## **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 into 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 into 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):

%       Type:       Fixed rate       Outer (explain),         %       GPM       ARM (type):         II. PROPERTY INFORMATION AND PURPOSE OF LOAN         Subject Property Address (street, city, state, & ZIP)       No. of Units         Legal Description of Subject Property (attach description if necessary)       Year Built         Purpose of Loan       Purchase       Construction         @ Construction-Permanent       Other (Explain)       Property will be:         @ Primary       Secondary       Investment         Complete this line if construction or construction-permanent loan.       (a) Present Value of Lot       (b) Cost of Improvements       Total (a+b)         Year Lot       Original Cost       Amount Existing Liens       (a) Present Value of Lot       (b) Cost of Improvements       \$         Year       Original Cost       Amount Existing Liens       9       Purpose of Refinance       Describe Improvements       made       to be made	Borrower					Co-l	Borrowe			TCACE												
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Borrower         III. BORROWER         INFORMATION         Co-Borrower           Borrower         Name (Including 2, or 5c. If applicable)         Co-Borrower         DOB (MMDD/YYY)         Yrs. School           Second Secondy Number         Intel Phone (Incl. area code)         DOB (MMDD/YYY)         Yrs. School           Married         Separated         Dependents (not listed by Co-Borrower)         Immarried (Includes single, divorad, wolves)         Inc.         Ippendents (not listed by Borrower)           Unmarried (Includes single, divorad, wolves)         Inc.         Ippendents (not listed by Borrower)         Ippendents (not listed by Borrower)         Ippendents (not listed by Borrower)           Unmarried (Includes single, divorad, wolves)         Inc.         Ippendents (not listed by Borrower)         Ippendents (not listed by Borrower)           Name Address (Isteet, oby, state, 20P)         Own         Rent         No. Yrs.           Mailing Address, If different from Present Address         Mailing Address, If different from Present Address         Mailing Address, If different from Present Address           Mailing Address, If different from Present Address         Secondents (not listed by Borrower)         No. Yrs.           Former Address (Isteet, city, state, 20P)         Own         Rent         No. Yrs.           Mailing Address, If different from Present Address         Secondent is (not listed by Borrower)	Source of Down F	Payment, S	Settlement Ch	harges ar	nd/or Sub	ordinate	Financin	ig (explain)														
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Former Address (street, city, state, ZIP)       Own       Rent       No. Yrs.         Former Address (street, city, state, ZIP)       Own       Rent       No. Yrs.         Borrower       IV. EMPLOYMENT INFORMATION       Co-Borrower         Name & Address of Employed       Mrs. on this job       Name & Address of Employer       Self Employed       Yrs. on this job         Yrs. employed in this line of work/profession       Wrs. on this job       Yrs. employed in this line of work/profession       Yrs. employed in this line of work/profession         Position/Title/Type of Business       Business Phone (incl. area code)       Position/Title/Type of Business       Business Phone (incl. area code)         Position/Title/Type of Business       Business Phone (incl. area code)       Dates (from - to)       Name & Address of Employer       Dates (from - to)         Monthlv Income       \$       Monthlv Income       Self Employed       Dates (from - to)       Monthlv Income         Name & Address of Employer       Self Employed       Dates (from - to)       Name & Address of Employer       Dates (from - to)         Name & Address of Employer       Self Employed       Dates (from - to)       Monthlv Income       Self Employed       Dates (from - to)         Monthlv Income       \$       Monthlv Income       Self Employed       Dates (from - to)       Monthlv Income																						
Former Address (street, city, state, ZIP)       Own       Rent       No. Yrs.         Former Address (street, city, state, ZIP)       Own       Rent       No. Yrs.         Borrower       IV. EMPLOYMENT INFORMATION       Co-Borrower         Name & Address of Employed       Mrs. on this job       Name & Address of Employer       Self Employed       Yrs. on this job         Yrs. employed in this line of work/profession       Wrs. on this job       Yrs. employed in this line of work/profession       Yrs. employed in this line of work/profession         Position/Title/Type of Business       Business Phone (incl. area code)       Position/Title/Type of Business       Business Phone (incl. area code)         Position/Title/Type of Business       Business Phone (incl. area code)       Dates (from - to)       Name & Address of Employer       Dates (from - to)         Monthlv Income       \$       Monthlv Income       Self Employed       Dates (from - to)       Monthlv Income         Name & Address of Employer       Self Employed       Dates (from - to)       Name & Address of Employer       Dates (from - to)         Name & Address of Employer       Self Employed       Dates (from - to)       Monthlv Income       Self Employed       Dates (from - to)         Monthlv Income       \$       Monthlv Income       Self Employed       Dates (from - to)       Monthlv Income																						
