First, Middle, Last, Suffix)		Social Security N				
		(or Individual Taxp	ayer Identi	fication Numb	er)	
Alternate Names – List any names by which you are known or		Date of Birth		itizenship		
under which credit was previously received (First, Middle, Last, S	uttix)	(mm/dd/yyyy)		U.S. Citizen	Danisland A	··
		'		) Permanent F ) Non-Permar		
Type of Credit		List Name(s) of O				
O I am applying for imdividual credit.		(First, Middle, Last,				
I am applying for joint credit. Total Number of Borrowers Each Borrower intends to apply for joint credit. Your initia	i <b>:</b>		,	•		
Each Borrower intends to apply for joint credit. Your initia	als:					
1141101411800111110111						
Marital Status Dependents (not listed by anoth	er Borrower)	Contact Informat	ion			
O Married Number		Home Phone (	)	_		
O Separated Ages		Cell Phone (	— <u>)</u> — .			
Unmarried (Single, Divorced, Widowed, Civil Union, Domestic Partnership	n Pagistarad	Work Phone (	)		Ext.	
Reciprocal Beneficiary Relationship)	r, registereu	Email				
Current Address						
Street					Jnit#	
City		State	ZIP	Co	untry	
How Long at Current Address?Years Months Hou	sing O No prim	ary housing expense	Oown	O Rent (\$		/month
If at Current Address for LESS than 2 years, list Former Add	dress 🗆 Do	es not apply				
Street	_			Į.	Jnit#	
City		State	ZIP	Co	untry	
How Long at Former Address?Years Months Hou	sing O No prim	ary housing expense	Own	O Rent (\$		/month
Mailing Address - if different from Current Address Does	s not apply					
Street				Ų	Jnit #	
City		State	ZIP	Col	untry	
		72				
Ab Comment Front Comment (Solf Front Comment Comment	Проссия	ot apply				
1b. Current Employment/Self-Employment and Income	☐ Does no	n appry		O M4	h la da a sa sa sa	
Employer or Business Name	Ph	ione ()		Gross Mont		
Street		Unit #			\$	/month
City State	ZIP	Country		Overtime	\$	/month
Position or Title	Chack if this	s statement applies:		Bonus	\$	/month
Start Date / / (mm/dd/yyyy)		yed by a family member,		Commission	<b>\$</b>	/month
		ller, real estate agent, or	other	Military Entitlements	\$	/month
		transaction.		Other	* \$	/month
☐ Check if you are the Business ☐ I have an ownership showner or Self-Employed ☐ I have an ownership shownership			(or Loss)	TOTAL \$		.00/month
Owner or Self-Employed	ale 01 20% 01 M0	ισ. Ф				

1c. IF APPLICABLE, Complete Information for	J- Additional E				☐ Does not apply  Gross Monthly Income		
_		Phone	`'	Bas		e e	/month
Street			Unit #		ertime	\$	/month
City	State	_ ZIP	Country	Bor		\$	/month
Position or Title			tement applies:		nmission	\$	/month
Start Date / / (mm/dd/yyyy)			by a family member, real estate agent, or o		tary		
How long in this line of work? Years M	onths	party to the trai		Ent	itlements	\$	/month
☐ Check if you are the Business ☐ I have an o		of less than 25%. of 25% or more.		or Loss) Oth	TAL \$	\$	/month 0.00 /month
1d. IF APPLICABLE, Complete Information for Provide at least 2 years of current and previou			mployment and In			not apply	
Employer or Business Name					vious G ome \$	ross Mon	ithly /month
Street	04-4-	710	Unit #		Offic #		
City	State	_ ZIP	Country				
Position of Title  Start Date / / (mm/dd/yyyy)  End Date / / (mm/dd/yyyy)		Check if you Owner or Sel	were the Business f-Employed				
Include income from other sources below. Und  • Alimony	<ul> <li>Interest and D</li> <li>Mortgage Cre</li> <li>Mortgage Differ</li> <li>Payments</li> </ul>	ividends • N dit Certificate • P erential • R	lotes Receivable ublic Assistance etirement e.g., Pension, IRA)	<ul><li>Royalty Paym</li><li>Separate Mai</li><li>Social Securit</li><li>Trust</li></ul>	ntenance ty	Bene • VA C • Othe	Compensation er
for this loan.					Mo	nthly Inc	000
330 350 350 350 350					\$	y IIIO	01110
					\$		
					\$		
			Provide TOTA	L Amount H			0.00

Section 2: Financial Information — Assets and Liabilities. This section asks about things you own that are worth money and that you want considered to qualify for this loan. It then asks about your liabilities (or debts) that you pay each month, such as credit cards, alimony, or other expenses. 2a. Assets - Bank Accounts, Retirement, and Other Accounts You Have Include all accounts below. Under Account Type, choose from the types listed here: · Bridge Loan Proceeds Checking Certificate of Deposit Stock Options Trust Account Savings Mutual Fund Bonds Individual Development · Cash Value of Life Insurance · Money Market · Retirement (e.g., 401k, IRA) (used for the transaction) Stocks Account Account Type – use list above **Financial Institution Account Number** Cash or Market Value \$ \$ \$ \$ \$ **Provide TOTAL Amount Here** 0.00 2b. Other Assets and Credits You Have □ Does not apply Include all other assets and credits below. Under Asset or Credit Type, choose from the types listed here: Assets Credits Assets

Proceeds from Real Estate
Proceeds from Sale of
Property to be sold on or
Non-Real Estate Asset
before closing

