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 \square 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 \square 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 he 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	EMODECLO	E AND E	EDWC OF L						
Mantaga		П.С.			F MORTGAG	E AND T			l	T and an	Cara Namaha	_	
Mortgage Applied for:	□ VA □ FHA	□US	nventional DA/Rural	☐ Other (explain):		Agency Case Number			Lender	Case Numbe	r	
Amount \$		Interest Rate	ousing Servi	No. of Months	Amortiza	tion Type:	☐ Fixed R ☐ GPM	ate	☐ Other (explain): ☐ ARM (type):				
				II. PROPERT	Y INFORMAT	ION AND	PURPOSE (OF LO	AN				
Subject Property	y Address (street,	city, state & ZIP)									No.	of Units
Legal Description	on of Subject Proj	perty (attach desc	ription if ne	cessary)								Yea	r Built
Purpose of Loan □ Purchase □ Construction □ Other (e				☐ Other (explainment	1):		Property will be: ☐ Primary Residence ☐ Secondary Residence				ce	□ Inv	estment
Complete this li	ine if construction	n or construction	-permanent	loan.									
Year Lot Acquired	Original Cost		î	Existing Liens	(a) Present	Value of Lot		(b) Cost of Improvements			Total (a + b)		
	\$		\$		\$			\$			\$		
Complete this li	ine if this is a refi	nance loan.	1										
Year Acquired	Year Original Cost Amount Existing Liens			Existing Liens	Purpose of	Refinance		Descr	Describe Improvements □ made			□ to be	made
	\$		\$					Cost:	\$				
Title will be held	d in what Name(s)	1				Manner	in which	h Title will be held]	Estate wil	l be held in:
											1	☐ Fee Sir	nple
c cD	D + C + I	4 CI	1/ 6.1 1:	, E	1:)							☐ Leaseh expiration	
Source of Down	Payment, Settler	nent Charges, and	a/or Suborai	nate Financing (ex	piain)							сприши	on date)
	Borro			I	II. BORROWE	1				Co-l	Borrower		
Borrower's Nam	ne (include Jr. or l	Sr. if applicable)				Co-Borro	wer's Name (in	clude Jr.	or Sr. if applicable)				
Social Security 1	Number	Home Phone	Do	OB (mm/dd/yyyy)	Yrs. School	Social Se	curity Number		Home Phone	DOB	(mm/dd/yyy	v) Y	rs. School
,		(incl. area code		- (,		(incl. area code)		(
☐ Married	☐ Unmarried (in	clude	Dependent	s (not listed by Co	-Borrower)	☐ Marri	ed 🗆 Unmar	ried (inc	elude E	ependents	(not listed by	/ Borrow	er)
☐ Separated	single, divorce		no.	ages		□ Separ		,	d, widowed)	-	1	ages	,
D	· · · · · · · · · · · · · · · · · · ·	ZID)				D	11 ()	•					
Present Address (street, city, state, ZIP)													
Mailing Address	s, if different fron	Present Address	3			Mailing A	Address, if differ	rent from	n Present Address				
If residing at pr	esent address for	less than two yea	ars, complet	te the following:									
Former Address	(street, city, state	, ZIP)	□ Ow	n 🗆 Rent	_No. Yrs.	Former A	ddress (street, c	ity, state	e, ZIP)	wn 🗆	RentN	o. Yrs.	
	Rorr	ower			IV. EMPLOY	MENT IN	SEODMATIC)N		C	o-Borrowei		
Name & Addres		OWEI	□ Self I	Employed Yrs.	on this job		me & Address o		ver DSe	elf Employ		this job	
rume & rumes	ss of Employer		2 5011 1				ine ee riddress e	Limpio	, yer = 150	ii Employ			
					employed in this of work/profession	1						nployed i	n this fession
				line	n work/protession						1110 01	work/pro	
Position/Title/Ty	ype of Business	Busine	ss Phone (in	cl. area code)	r work/protession		sition/Title/Type	e of Busi	iness	Busines	ss Phone (inc	•	de)

Borrower			IV.	IV. EMPLOYMENT INFORMATION (cont			d) Co-Borrower			ower	
Name & Address of Emplo	yer	□ Self	Employed	Dates (from – to)	Name	& Address of Employer		□ Self	Employed	Dates (from – to)
				Monthly Income							Monthly Income
				\$							\$
Position/Title/Type of Busi	ness		Business			Positio	on/Title/Type of Busines	ss		Business	
			(incl. area	code)						(incl. area	. code)
Name & Address of Emplo	yer	□ Self	Employed	Dates (from – to)	Name	& Address of Employer		□ Self	Employed	Dates (from – to)
				Monthl	y Income						Monthly Income
Position/Title/Type of Busi	nagg		Business	\$ Phono		Positie	on/Title/Type of Busines	10		Business	\$ Phone
rosition/Title/Type of Busi	illess		(incl. area			FOSILI	on/Title/Type of Busilies	55		(incl. area	
		V. MONT	HLY INC	OME A	ND COMBINE	D HO	USING EXPENSE I	NFORMATIO	ON		
Gross Monthly Income	Вомможи		Co-Borrow		Total		Combined Mo		Dwoo	a.m.t	Duomagad
Base Empl. Income*	Borrowe \$	\$	CO-BOLLOW	rer	Total \$		Rent Housing Exp		\$	ent	Proposed
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. Due	es			
other income," below)							Other:				
Total	\$	\$			\$		Total		\$		\$
* Self Employee	d Borrower(s) m	ay be required	to provide	additiona	l documentation s	such as	tax returns and financi	al statements.			