Borrower       IV. EMPLOYMENT INFORMATION       Co-Borrower         Name & Address of Employee       Self Employed       Yrs. on this job         Name & Address of Employeer       Self Employed in this line of work/profession       Yrs. on this job         Position/Title/Type of Business       Business Phone (ind. area code)       Position/Title/Type of Business       Business Phone (ind. area code)         Position/Title/Type of Business       Business Phone (ind. area code)       Position/Title/Type of Business       Business Phone (ind. area code)         Position/Title/Type of Business       Business Phone (ind. area code)       Position/Title/Type of Business       Business Phone (ind. area code)         Monthiv Income       Self Employed       Dates (from - to)       Name & Address of Employer       Self Employed         Name & Address of Employer       Self Employed       Dates (from - to)       Name & Address of Employer       Dates (from - to)         Name & Address of Employer       Self Employed       Dates (from - to)       Name & Address of Employer       Dates (from - to)         Name & Address of Employer       Self Employed       Dates (from - to)       Name & Address of Employer       Dates (from - to)         Name & Address of Employer       Self Employed       Dates (from - to)       Name & Address of Employer       Dates (from - to)         Name & Address of Employer	If residing at p	oresent a	ddress for	· less th	an two	years,	comple	te the follo	owing:													
Borrower         IV. EMPLOYMENT INFORMATION         Co-Borrower           Name & Address of Employer         Self Employed         Yrs. on this job         Name & Address of Employer         Self Employed         Yrs. on this job           Yrs. employed in this line of work/profession           Position/Title/Type of Business         Business Phone (incl. area code)         Position/Title/Type of Business         Business Phone (incl. area code)         Position/Title/Type of Business         Business Phone (incl. area code)         If employed in current position for less than two years or if currently employed in more than one position, complete the following:         Image: Self Employed in this line of work/profession         Monthiv Income           Name & Address of Employer         Self Employed         Dates (from - to)         Name & Address of Employer         Self Employed         Dates (from - to)           Name & Address of Employer         Self Employed         Dates (from - to)         Name & Address of Employer         Self Employed         Dates (from - to)           Name & Address of Employer         Self Employed         Dates (from - to)         Name & Address of Employer         Dates (from - to)           Name & Address of Employer         Self Employed         Dates (from - to)         Nonthiv Income         Mo										Yrs.	Forr	mer Addre	ess (stree	t, city, :	state, ZIP)		)wn	R	ent			No. Yrs.
Name & Address of Employer       Self Employed       Yrs. on this job       Name & Address of Employer       Self Employed       Yrs. on this job         Yrs. employed in this line of work/profession         Position/Title/Type of Business       Business Phone (incl. area code)       Position/Title/Type of Business       Business Phone (incl. area code)         If employed in current position for less than two years or if currently employed in more than one position, complete the following:       Dates (from - to)         Name & Address of Employer       Self Employed       Dates (from - to)         Monthiv Income       Monthiv Income       Monthiv Income         Position/Title/Type of Business of Employer       Self Employed       Dates (from - to)         Monthiv Income       Monthiv Income       Monthiv Income       Monthiv Income         Name & Address of Employer       Self Employed       Dates (from - to)       Name & Address of Employer       Dates (from - to)         Name & Address of Employer       Self Employed       Dates (from - to)       Name & Address of Employer       Dates (from - to)										-												
Name & Address of Employer       Self Employed       Yrs. on this job       Name & Address of Employer       Self Employed       Yrs. on this job         Yrs. employed in this line of work/profession         Position/Title/Type of Business       Business Phone (incl. area code)       Position/Title/Type of Business       Business Phone (incl. area code)         If employed in current position for less than two years or if currently employed in more than one position, complete the following:       Dates (from - to)         Name & Address of Employer       Self Employed       Dates (from - to)         Monthiv Income       Monthiv Income       Monthiv Income         Position/Title/Type of Business of Employer       Self Employed       Dates (from - to)         Monthiv Income       Monthiv Income       Monthiv Income       Monthiv Income         Name & Address of Employer       Self Employed       Dates (from - to)       Name & Address of Employer       Dates (from - to)         Name & Address of Employer       Self Employed       Dates (from - to)       Name & Address of Employer       Dates (from - to)																						