Secured Borrowed Funds Unsecured Borrowed Funds Earnest Money Relocation Funds · Sweat Equity Employer Assistance · Rent Credit Trade Equity Lot Equity Asset or Credit Type - use list above Cash or Market Value \$ \$ \$ \$ Provide TOTAL Amount Here 0.00 2c. Liabilities - Credit Cards, Other Debts, and Leases that You Owe ☐ Does not apply List all liabilities below (except real estate) and include deferred payments. Under Account Type, choose from the types listed here: Revolving (e.g., credit cards) Installment (e.g., car, student, personal loans) • Open 30-Day (balance paid monthly) • Lease (not real estate) Account Type -To be paid off at use list above **Account Number Unpaid Balance** Company Name or before closing **Monthly Payment** \$ \$ \$ \$ \$ \$ \$ \$ П 2d. Other Liabilities and Expenses □ Does not apply Include all other liabilities and expenses below. Choose from the types listed here: Alimony · Child Support · Separate Maintenance · Job Related Expenses **Monthly Payment** \$

Borrower Name:

\$

Section 3: I and what you ow	Finan e on the	n <b>cial Ir</b> em. [	nformatior ] I do not own a	n — R ny real e	eal Es	tate. This section	ı asks you to lis	t all pi	operties yo	ou currently own
3a. Property You	ı Own	If you	are refinancino	g, list the	e property	you are refinancin	g FIRST.			
Address Street									Unit	
City _					1	State			Count	
	Status	s: Sold,	Intended Occu			Insurance,Taxes, tion Dues, etc.	For 2-4 Unit	Prima	ry or invest	ment Property
Property Value	Pendir or Reta	ng Sale, ained	Residence, Sec Home, Other		if not inc	luded in Monthly e Payment	Monthly Renta	al		ER to calculate: ly Rental Income
\$			, , , , , , , , , , , , , , , , , , , ,		\$		\$		\$	
Mortgage Loans of	on this P	roperty	☐ Does not	apply					-	
Creditor Name		Accoun	t Number	Month Mortg	age	Unpaid Balance	To be paid off at	Conv	e: FHA, VA, ventional, A-RD, Other	Credit Limit
				\$	511L	\$		000	, rrb, outer	\$
		TREE		\$		\$				\$
26 JE ADDLICAE		NAME OF TAXABLE PARTY.	formation for A	alalisia	l Dropout	□ Description	<b>-</b> h.			
3b. IF APPLICAE	DLE, COI	mpiete in	itormation for A	aannona	ıı Propert	☐ Does not ap	piy		Unit	4
Address Street						State	ZIP		Count	
	Himme		Intended Occu		Monthly	Insurance, Taxes,	For 2-4 Unit I	Primar	y or Invest	ment Property
Property Value	Status Pendin or Reta		Investment, Prin Residence, Sec Home, Other	cond if not inc		tion Dues, etc. luded in Monthly e Payment	Monthly Rental Income		For LENDER to calculate: Net Monthly Rental Income	
\$					\$		\$		\$	
Mortgage Loans o	on this P	roperty	☐ Does not	apply						
Creditor Name	IHI	Account	t Number	Month Mortga Payme	age	Unpaid Balance	To be paid off at or before closing	Conv	: FHA, VA, ventional, A-RD, Other	Credit Limit (if applicable)
	111			\$		\$				\$
				\$		\$				\$
					1			1		
3c. IF APPLICAB	LE, Cor	nplete In	formation for A	dditiona	l Property	☐ Does not app	oly			
Address Street	my -	300,000							Unit	#
City						State	ZIP		Countr	у
1111	Status	: Sold,	Intended Occu Investment, Prin			Insurance, Taxes,	For 2-4 Unit F	rimar	y or Investr	nent Property
Property Value	Pendin or Reta		Investment, Primary Residence, Second Home, Other  Association Dues, etc. if not included in Monthly Mortgage Payment  Monthly Rental Income		I		R to calculate: y Rental Income			
\$	.0.0				\$		\$		\$	
Mortgage Loans o	n this P	roperty	☐ Does not a	apply						
Creditor Name		Account	Number	Month Mortga Payme	ige	Unpaid Balance (	To be paid off at or before closing	Conv	: FHA, VA, entional, \-RD, Other	Credit Limit (if applicable)
				\$		\$				\$
				\$		\$				\$
				1						

## Section 4: Loan and Property Information. This section asks about the loan's purpose and the property you want to purchase or refinance.