Describe Other Income			Not	ice: Alii	mony, child suppo	ort, or se	eparate maintenance in	come need not l	e revealed		
					ne Borrower (B) o repaying this loan		orrower (C) does not cl	hoose to have it	considered		
B/C								I		Monthly Amount	
										5	Š
				V	I. ASSETS AN	D LIA	BILITIES				
This Statement and any appl				ed jointly	by both married a	nd unma	arried Co-Borrowers if th				
can be meaningfully and fair person, this Statement and su							are required. If the Co-B	orrower section	-		on-applicant spouse or other Not Jointly
ASSETS	1		ash or	1	1000		. The desired		•		
	,		ket Value	auto	omobile loans, re	volving	charge accounts, real	estate loans, a	limony, chil	d support,	stock pledges, etc. Use
Description Cash deposit toward		\$			tinuation sheet, if on refinancing of the			liabilities, which	will be satis	fied upon sa	ale of real estate owned or
purchase held by:					_						
List checking and savings	accounts below				LIABILITIES			Monthly Payment & Months Left to Pay			Unpaid Balance
Name and address of Bank,	, S&L, or Credit	Union		Naı	ne and address of	Compan	у	\$ Payment/Mor			\$
	1										
Acct. no. \$				Acc	Acct. no.						
Name and address of Bank,	, S&L, or Credit	Jnion		Naı	Name and address of Company			\$ Payment/Mor	ths	5	\$
Acct. no.		\$			Acct. no.						
Name and address of Bank,	, S&L, or Credit	Jnion		Naı	ne and address of	Compan	у	\$ Payment/Mor	ths		\$
Acct. no.	1	\$									
rect. no.		Ψ		Acc	et. no.						

Name and address of Bank, S&L, or Credit	** .					0 P					
	Union		Name and addre	ess of Company		\$ Pay	yment/Months		\$		
Acct. no.	\$		Acct. no.								
Stocks & Bonds (Company name/	\$			Name and address of Company			yment/Months		\$		
number & description)			Transc usia additi	os or company		ψ I u _j	, mone monaid				
			Acct. no.								
Life insurance net cash value	Name and addre	ess of Company		\$ Pay	yment/Months		\$				
Face amount: \$											
Subtotal Liquid Assets	\$										
Real estate owned (enter market value	\$		7								
from schedule of real estate owned) Vested interest in retirement fund	\$										
Net worth of business(es) owned	\$										
(attach financial statement)			Acct. no.	6 46							
Automobiles owned (make and year)	\$			Support/Separate syments Owed to:		\$					
									-		
Other Assets (itemize)	\$		Job-Related Exp	pense (child care, unio	on dues, etc.)	\$					
			Total Monthly	Payments		\$					
m				Total Monthly Payments			8				
Total Assets a.	\$		Net Worth (a minus b)	S			Total Li	abilities b.	\$		
Schedule of Real Estate Owned (If addition	onal properties	are owned, use	,			J					
		İ	,	Amount		<u>.</u> 		Incur	rance	1	
Schedule of Real Estate Owned (If additional Property Address (enter S if sold, PS if periformental being held for income)	nding sale or R	Type of	e continuation sheet.) Present	Amount of Mortgages	Gross Pontal Inco		Mortgage Pavments	Maint	rance, enance,	Net Ro Inco	
Property Address (enter S if sold, PS if pe			continuation sheet.)		Gross Rental Inco	ome	Payments	Mainte Taxes		Inco	
Property Address (enter S if sold, PS if pe	nding sale or R	Type of	e continuation sheet.) Present	of Mortgages		ome		Maint	enance,		
Property Address (enter S if sold, PS if pe	nding sale or R	Type of	Present Market Value	of Mortgages & Liens	Rental Inco	ome	Payments	Mainte Taxes	enance,	Inco	
Property Address (enter S if sold, PS if pe	nding sale or R	Type of	Present Market Value	of Mortgages & Liens	Rental Inco	ome	Payments	Mainte Taxes	enance,	Inco	
Property Address (enter S if sold, PS if pe	nding sale or R	Type of	Present Market Value	of Mortgages & Liens	Rental Inco	ome	Payments	Mainte Taxes	enance,	Inco	
Property Address (enter S if sold, PS if pe	nding sale or R	Type of Property	Present Market Value	of Mortgages & Liens	Rental Inco	ome	Payments \$	Maintr Taxes	enance,	Inco \$	
Property Address (enter S if sold, PS if pe	nding sale or R	Type of Property Totals	Present Market Value \$	of Mortgages & Liens \$	Rental Inco		Payments \$	Mainte Taxes	enance,	Inco	
Property Address (enter S if sold, PS if pe if rental being held for income)	nding sale or R	Type of Property Totals	Present Market Value \$ \$ ceived and indicate a	of Mortgages & Liens \$	Rental Inco		Payments \$ s number(s):	Maintr Taxes	enance, & Misc.	Inco \$	