Name & Address of Employer       Self Employed       Yrs. on this job       Name & Address of Employer       Self Employed       Yrs. on this job         Yrs. employed in this line of work/profession         Position/Title/Type of Business       Business Phone (incl. area code)       Position/Title/Type of Business       Business Phone (incl. area code)         If employed in current position for less than two years or if currently employed in more than one position, complete the following:       Dates (from - to)         Name & Address of Employer       Self Employed       Dates (from - to)         Monthiv Income       Monthiv Income       Monthiv Income         Position/Title/Type of Business of Employer       Self Employed       Dates (from - to)         Monthiv Income       Monthiv Income       Monthiv Income       Monthiv Income         Name & Address of Employer       Self Employed       Dates (from - to)       Name & Address of Employer       Dates (from - to)         Name & Address of Employer       Self Employed       Dates (from - to)       Name & Address of Employer       Dates (from - to)				_														_				
Wrs. employed in this line of work/profession       Yrs. employed in this line of work/profession         Position/Title/Type of Business       Business Phone (incl. area code)       Position/Title/Type of Business       Business Phone (incl. area code)         If employed in current position for less than two years or if currently employed in more than one position, complete the following:	Name & Address			Borrow		Self Em	oloved	1		-		-	-	nlover			<u>с</u>			Vr	s on th	nis iob
work/profession       work/profession       work/profession         Position/Title/Type of Business       Business Phone (incl. area code)       Position/Title/Type of Business       Business Phone (incl. area code)         If employed in current position for less than two years or if currently employed in more than one position, complete the following:       Business Phone (incl. area code)         Name & Address of Employer       Self Employed       Dates (from - to)         Monthilv Income       Monthilv Income       Monthilv Income         Position/Title/Type of Business       Business Phone (incl. area code)       Position/Title/Type of Business       Business Phone (incl. area code)         Name & Address of Employer       Self Employed       Dates (from - to)       Monthilv Income         Name & Address of Employer       Self Employed       Dates (from - to)       Monthilv Income         Name & Address of Employer       Self Employed       Dates (from - to)       Monthilv Income         Monthilv Income       Monthilv Income       Monthilv Income       Monthilv Income       Monthilv Income         Monthilv Income       Monthilv Income       Monthilv Income       Monthilv Income       Monthilv Income	Name & Address							113.		<b>0</b>	- van			pioyei				0011 211	.p.oyou		3. 011 1	13 100
Position/Title/Type of Business       Business Phone (incl. area code)       Position/Title/Type of Business       Business Phone (incl. area code)         If employed in current position for less than two years or if currently employed in more than one position, complete the following:       Image: Complete the following:         Name & Address of Employer       Self Employed       Dates (from - to)       Name & Address of Employer       Self Employed       Dates (from - to)         Monthlv Income       Monthlv Income       Monthlv Income       Monthlv Income       Monthlv Income         Position/Title/Type of Business       Business Phone (incl. area code)       Position/Title/Type of Business       Business Phone (incl. area code)         Name & Address of Employer       Self Employed       Dates (from - to)       Name & Address of Employer       Self Employed       Dates (from - to)         Name & Address of Employer       Self Employed       Dates (from - to)       Name & Address of Employer       Dates (from - to)       Monthlv Income         Name & Address of Employer       Self Employed       Dates (from - to)       Monthlv Income       Monthlv Income         Monthlv Income       Monthlv Income       Monthlv Income       Monthlv Income       Monthlv Income       Monthlv Income								Yrs. emplo	oyed in this	line of										Yrs. emp	loyed i	n this line of
If employed in current position for less than two years or if currently employed in more than one position, complete the following:       Dates (from - to)       Dates (from - to)       Dates (from - to)       Dates (from - to)       Self Employed       Dates (from - to)       Monthlv Income         Name & Address of Employer       Self Employed       Monthlv Income       Monthlv Income       Monthlv Income       Monthlv Income         Position/Title/Type of Business       Business Phone (incl. area code)       Position/Title/Type of Business       Business Phone (incl. area code)       Dates (from - to)       Mame & Address of Employer       Self Employed       Dates (from - to)         Name & Address of Employer       Self Employed       Dates (from - to)       Name & Address of Employer       Self Employed       Dates (from - to)         Name & Address of Employer       Self Employed       Dates (from - to)       Name & Address of Employer       Self Employed       Dates (from - to)         Monthlv Income       Monthlv Income       Monthlv Income       Monthlv Income       Monthlv Income       Monthlv Income								work	k/profession	n										wo	rk/profe	ession