Loan Amount \$			Loan Purpose (	) Purchase	Refinance	Other (specify)	
Property Address	Street						Unit #
	City				State	ZIP	County
	Number of U	nits	Property Value \$	5			
Occupancy	O Primary R	esidence	O Second Home	O In	vestment Propei	rty FHA Second	lary Residence 🗌
			property, will you set a dical office, beauty/bark		within the proper	ty to operate	O NO O YES
2. Manufactured Ho	ome. Is the pro	perty a mar	nufactured home? (e.g	ı., a factory bı	uilt dwelling built o	n a permanent chassis)	O NO O YES
(0)(111(0)(1111)	118118171111111						
4b. Other New Mo		on the Pro	perty You are Buying	or Refinan	cing Doe	s not apply	
HILLIAN	rigage Loans	on the rio	perty fou are buying	or Kennan		oan Amount/	Credit Limit
Creditor Name	IIII	Lien Type		Monthly	Payment A	amount to be Drawn	(if applicable)
		O First Lie	n 🔘 Subordinate Lien	\$	\$		\$
70700000000000	(MEONE DEFOE	O First Lie	n O Subordinate Lien	\$	\$	=	\$
<u></u>							
4c. Rental Income				For Purchase	-	s not apply	
Complete if the pro	perty is a 2-4	Unit Prima	ry Residence or an Ir	nvestment P	roperty		Amount
Expected Monthly Re	ental Income						\$
For LENDER to calc	ulate: Expecte	d Net Month	ly Rental Income	3.1			\$
1,1111							
4d. Gifts or Grants	You Have Be	en Given or	Will Receive for this	Loan	Does not apply		
			irce, choose from the	sources lis	ted here:		
Community Nonprofit	• Federal A • Local Age	gency ncy	<ul><li>Relative</li><li>Religious Nonprofit</li></ul>		e Agency arried Partner	<ul><li>Lender</li><li>Other</li></ul>	
Asset Type: Cash Gi			Deposited/Not De	posited	Source – use lis	st above	Cash or Market Value
111111111111111111111111111111111111111	unililili	·	O Deposited O No	ot Deposited			\$
7444444	HIIII		O Deposited O No				\$
	IIIIIIIIII		0 , 0				
H11111111000000	20011111111						

Section 5: Declarations. This section asks you specific questions about the property, your funding, and your past financial history.

	5a. About this Property and Your Money for this Loan		
A	. Will you occupy the property as your primary residence?  If YES, have you had an ownership interest in another property in the last three years?  If YES, complete (1) and (2) below:		O YES
	(1) What type of property did you own: primary residence (PR), FHA secondary residence (SR), second home (SH), or investment property (IP)?		
	(2) How did you hold title to the property: by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?		
В.	If this is a Purchase Transaction: Do you have a family relationship or business affiliation with the seller of the property?	O NO	O YES
C.	Are you borrowing any money for this real estate transaction (e.g., money for your closing costs or down payment) or obtaining any money from another party, such as the seller or realtor, that you have not disclosed on this loan application? If Y#S, what is the amount of this money?	O NO	O YES
D.	1. Have you of will you be applying for a mortgage loan on another property (not the property securing this loan) on or before closing this transaction that is not disclosed on this loan application?	O NO	O YES
_	2. Have you or will you be applying for any new credit (e.g., installment loan, credit card, etc.) on or before closing this loan that is not disclosed on this application?	O NO	O YES
E	Will this property be subject to a lien that could take priority over the first mortgage lien, such as a clean energy lien paid through your property taxes (e.g., the Property Assessed Clean Energy Program?	Оио	O YES
قرن			
5	b. About Your Finances		
F.	Are you a co-signer or guarantor on any debt or loan that is not disclosed on this application?	O NO	O YES
G.	Are there any outstanding judgments against you?	O NO	O YES
Н.	Are you currently delinquent or in default on a Federal debt?	O NO	O YES
I.	Are you a party to a lawsuit in which you potentially have any personal financial liability?	O NO	O YES
J.	Have you conveyed title to any property in lieu of foreclosure in the past 7 years?	O NO	O YES
	Within the past 7 years, have you completed a pre-foreclosure sale or short sale, whereby the property was sold to a third party and the Lender agreed to accept less than the outstanding mortgage balance due?	O NO	O YES
L	Have you had property foreclosed upon in the last 7 years?	O NO	O YES
М.	Have you ded ared bankruptcy within the past 7 years?  If YES, identify the type(s) of bankruptcy:   Chapter 7   Chapter 11   Chapter 12   Chapter 13	O NO	O YES

#### Section 6: Acknowledgments and Agreements. This section tells you about your legal obligations when you sign this application.

#### **Acknowledgments and Agreements**

- . "Lender" includes the Lender's agents, service providers, and any of their successors and assigns.
- "Other Loan Participants" includes (i) any actual or potential owners of a loan resulting from this application (the "Loan"), (ii) acquirers of any beneficial or other interest in the Loan, (iii) any mortgage insurer, (iv) any guarantor, (v) any servicer of the Loan, and (vi) any of these parties' service providers, successors or assigns.

#### I agree to, acknowledge, and represent the following:

(1) The Complete Information for this Application

 The information I have provided in this application is true, accurate, and complete as of the date I signed this application.

and complete as of the date I signed this application.

If the information I submitted changes or I have new information before closing of the Loan II must change and supplement this application including providing any updated/supplemented real estate sales contract.

For purchase transactions: The terms and conditions of any real estate sales contract signed by me in connection with this application are true, accurate; and complete to the best of my knowledge and belief. I have not entered into any other agreement, written or oral, in

connection with this real estate transaction.

The Lender and Other Loan Participants may rely on the information contained in the application before and after closing of the Loan.

Any intentional or negligent misrepresentation of information may

result in the imposition of:

(a) civil liability on me including monetary damages, if a person suffers any loss because the person relied on any misrepresentation that I have made on this application, and/or

(b) criminal penalties on me including, but not limited to, fine or imprisonment of both under the provisions of Federal law (18 U.S.C. §§ 1001 et seq.).

(2) The Property's Security
The Loan I have applied for in this application will be secured by a mortgage or deed of this which provides the Lender a security interest in the property described in this application.

(3) The Property's Appraisal, Value, and Condition

• Any appraisal or value of the property obtained by the Lender is for use by the Lender and Other Loan Participants.

• The Lender and Other Loan Participants have not made any representation or warranty, express or implied, to me about the property, its condition or its value.