Property Address (enter S if sold, PS if pe if rental being held for income) List any additional names under which c	nding sale or R	Type of Property Totals	Present Market Value \$ \$ ceived and indicate a	of Mortgages & Liens \$ \$ \$ sppropriate creditor	Rental Inco		Payments \$ s number(s):	Maintr Taxes	enance, & Misc.	Inco \$	
Property Address (enter S if sold, PS if pe if rental being held for income) List any additional names under which c	nding sale or R	Type of Property Totals	Present Market Value \$ \$ ceived and indicate a	of Mortgages & Liens \$ \$ \$ sppropriate creditor	Rental Inco		Payments \$ s number(s):	Maintr Taxes	enance, & Misc.	Inco \$	
Property Address (enter S if sold, PS if pe if rental being held for income) List any additional names under which c	nding sale or R	Type of Property Totals	Present Market Value \$ \$ ceived and indicate a	of Mortgages & Liens \$ \$ \$ sppropriate creditor	Rental Inco	ccount	Payments \$ \$ number(s):	Maintr Taxes	enance, & Misc.	Inco \$	
Property Address (enter S if sold, PS if pe if rental being held for income) List any additional names under which c Alternate Name	redit has previous	Type of Property Totals	Present Market Value \$ seceived and indicate a	of Mortgages & Liens \$ \$ ppropriate creditor editor Name	Rental Inco	ccount	Payments \$ s number(s):	Maintr Taxes	enance, & Misc.	Inco \$	me
Property Address (enter S if sold, PS if pe if rental being held for income) List any additional names under which c Alternate Name	nding sale or R	Type of Property Totals	Present Market Value \$ ceived and indicate a Cr.	of Mortgages & Liens \$ \$ \$ sppropriate creditor	Rental Inco \$ \$ name(s) and action of the country in the country	ccount	Payments \$ \$ number(s):	Maintraxes s	enance, & Misc.	S S	ower
Property Address (enter S if sold, PS if pe if rental being held for income) List any additional names under which c Alternate Name	redit has previous	Type of Property Totals	Present Market Value \$ ceived and indicate a Cra If you answer "Yes please use continua	of Mortgages & Liens \$ \$ specifical appropriate creditor editor Name "to any questions a tion sheet for explan	Rental Inco \$ S name(s) and ac VIII. D through i, ation.	ccount	Payments \$ \$ number(s):	Maintr Taxes	enance, & Misc. mber er fo	S S Co-Borre	ower
Property Address (enter S if sold, PS if pe if rental being held for income) List any additional names under which c Alternate Name VII. DETAILS OF TRAN	redit has previous	Type of Property Totals	Present Market Value \$ ceived and indicate a Cre If you answer "Yes please use continua a. Are there any out:	of Mortgages & Liens \$ \$ specifically a specifica	Rental Inco \$ \$ name(s) and action. through i, ation. gainst you?	DECLA	Payments \$ \$ number(s):	Maintraxes s	enance, & Misc. mber er (o	S S Co-Borre Yes N	ower_No
Property Address (enter S if sold, PS if periformental being held for income) List any additional names under which contains a Alternate Name VII. DETAILS OF TRANSA. Purchase price b. Alterations, improvements, repairs	redit has previous SACTION	Type of Property Totals	Present Market Value \$ ceived and indicate a Cr. If you answer "Yes please use continua a. Are there any out b. Have you been d c. Have you had pro	s Suppropriate creditor editor Name "to any questions a stion sheet for explan standing judgments age clared bankrupt with sperty foreclosed upon	Rental Inco \$ S name(s) and	DECLA	Payments \$ \$ number(s):	Maintraxes of state of the stat	enance, & Misc. mber er fo	S Co-Borre Yes I	ower_No
Property Address (enter S if sold, PS if pe if rental being held for income) List any additional names under which c Alternate Name VII. DETAILS OF TRAY a. Purchase price b. Alterations, improvements, repairs c. Land (if acquired separately) d. Refinance (incl. debts to be paid off)	redit has previous SACTION	Type of Property Totals	Present Market Value \$ ceived and indicate a Cr. If you answer "Yes please use continua a. Are there any out b. Have you been d c. Have you had pro	of Mortgages & Liens \$ Suppropriate creditor editor Name "to any questions a tion sheet for explan standing judgments ageclared bankrupt with operty foreclosed upor creof in the last 7 year	Rental Inco \$ S name(s) and	DECLA	Payments \$ \$ number(s):	Maintraxes of state of the stat	enance, & Misc. mber er (o 1 1 1 1 1 1 1 1 1	S Co-Borre Yes N	ower_No