If employed in current position for less than two years or if currently employed in more than one position, complete the following:       Dates (from - to)       Dates (from - to)       Dates (from - to)       Dates (from - to)       Self Employed       Dates (from - to)       Monthlv Income         Name & Address of Employer       Self Employed       Monthlv Income       Monthlv Income       Monthlv Income       Monthlv Income         Position/Title/Type of Business       Business Phone (incl. area code)       Position/Title/Type of Business       Business Phone (incl. area code)       Dates (from - to)       Mame & Address of Employer       Self Employed       Dates (from - to)         Name & Address of Employer       Self Employed       Dates (from - to)       Name & Address of Employer       Self Employed       Dates (from - to)         Name & Address of Employer       Self Employed       Dates (from - to)       Name & Address of Employer       Self Employed       Dates (from - to)         Monthlv Income       Monthlv Income       Monthlv Income       Monthlv Income       Monthlv Income       Monthlv Income	Position/Title/Typ	o of Rusin	222				Rusinos	s Phone (in	cl area cor		Posi	tion/Title/	Type of B	usines	e				Rusino	es Phone (i	ncl are	a code)
Name & Address of Employer       Self Employed       Dates (from - to)       Name & Address of Employer       Self Employed       Dates (from - to)         Monthlv Income       Monthlv Income       Monthlv Income       Monthlv Income       Monthlv Income         Position/Title/Type of Business       Business Phone (incl. area code)       Position/Title/Type of Business       Business Phone (incl. area code)       Position/Title/Type of Business       Business Phone (incl. area code)         Name & Address of Employer       Self Employed       Dates (from - to)       Name & Address of Employer       Self Employed       Dates (from - to)         Monthlv Income       Monthlv Income       Monthlv Income       Monthlv Income       Monthlv Income	· conton/ nuc/ ryp						200md8			~~ <u>/</u>	. 031		. , PC 01 D	301108	-				Dusine		art	
Name & Address of Employer       Self Employed       Dates (from - to)       Name & Address of Employer       Self Employed       Dates (from - to)         Monthlv Income       Monthlv Income       Monthlv Income       Monthlv Income       Monthlv Income         Position/Title/Type of Business       Business Phone (incl. area code)       Position/Title/Type of Business       Business Phone (incl. area code)       Position/Title/Type of Business       Business Phone (incl. area code)         Name & Address of Employer       Self Employed       Dates (from - to)       Name & Address of Employer       Self Employed       Dates (from - to)         Monthlv Income       Monthlv Income       Monthlv Income       Monthlv Income       Monthlv Income	If employed in	current	nosition fo	or loss f	han two	vears	or if cu	irrently en	nnloved i	in more	tha	n one n	osition	comr	loto tho f	ollowir	nu.					
\$     \$       Position/Title/Type of Business     Business Phone (incl. area code)     Position/Title/Type of Business     Business Phone (incl. area code)       Name & Address of Employer     Self Employed     Dates (from - to)     Name & Address of Employer     Self Employed     Dates (from - to)       Monthlv Income     Monthlv Income     Monthlv Income     Monthlv Income     Monthlv Income											_					<u>onom</u>	. <u></u>	Self En	ployed	Da	tes (fro	m - to)
\$     \$       Position/Title/Type of Business     Business Phone (incl. area code)     Position/Title/Type of Business     Business Phone (incl. area code)       Name & Address of Employer     Self Employed     Dates (from - to)     Name & Address of Employer     Self Employed     Dates (from - to)       Monthlv Income     Monthlv Income     Monthlv Income     Monthlv Income     Monthlv Income																						
\$     \$       Position/Title/Type of Business     Business Phone (incl. area code)     Position/Title/Type of Business     Business Phone (incl. area code)       Name & Address of Employer     Self Employed     Dates (from - to)     Name & Address of Employer     Self Employed     Dates (from - to)       Monthlv Income     Monthlv Income     Monthlv Income     Monthlv Income     Monthlv Income																						
Position/Title/Type of Business Business Phone (incl. area code) Business Phone (incl. area code) Name & Address of Employer Self Employed Business Phone (incl. area code) Dates (from - to) Monthly Income S Monthly Income S Monthly Income S									Income	e											ntniv ir	icome
Name & Address of Employer       Self Employed     Dates (from - to)       Monthly Income     Monthly Income	Position/Title/Typ	e of Busin	ess				Busines		cl. area coo	de)	Posi	tion/Title/	Type of B	usines	S				Busine		ncl. are	ea code)
Monthly Income \$ Monthly Income \$																						
\$ \$	Name & Address	of Employ	rer			Self Emp	oloyed	Date	es (from - to	o)	Nam	ne & Addre	ess of Em	ployer				Self En	ployed	Da	tes (fro	m - to)
\$ \$																						
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	Position/Title/Typ	e of Busin	ess				Busines		cl. area coo	de)	Posi	tion/Title/	Type of B	usines	S				Busine		ncl. are	ea code)