(4) Electronic Records and Signatures
• The Lender and Other Loan Participants may keep any paper record and/or electronic record of this application, whether or not the Loan is approved

- If this application is created as (or converted into) an "electronic application", I consent to the use of "electronic records" and "electronic signatures" as the terms are defined in and governed by applicable Federal and/or state electronic transactions laws.
- I intend to sign and have signed this application either using my:

(a) electronic signature; or

- (b) a written signature and agree that if a paper version of this application is converted into an electronic application, the application will be an electronic record, and the representation of my written signature on this application will be my binding electronic signature.
- · I agree that the application, if delivered or transmitted to the Lender or Other Loan Participants as an electronic record with my electronic signature, will be as effective and enforceable as a paper application signed by me in writing.

(5) Delinquency

- The Lender and Other Loan Participants may report information about my account to credit bureaus. Late payments, missed payments, or other defaults on my account may be reflected in my credit report and will likely affect my credit score.
- If I have trouble making my payments I understand that I may contact a HUD-approved housing counseling organization for advice about actions I can take to meet my mortgage obligations.
- (6) Authorization for Use and Sharing of Information By signing below, in addition to the representations and agreements made above, I expressly authorize the Lender and Other Loan Participants to obtain, use, and share with each other (i) the loan application and related loan information and documentation, (ii) a consumer credit report on me, and (iii) my tax return information, as necessary to perform the actions listed below, for so long as they have an interest in my loan or its servicing:

(a) process and underwrite my loan;

- (b) verify any data contained in my consumer credit report, my loan application and other information supporting my loan application;
- (c) inform credit and investment decisions by the Lender and Other Loan Participants:
- (d) perform audit, quality control, and legal compliance analysis and reviews:

(e) perform analysis and modeling for risk assessments;

- (f) monitor the account for this loan for potential delinquencies and determine any assistance that may be available to me; and
- (g) other actions permissible under applicable law.

Borrower Signature	Date (mm/dd/yyyy)	 
Additional Borrower Signature	Date (mm/dd/yyyy)	 

Section 7: Military Service. This section asks q	uestions about your (or your deceased spouse's) military service.
Military Service of Borrower	
☐ Currently retired, discharged, or se	vith projected expiration date of service/tour / / (mm/dd/yyyy)
Section 8: Demographic Information. This	s section asks about your ethnicity, sex, and race.
and neighborhoods are being fulfilled. For residential mortgage ler information (ethnicity, sex, and race) in order to monitor our compl disclosure laws. You are not required to provide this information, bu "Ethnicity" and one or more designations for "Race." The law prov whether you choose to provide it. However, if you choose not to provide it.	It all applicants are treated fairly and that the housing needs of communities anding, Federal law requires that we ask applicants for their demographic liance with equal credit opportunity, fair housing, and home mortgage at are encouraged to do so. You may select one or more designations for rides that we may not discriminate on the basis of this information, or on rovide the information and you have made this application in person, Federal asis of visual observation or surname. The law also provides that we may not provide in this application. If you do not wish to provide some or all of this
Ethnicity: Check one of more  Hispanic or Latino Mexican Pluento Rican Cuban Other Hispanic or Latino - Print origin:  For example: Argentinean, Colombian, Dominican, Nicaraguar 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	Race: Check one or more  American Indian or Alaska Native — Print name of enrolled or principal tribe:  Asian  Asian   Chinese   Filipino   Japanese   Korean   Vietnamese   Other Asian — Print race: For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so or   Black or African American   Native Hawaiian or Other Pacific Islander   Native Hawaiian   Guamanian or Chamorro   Samoan   Other Pacific Islander — Print race:  For example: Fijian, Tongan, and so on.
To Be Completed by Financial Institution (for application taked Was the ethnicity of the Borrower collected on the basis of visual observas the sex of the Borrower collected on the basis of visual observas the race of the Borrower collected on the basis of visual observas the Demographic Information was provided through:	observation or surname? ONO YES vation or surname? ONO YES
	, C and the C an

# Section 9: Loan Originator Information. To be completed by your Loan Originator. Loan Originator Information Loan Originator Organization Name Address Loan Originator Organization NMLSR ID# State License ID# Loan Originator Name Loan Originator NMLSR ID#\_\_\_\_\_\_ State License ID#\_\_\_\_\_ Phone ( Signature Date (mm/dd/yyyy) \_\_\_\_\_ / \_\_\_\_/

To be completed by the <b>Lender</b> :		
Lender Loan No./Universal Loan Identifier	Agency Case No	

## **Uniform Residential Loan Application – Continuation Sheet**

**Continuation Sheet** 

Use this continuation sheet if you need more space to complete the Uniform Residential Loan Application.

Borrower Name (First, Middle, Last, Suffix)

**Additional Information** 



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 federal law (18 U.S.C. §§ 1001 et seq.).

Borrower Signature \_\_\_

Date (mm/dd/yyyy) \_\_\_\_\_

To be completed by the Lender:	
Lender Loan No./Universal Loan Identifie	r

Agency	Caca	Ma

### Uniform Residential Loan Application — Unmarried Addendum

#### For Borrower Selecting the Unmarried Status

#### Lenders Instructions for Using the Unmarried Addendum

The Lender may use the Unmarried Addendum only when a Borrower selected "Unmarried" in Section 1 and the information collected is necessary to determine how State property laws directly or indirectly affecting creditworthiness apply, including ensuring clear title.