Property Address (enter S if sold, PS if pe if rental being held for income) List any additional names under which can also additional names under which can be added to the solution of the	redit has previous SACTION	Type of Property Totals	Present Market Value \$ Secived and indicate a Cre If you answer "Yes please use continua a. Are there any out b. Have you been d c. Have you had proor deed in lieu the d. Are you a party to	s Liens \$ \$ spropriate creditor editor Name "to any questions a ston sheet for explans standing judgments ageclared bankrupt with operty foreclosed upor preof in the last 7 years of a lawsuit?	Rental Inco \$ S name(s) and action. Will. D through i, ation. gainst you? in the past 7 year or given title s?	DECLA	Payments \$ \$ number(s):	Maintraxes s	mber er o o o o o o o o o o o o o	S Co-Borre Yes I	ower No
Property Address (enter S if sold, PS if periformental being held for income) List any additional names under which conducted Alternate Name VII. DETAILS OF TRANSA. a. Purchase price b. Alterations, improvements, repairs c. Land (if acquired separately) d. Refinance (incl. debts to be paid off) e. Estimated prepaid items f. Estimated closing costs	redit has previous SACTION	Type of Property Totals	Present Market Value \$ Cerived and indicate a Crived and indicate and indicate a Crived and indicate and indicate a Crived and indicate and indicate a Crived and indicate and indicate and indicate a Crived and indicate and indicate and indicate and indicate and indicate and indicate and ind	standing judgments as eclared bankrupt with operty foreclosed upor ereof in the last 7 year o a lawsuit?	Rental Inco \$ Supering the past 7 years or given title services.	DECLA	Payments \$ \$ number(s):	Maintraxes of state of the stat	mber er o o o o o o o o o o o o o	S Co-Borre Yes I	ower_No
Property Address (enter S if sold, PS if pe if rental being held for income) List any additional names under which contains a literate Name VII. DETAILS OF TRAIN a. Purchase price b. Alterations, improvements, repairs c. Land (if acquired separately) d. Refinance (incl. debts to be paid off) e. Estimated prepaid items f. Estimated closing costs g. PMI, MIP, Funding Fee	redit has previous SACTION	Type of Property Totals	Present Market Value \$ Secived and indicate a Cre If you answer "Yes please use continua a. Are there any out b. Have you been ded. In lieu the d. Are you a party to e. Have you directly loan which result in lieu of foreclos (This would include (This would include (This would include (This market))	s Liens \$ specified any questions at tion sheet for explan standing judgments age clared bankrupt with operty foreclosed upor treof in the last 7 year of a lawsuit? y or indirectly been obed in foreclosure, transure, or judgment? et such loans as home	Rental Inco \$ Superior Super	DECLA ars?	S number(s): ARATIONS ARATIONS	Maintraxes of state of the stat	mber er o o o o o o o o o o o o o	S Co-Borre Yes I	ower_No
Property Address (enter S if sold, PS if periformental being held for income) List any additional names under which conducted Alternate Name VII. DETAILS OF TRANS a. Purchase price b. Alterations, improvements, repairs c. Land (if acquired separately) d. Refinance (incl. debts to be paid off) e. Estimated prepaid items f. Estimated closing costs	redit has previous SACTION	Type of Property Totals	Present Market Value \$ Created and indicate a Created and indicate	standing judgments ageclared bankrupt with operty foreclosed upor ere of in the last 7 year or indirectly been obed in foreclosure, transure, or judgment?	Rental Inco \$ Superior of title to the past 7 years or given title to granufactured (manufactured	DECLA ans, SB obile) hete. If	\$ s number(s): A loans, home tome loans, any "Yes," provide	Maintraxes of state of the stat	mber er o o o o o o o o o o o o o	S Co-Borre Yes I	ower_No

VII. DETAILS OF TRANSACTION		VIII. DECLA	ARATIONS			
			Borr	ower	Co-Be	orrower
j. Subordinate financing	If you answer "Yes" to any q continuation sheet for explan	uestion a through i, please use ation.	Yes	No	Yes	No
k. Borrower's closing costs paid by		ent or in default on any Federal ortgage, financial obligation, bond				
Seller	g. Are you obligated to pay separate maintenance?	alimony, child support, or				
Other Credits (explain)	h. Is any part of the down p	ayment borrowed?				