Borrower

Co-Borrower

Freddie Mac Form 65 7/05 (rev. 6/09), Fannie Mae Form 1003 7/05 (rev. 6/09)

		۷.	MONTHLY INCOM	E AND COMBINED HOU	SING EXPENSE INFORMATI	ON	
Gross Monthly Income	Borrower		Co-Borrower	Total	Combined Monthly Housing Expenses	Present	Proposed
Base Empl. Income* \$	5	\$		\$	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 \$	5	\$		\$	Total	\$	\$
* Self Employed Borrower(s) m	nay be required to pro	vide additi	onal documentation s	uch as tax returns and financia	l statements.		
	e Other Income No			•	need not be revealed if the Borrow	er (B)	1
B/C		or C	o-Borrower (C) does r	ot choose to have it considered	d for repaying this loan.		Monthly Amount
							\$
				VI. ASSETS AND LIAE			
meaningfully and fairly present	ted on a combined ba	sis; otherw	vise, separate Stateme	ents and Schedules are require	Co-Borrowers if their assets and lia ed. If the Co-Borrower section was o	completed about a non-appli	so that the Statement can be cant spouse or other person,
this Statement and supporting	schedules must be co	ompleted a	bout that spouse or o	ther person also.		Completed	Jointly Not Jointly
		Cash o	r Market Value	Liabilities and Pledged As	sets. List the creditor's name, add	dress and account number fo	r all outstanding debts, including
Description ASSE	15			automobile loans, revolving	charge accounts, real estate loans by (*) those liabilities, which will b	, alimony, child support, stocl	k pledges, etc. Use continuation
Cash deposit toward purchase	e held by:	3		of the subject property.		Honthly Payment &	Unpaid
	ľ			LIAE	BILITIES	Monthly Payment & Months Left to Pay	Balance
				Name and address of Compa	iny	\$ Payment/Months	\$
List checking and saving	is account below						
Name and address of Bank, Sa	&L. or Credit Union						
				Acct. No.			
				Name and address of Compa	iny	\$ Payment/Months	\$
Acct. No.		<mark>\$</mark>					
Name and address of Bank, Sa	&L. or Credit Union						
				Acct. No.			
A . ( ))				Name and address of Compa	iny	\$ Payment/Months	\$
Acct. No.		\$					
Name and address of Bank, Sa	&L. or Credit Union						
				Acct. No.			
A4 NI-		<b>A</b>		Name and address of Compa	iny	\$ Payment/Months	\$
Acct. No.		\$					
Name and address of Bank, Sa	&L, or Credit Union						
	·						
				Acct. No.			
Acct No		<u>م</u>		Name and address of Compa	iny	\$ Payment/Months	\$
Acct. No.		\$					
Stocks & Bonds (Company nar description	me/number &	\$		1			
ucsonption							
						_	
				Acct. No.			•
				Name and address of Compa	iny	\$ Payment/Months	\$
Life insurance net cash value:		\$					
Face amount: \$							
Subtotal Liquid Asset		\$					
Real estate owned (enter mark schedule of real estate owned)		\$		Appt No.		4	
				Acct. No.			<u>^</u>
Vested interest in retirement fu		\$		Name and address of Compa	шу	\$ Payment/Months	\$
Net worth of business(es) own (attach financial statement)	ed	\$					
Automobiles owned (make and	d year)	\$					
				Appt No.		-	
				Acct. No.	ata Maintananaa Daymanta Ouyad		
				to:	ate Maintenance Payments Owed	\$	
Other Assets (itemize)		\$		Job Palatad Evenance (-1414		¢	
				Job Related Expense (child ca	are, union dues e(C.)	\$	
				Total Monthly Payme	ents	\$	
То	otal Assets a.	\$		Net Worth (a minus b)	\$	Total Liabilities b.	\$