For example, the Lender may use the Unmarried Addendum when the Borrower resides in a State that recognizes civil unions, domestic partnerships, or registered reciprocal beneficiary relationships or when the property is located in such a State. "State" means any state, the District of Columbia, the Commonwealth of Puerto Rico, or any territory or possession of the United States.

If you selected "Unmanied" in Section 1, is there a person who is not your legal spouse but who currently has real property rights similar to those of a legal spouse?

If YES indicate the type of relationship and the State in which the relationship was formed. For example, indicate if you are in a

If YES indicate the type of relationship and the State in which the relationship was formed. For example, indicate if you are in a civil union, domestic partnership, registered reciprocal beneficiary relationship, or other relationship recognized by the State in which you currently reside or where the property is located.

0	Civil Union	O Domestic Partnership	O Registered Reciprocal Beneficiary Relationship (	Other (explain

State







To be completed by the Lender:	
Lender Loan No./Universal Loan Identifier	Agency Case No.

#### **Uniform Residential Loan Application**

Verify and complete the information on this application. If you are applying for this loan with others, each additional Borrower must provide information as directed by your Lender.

**Section 1: Borrower Information.** This section asks about your personal information and your income from employment and other sources, such as retirement, that you want considered to qualify for this loan.

1a. Personal Information						
Name (First, Middle, Last, Suffix)		Social Security N (or Individual Tax		– ification Numb	er)	
Alternate Names – List any names by which you are known or ar under which credit was previously received (First, Middle, Last, Suf		Date of Birth (mm/dd/yyyy) / /		Citizenship  U.S. Citizen  Permanent Resident Alien  Non-Permanent Resident Alien		
Type of Credit  I am applying for imdividual credit.  I am applying for joint credit. Total Number of Borrowers:  Each Borrower intends to apply for joint credit. Your initials	s:	List Name(s) of C (First, Middle, Last,				
Marital Status Dependents (not listed by another Number   Ages   Unmaritied   (Single, Divorced, Widowed, Civil Union, Domestic Partnership, Reciprocal Beneficiary Relationship)	<u></u>	Contact Informate Home Phone (_ Cell Phone (_ Work Phone (_ Email	tion ))))	- - -	Ext	
Current Address Street City How Long at Current Address? Years Months Housi	ng () No primar	Statey housing expense	ZIP Own	Co	Unit# untry	/month
If at Current Address for LESS than 2 years, list Former Addr Street	ess 🗆 Does	not apply			Unit #	
City How Long at Former Address? Years Months Housi	ng O No primar	State y housing expense	_ ZIP O Own		untry	/month
Mailing Address – if different from Current Address ☐ Does in Street	not apply			l	Jnit#	
City		State	ZIP	Со	untry	
1b. Current Employment/Self-Employment and Income	☐ Does not a	apply				
Employer or Business Name	Phon	ie ( ) -		Gross Mont	thly Income	;
Street		Unit #		Base	\$	/month
City State	ZIP	Country		Overtime Bonus	\$ \$	/month /month
Position or Title  Start Date / / / (mm/dd/yyyy)  How long in this line of work? Years Months	l am employe	tatement applies: d by a family member, r, real estate agent, or ansaction.		Commission Military Entitlements		/month
Check if you are the Business		•	(or Loss)	Other TOTAL \$	\$O.	/month 00/month

1c. IF APPLICABLE, Complete Information for Addition	al Employment/Self-Employment and Income	□ Do	es not ap	oply
Employer or Business Name	Phone ( ) -	Gross Mo	ome	
Street	Unit #	Base	\$	/month
City State	ZIP Country	Overtime	\$	/month
Position or Title	Cheek if this statement applies.	Bonus	\$	/month
Start Date / / (mm/dd/yyyy)	☐ I am employed by a family member,	Commissio	n \$	/month
How long in this line of work? Years Months	property series, real estate adent, or other	Military Entitlement	s\$	/month
☐ Check if you are the Business ○! have an ownership sh		Other	\$	/month
Owner or Self-Employed I have an ownership s		TOTAL \$_		0.00 /month
1d. IF APPLICABLE, Complete Information for Previous Provide at least 2 years of current and previous employe Employer or Business Name	nent and income.	Previous (		
Street	Unit #	Income \$		/month
City State	ZIP Country			
Position of Title Start Date / (mm/dd/yyyy) End Date / (mm/dd/yyyy)	☐ Check if you were the Business Owner or Self-Employed			
Automobile Allowance     Boarder Income     Capital Gains     Capital Gains	nd Dividends Credit Certificate Differential Ceg., Pension, IRA)  Notes Receivable Public Assistance Separate Social Sec Trust	Maintenance curity	Ber • VA • Oth	
for this loan.		Me	onthly In-	come
		\$		
		\$		
antifolion.		\$		
3/1/1/1/1/1/1/1/1/1/1/1/1/1/1/1/1/1/1/1	Provide TOTAL Amoun			0.00