I are an entitled DMI MID	i. Are you a co-maker or en	ndorser on a note?				
m. Loan amount (exclude PMI, MIP, Funding Fee financed)	j. Are you a U.S. citizen?					
n. PMI, MIP, Funding Fee financed	k. Are you a permanent resi	dent alien?				
o. Loan amount (add m & n)	l. Do you intend to occupy residence?	y the property as your primary				
p. Cash from/to Borrower (subtract j, k, l & o from i)	three years?	on m below. hip interest in a property in the last did you own—principal residence				
	(PR), second home (SH), (2) How did you hold title	or investment property (IP)? e to the home— by yourself (S),				
	jointly with your spouse (IX. ACKNOWLEDGEME	SP), or jointly with another person	(O)?			
remedies that it may have relating to such delinquency, report my na account may be transferred with such notice as may be required by express or implied, to me regarding the property or the condition or those terms are defined in applicable federal and/or state laws (excl effective, enforceable and valid as if a paper version of this application and the state of the undersigned hereby acknowledges the obtain any information or data relating to the Loan, for any legitimat	/ law; (10) neither Lender nor its r value of the property; and (11) n uding audio and video recordings; on were delivered containing my on that any owner of the Loan, its servi-	agents, brokers, insurers, servicer ny transmission of this application to, or my facsimile transmission of riginal written signature. cers, successors and assigns, may	s, successors or assigns as an "electronic recor this application contain verify or reverify any in	s has made and d' containing ing a facsimil	y representat my "electror e of my signa tained in this	ion or warranty ic signature," a ature, shall be a
Borrower's Signature		Co-Borrower's Signature			Date	
X		X				
The following information is requested by the Federal Government and ho me mortgage disclosure laws. You are no t required to furn information, or on whether you choose to furnish it. If you furnish ethnicity, race, or sex, under Federal regulations, this lender is required wish to furnish the information, please check the box below. (Lendo state law for the particular type of loan applied for.) BORROWER	ish this in formation, but are en content the information, please provide the ired to note the information on the remust review the above material	ouraged to do so. The law p rovidooth ethnicity and race. For race, e basis of visual observation and s to assure that the disclosures satis	es that a le nder may n you may check more t urname if you have ma fy all requirements to v lo not wish to furnish th atino	ot discrimina han one desig de this applica which the lend his information nic or Latino	te either on t nation. If you ation in perso er is subject t	he bas is of this a do not furnish in. If you do no under applicable
☐ Native Hawaiian or ☐ White Other Pacific Islander		☐ Native Hawaii Other Pacific Is	slander			
Sex:		Sex: Female] Male			
Loan Originator's Signature X			Date			
Loan Originator's Name (print or type)	Loan Originator Identifier		Loan Originator's Pl	none Numbe	r (including	area code)
Loan Origination Company's Name	Loan Origination Company Id	entifier	Loan Origination Co	ompany's Ad	dress	

CONTINUATION SHEET/RESIDENTIAL LOAN APPLICATION						
Use this continuation sheet if you need more space to complete the Residential Loan Application. Mark B f or Borrower or C for Co-Borrower.	Borrower:	Agency Case Number:				
	Co-Borrower:	Lender Case Number:				

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 Title 18. United States Code Section 1001, et as

of Title 18, United States Code, Section 1001, et seq.			
Borrower's Signature	Date	Co-Borrower's Signature	Date
X		X	