Section 2: Financial Information — Assets and Liabilities. This section asks about things you own that are worth money and that you want considered to qualify for this loan. It then asks about your liabilities (or debts) that you pay each month, such as credit cards, alimony, or other expenses. 2a. Assets - Bank Accounts, Retirement, and Other Accounts You Have Include all accounts below. Under Account Type, choose from the types listed here: Checking · Certificate of Deposit Stock Options · Bridge Loan Proceeds Trust Account Savings Mutual Fund Bonds Individual Development · Cash Value of Life Insurance · Money Market Stocks · Retirement (e.g., 401k, IRA) Account (used for the transaction) Account Type - use list above Financial Institution **Account Number** Cash or Market Value \$ \$ \$ \$ S **Provide TOTAL Amount Here** 0.00 2b. Other Assets and Credits You Have □ Does not apply include all other assets and credits below. Under Asset or Credit Type, choose from the types listed here: Assets
Proceeds from Real Estate
Property to be sold on or
before closing Credits Proceeds from Sale of Unsecured Borrowed Funds · Earnest Money · Relocation Funds Sweat Equity Non-Real Estate Asset Other • Employer Assistance Rent Credit Trade Equity Secured Borrowed Funds Lot Equity Asset or Credit Type use list above Cash or Market Value \$ \$ \$ \$ Provide TOTAL Amount Here 0.00 2c. Liabilities - Credit Cards, Other Debts, and Leases that You Owe □ Does not apply List all liabilities below (except real estate) and include deferred payments. Under Account Type, choose from the types listed here: Revolving (e.g., credit cards) Installment (e.g., car, student, personal loans) Open 30-Day (balance paid monthly) · Lease (not real estate) Account Type -To be paid off at use list above **Account Number Unpaid Balance** Company Name or before closing Monthly Payment \$ \$ \$ \$ \$ \$ \$ \$ \$ 2d. Other Liabilities and Expenses □ Does not apply Include all other liabilities and expenses below. Choose from the types listed here: Alimony Child Support · Separate Maintenance · Job Related Expenses **Monthly Payment** \$ \$ \$

**Borrower Name:** 

Section 3: I and what you ow	Financial II re on them. [	nformatior ] I do not own a	n — R ny real e	eal Es	tate. This section	asks you to lis	t all pr	operties yo	ou currently own	
3a. Property You	Own If you	ı are refinancinç	g, list the	property	you are refinancin	g FIR\$T.				
Address Street									#	
City		T		T	State			Count		
	Status: Sold, Intended Occupancy: Monthly Insurance, Taxes, Investment, Primary Association Dues, etc.					ment Property				
Property Value	Pending Sale, or Retained	Residence, Sed Home, Other		and if not included in Monthly		Monthly Rental Income		For LENDER to calculate: Net Monthly Rental Income		
\$				\$		\$		\$		
Mortgage Loans of	on this Property	☐ Does not	apply							
Creditor Name	Accoun	t Number	Month Mortga Payme	age	Unpaid Balance	To be paid off at	Conv	: FHA, VA, entional, A-RD, Other	Credit Limit (if applicable)	
			\$	FIIL	\$		000	T-ND, Outer	\$	
	THE THE RESERVE THE TENTH OF TH						-			
	<u> </u>		\$		\$				\$	
nammumm)					_					
3b. IF APPLICAE	BLE, Complete Ir	nformation for A	dditiona	l Propert	Does not app	ply				
Address Sreet City								Unit		
City				T	State			Counti	-	
	Status: Sold,	Intended Occu Investment, Prin						ry or Investment Property		
Property Value	Pending Sale, or Retained	Residence, Second		if not included in Monthly Mortgage Payment		Monthly Rental Income		For LENDER to calculate: Net Monthly Rental Income		
\$	1000i.		\$		\$		\$			
Mortgage Loans o	n this Property	☐ Does not	apply							
Creditor Name	Accoun	t Number	Month Mortga	age	Unpaid Balance	To be paid off at	Conv	: FHA, VA, entional, \-RD, Other	Credit Limit (if applicable)	
			Payme \$	iiit	\$		CODA	N-IND, Other	\$	
			\$		\$				\$	
									1	
3c. IF APPLICAB	LE, Complete In	formation for A	dditiona	l Property	☐ Does not app	oly				
Address Street	Hillian							Unit		
City					State	ZIP		Countr	у	
	Status: Sold,	Intended Occu Investment, Prin			Insurance, Taxes, tion Dues, etc.	For 2-4 Unit F	rimar	or Investr	nent Property	
Property Value	Pending Sale, or Retained	Residence, Second Home, Other		if not incl	uded in Monthly Payment	Monthly Rental Income		For LENDER to calculate: Net Monthly Rental Income		
\$			\$		\$		\$			
Mortgage Loans o	n this Property	☐ Does not a	apply							
Creditor Name	Account	t Number	Monthly Mortgage Payment Unpaid Balance			To be paid off at Con		FHA, VA, entional, A-RD, Other	Credit Limit (if applicable)	
			\$		\$				\$	
			\$		\$				\$	

# **Section 4: Loan and Property Information.** This section asks about the loan's purpose and the property you want to purchase or refinance.

4a. Loan and Prop	perty Informa	tion							
Loan Amount \$			Loan Purpose	O Purchase	Refinance	Oth	er (specify)		
Property Address	Street						-	Unit #	
	City				State	ZIP _		County	
	Number of U		Property Valu						
Occupancy	O Primary R	esidence	O Second Hor	me OIn	vestment Prop	erty	FHA Seconda	ary Resid	ence 🗌
<ol> <li>Mixed-Use Property your own business</li> </ol>					within the prope	erty to oper	ate	(	O NO O YES
2. Manufactured Ho	ome. Is the pr	operty a manu	ifactured home? (	e.g., a factory be	uilt dwelling built	on a perma	nent chassis)		ONO OYES
4b. Other New Mo	rtgage Loans	on the Prope	erty You are Buy	ring or Refinan	cing □ Do	es not app	ly		
Creditor Name	Hilling	Lien Type		Monthly	Payment	Loan Amo	ount/ b be Drawn	Credit L	
		O First Lien	O Subordinate L	ien \$		\$		\$	
	0000000	O First Lien	O Subordinate L	ien \$		\$		\$	
4c. Rental Income	on the Prope	erty You Wan	t to Purchase	For Purchase	e Only 🔲 <i>Do</i>	es not app	ly		
Complete if the pro	perty is a 2-4	<b>Unit Primary</b>	Residence or a	n investment F	Property			Amount	•
Expected Monthly Re	ental Income							\$	
For LENDER to calc	ulate: Expecte	d Net Monthly	Rental Income					\$	
			ubset in the						
4d. Gifts or Grants	You Have Be	en Given or V	Will Receive for t	his <b>L</b> oan	Does not app	ly			
Include all gifts and Community Nonprofit Employer	grants below Federal A Local Age	gency	ce, choose from Relative Religious Nonp	• State	sted here: e Agency arried Partner	• Lende • Other			
Asset Type: Cash Gi	ft, Gift of Equity	y, Grant	Deposited/Not	Deposited	Source – use	list above		Cash or	Market Value
4111111111111			O Deposited O	Not Deposited				\$	
	JIII III III III III III III III III II		O Deposited O	Not Deposited				\$	

**Section 5: Declarations.** This section asks you specific questions about the property, your funding, and your past financial history.

( 5	ia. About this Property and Your Money for this Loan		
A.	Will you occupy the property as your primary residence?  If YES, have you had an ownership interest in another property in the last three years?  If YES, complete (1) and (2) below:		O YES
	(1) What type of property did you own: primary residence (PR), FHA secondary residence (SR), second home (SH), or investment property (IP)?	S=====	
	(2) How did you hold title to the property: by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?		
В.	If this is a Purchase Transaction: Do you have a family relationship or business affiliation with the seller of the property?	O NO	O YES
C.	Are you borrowing any money for this real estate transaction (e.g., money for your closing costs or down payment) or obtaining any money from another party, such as the seller or realtor, that you have not disclosed on this loan application? If Y#S, what is the amount of this money?	O NO \$	O YES
D.	1. Have you or will you be applying for a mortgage loan on another property (not the property securing this loan) on or before closing this transaction that is not disclosed on this loan application?	O NO	O YES
_	before closing this transaction that is not disclosed on this loan application?  2. Have you or will you be applying for any new credit (e.g., installment loan, credit card, etc.) on or before closing this loan that is not disclosed on this application?	O NO	O YES
E.	Will this property be subject to a lien that could take priority over the first mortgage lien, such as a clean energy lien paid through your property taxes (e.g., the Property Assessed Clean Energy Program?	O NO	O YES
E	b. About Your Finances		
	Are you a so signer or guarantor on any debt or loan that is not disclosed on this application?	O NO	○ VCc
-	Are young pyrolling guest antor on any debt of loan that is not disclosed on this application?	O NO	O 153
G.	Are there any outstanding judgments against you?	O NO	O YES
Н.	Are you currently delinquent or in default on a Federal debt?	O NO	O YES
l.	Are you a party to a lawsuit in which you potentially have any personal financial liability?	O NO	O YES
J.	Have you conveyed title to any property in lieu of foreclosure in the past 7 years?	O NO	O YES
	Within the past 7 years, have you completed a pre-foreclosure sale or short sale, whereby the property was sold to a third party and the Lender agreed to accept less than the outstanding mortgage balance due?	O NO	O YES
L.	Have you had property foreclosed upon in the last 7 years?	O NO	O YES
М.	Have you declared bankruptcy within the past 7 years?  If YES, identify the type(s) of bankruptcy:   Chapter 7   Chapter 11   Chapter 12   Chapter 13	O NO	O YES

#### Section 6: Acknowledgments and Agreements. This section tells you about your legal obligations when you sign this application.

#### Acknowledgments and Agreements

#### Definitions:

- . "Lender" includes the Lender's agents, service providers, and any of their successors and assigns.
- "Other Loan Participants" includes (i) any actual or potential owners of a loan resulting from this application (the "Loan"), (ii) acquirers of any beneficial or other interest in the Loan, (iii) any mortgage insurer, (iv) any guarantor, (v) any servicer of the Loan, and (vi) any of these parties' service providers, successors or assigns.

#### I agree to, acknowledge, and represent the following:

#### (1) The Complete Information for this Application

- The information I have provided in this application is true, accurate. and complete as of the date I signed this application.
- If the information is ubmitted changes or I have new information before closing of the Loan i must change and supplement this application including providing any updated/supplemented real
- estate sales contract.

   For purchase transactions:

  The terms and conditions of any real transaction with this applies. estate sales contract signed by me in connection with this application are true, accurate, and complete to the best of my knowledge and belief. I have not entered into any other agreement, written or oral, in

- connection with this real estate transaction.

  The Lender and Other Loan Participants may rely on the information contained in the application before and after closing of the Loan.

  Any interdional or negligent misrepresentation of information may result in the imposition of:

  (a) civil liability on me including monetary damages, if a person suffers any loss because the person relied on any misrepresentation that I have made on this application, and/or
  - (b) criminal penalties on me including, but not limited to, fine or imprisonment or both under the provisions of Federal law (18 U.S.C. §§ 1001 et seq.).

#### (2) The Property's Security

The Loan have applied for in this application will be secured by a mortgage or deed of trust which provides the Lender a security interest in the property described in this application.

- (3) The Property's Appraisal, Value, and Condition

   Any appraisal of value of the property obtained by the Lender is for use by the Lender and Other Loan Participants.

   The Lender and Other Loan Participants have not made any representation or warranty express or implied, to me about the
- property, its condition, or its value.

(4) Electronic Records and Signatures
• The Lender and Other Loan Participants may keep any paper record and/or electronic record of this application, whether or not the Loan is approved.

- If this application is created as (or converted into) an "electronic application", I consent to the use of "electronic records" and "electronic signatures" as the terms are defined in and governed by applicable Federal and/or state electronic transactions laws.
- · I intend to sign and have signed this application either using my: (a) electronic signature; or
  - (b) a written signature and agree that if a paper version of this application is converted into an electronic application, the application will be an electronic record, and the representation of my written signature on this application will be my binding electronic signature.
- · I agree that the application, if delivered or transmitted to the Lender or Other Loan Participants as an electronic record with my electronic signature, will be as effective and enforceable as a paper application signed by me in writing.

#### (5) Delinquency

- The Lender and Other Loan Participants may report information about my account to credit bureaus. Late payments, missed payments, or other defaults on my account may be reflected in my credit report and will likely affect my credit score.
- If I have trouble making my payments I understand that I may contact a HUD-approved housing counseling organization for advice about actions I can take to meet my mortgage obligations.

#### (6) Authorization for Use and Sharing of Information By signing below, in addition to the representations and agreements made above, I expressly authorize the Lender and Other Loan Participants to obtain, use, and share with each other (i) the loan application and related loan information and documentation, (ii) a consumer credit report on me, and (iii) my tax return information, as necessary to perform the actions listed below, for so long as they have an interest in my loan or its servicing:

- (a) process and underwrite my loan;
- (b) verify any data contained in my consumer credit report, my loan application and other information supporting my loan application;
- (c) inform credit and investment decisions by the Lender and Other Loan Participants:
- (d) perform audit, quality control, and legal compliance analysis and reviews;
- (e) perform analysis and modeling for risk assessments;
- (f) monitor the account for this loan for potential delinquencies and determine any assistance that may be available to me; and
- (g) other actions permissible under applicable law.

Borrower Signature	Date (mm/dd/yyyy)		
Additional Borrower Signature	Date (mm/dd/yyyy)	1	

Section 7: Military Service. This section asks question	ons about your (or your deceased spouse's) military service.
Military Service of Borrower	
Military Service – Did you (or your deceased spouse) ever serve, or are y  If YES, check all that apply:  Currently serving on active duty with pro Currently retired, discharged, or separate Only period of service was as a non-active Surviving spouse	pjected expiration date of service/tour / / (mm/dd/yyyy)
Section 8: Demographic Information. This sect	ion asks about your ethnicity, sex, and race.
The purpose of collecting this information is to help ensure that all an and neighborhoods are being fulfilled. For residential mortgage lending, information (ethnicity, sex., and race) in order to monitor our compliance disclosure laws. You are not required to provide this information, but are established one or more designations for "Race." The law provides to whether you choose to provide it. However, if you choose not to provide regulations required us to note your ethnicity, sex, and race on the basis of discriminate on the basis of age or marital status information you provide information, please check below.	Federal law requires that we ask applicants for their demographic with equal credit opportunity, fair housing, and home mortgage encouraged to do so. You may select one or more designations for hat we may not discriminate on the basis of this information, or on the information and you have made this application in person, Federal visual observation or surname. The law also provides that we may not
Ethnicity: Check one or more  Hispanic or Latino Mexican Puerto Rican Cuban Other Hispanic or Latino — Print origin:  For example: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard and so on. Not Hispanic or Latino I do not wish to provide this information  Sex Female	Race: Check one or more  American Indian or Alaska Native — Print name of enrolled or principal tribe:  Asian  Asian   Chinese   Filipino   Vietnamese   Other Asian — Print race:  For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on   Black or African American   Native Hawaiian or Other Pacific Islander   Native Hawaiian   Guamanian or Chamorro   Samoan   Other Pacific Islander — Print race:
☐ Male ☐ I do not wish to provide this information	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 pure Was the ethnicity of the Borrower collected on the basis of visual observation was the race of the Borrower collected on the basis of visual observation.	ation or surname? ONO OYES or surname? NO OYES
The Demographic Information was provided through:  O Face-to-Face Interview (includes Electronic Media w/ Video Component	Telephone Interview Fax or Mail Email or Internet

# Section 9: Loan Originator Information. To be completed by your Loan Originator. Loan Originator Information Loan Originator Organization Name Address Loan Originator Organization NMLSR ID# State License ID# Loan Originator Name Loan Originator NMLSR ID#\_\_\_\_\_\_ State License ID# Phone (\_\_\_\_\_)\_\_\_\_\_\_ Email Signature \_\_\_\_\_ Date (mm/dd/yyyy) \_\_\_\_ / \_\_\_

To be completed by the <b>Lender</b> :		
Lender Loan No./Universal Loan Identifier	Agency Case No	

### **Uniform Residential Loan Application – Continuation Sheet**

**Continuation Sheet** 

Use this continuation sheet if you need more space to complete the Uniform Residential Loan Application.

Borrower Name (First, Middle, Last, Suffix)

**Additional Information** 



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 federal law (18 U.S.C. §§ 1001 et seq.).

**Borrower Signature** 

Date (mm/dd/yyyy) \_\_\_\_\_