Borrower

Co-Borrower

		VI. ASSETS AN	D LIABILITIES (cont.)	)			
Schedule of Real Estate Owned (if addi	itional propertie	s are owned, use continuation	n sheet.)				
Property Address (enter S if sold, PS if pending sale, or rental being held for income)	R if Type Proper		Amount of Mortgages	Gross Rental	Mortgage Payments	Insurance, Maintenance, Taxes & Misc.	Net Rental Income
		\$	\$	\$	\$	\$	\$
		\$	\$	\$	\$	\$	\$
		\$	\$	\$	\$	\$	\$
	Tota	ls \$	\$	\$	\$	\$	\$
List any additional names under which credit has prev	iously been re	ceived and indicate appro	priate creditor name(s) a	and account number	er(s):		

Alternate Name Creditor Name

Account Number

VII. DETAILS OF TRAN	SACTION		VIII. DECLARATIONS
a. Purchase price	\$		If you answer "Yes" to any questions a through i , please use Borrower Co-Borrower
. Alterations, improvements, repairs			continuation sheet for explanation. Yes No Yes No
2. Land (if acquired separately)		a.	a. Are there any outstanding judgments against you?
. Refinance (incl. debts to be paid off)		b.	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?
Estimated closing costs		d.	
g. PMI, MIP, Funding Fee		e.	Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of
n. Discount (if Borrower will pay)			title in lieu of foreclosure, or judgment? (This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans, any
. Total costs (add items a through h)			mortgage, financial 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.)
Subordinate financing			
. Borrower's closing costs paid by Seller		f.	Are you presently delinquent or in default on any Federal debt or
. Other Credits (explain)			any other loan, mortgage, financial obligation, bond, or loan guarantee? If "Yes," give details as described in the preceding
Application Deposit			question.
Earnest Money		g.	p. Are you obligated to pay alimony, child support, or separate maintenance?
		h.	n. 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.	x. Are you a permanent resident alien?
n. Loan amount (exclude PMI, MIP, Funding Fee		I.	Do you intend to occupy the property as your primary residence? If "Yes," complete question m below.
financed)		m	n. Have you had an ownership interest in a property in the last three
n. PMI,MIP, Funding Fee financed			years?
p. Loan amount (add m & n)			(PR), second home (SH), or investment property (IP)?
b. Cash from/ to Borrower (subtract j, k, I & o from	i)		(2) How did you hold title to the home solely by yourself (S), jointly with your spouse (SP), or jointly with another person
			(O)?

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 (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, and 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 or assigns may rotain 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 other rights and remedies that it may have relating to such delinquency, report my name and account information to one or more consumer reporting agencies; (9) ownership of the Loan and/or administration or the Loan account may be transferred with such notice as may be required by law; (10) neither Lender nor its agents, brokers, insurers, successors or assigns has made any representation or warranty, express or

Acknowledgement. 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 business purpose through any source, including a source named in this application or a consumer reporting agency.

Borrower's Signature	Date	Co-Borrower's Signature	Date
X		x	

X. INFORMATION FOR	R GOVERNMENT MONITORING PURPOSES
mortgage disclosure laws. You are not required to furnish this information, but are encourage you choose to furnish it. If you furnish the information, please provide both ethnicity and race regulations, this lender is required to note the information on the basis of visual observation	e related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing and home ged to do so. The law provides that a lender may not discriminate either on the basis of this information, or on whether e. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal and surname if you have made this application in person. If you do not wish to furnish the information, please check the requirements to which the lender is subject under applicable state law for the particular type of loan applied for.)
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 Latino	Ethnicity: Hispanic or Latino Not Hispanic or Latino
Race: American Indian or Asian Black or Alaska Native African Ame	erican Race: American Indian or Asian Black or African American Native Native Hawaiian or White
Other Pacific Islander	Other Pacific Islander
Sex: Female Male	Sex: Female Male
To be Completed by Loan Originator:         This information was provided:         In a face-to-face interview         By the applicant and submitted by fax or m         In a telephone interview         By the applicant and submitted via e-mail or	
Loan Originator's Signature X	Date
Loan Originator's Name (print or type) Loan	an Originator Identifier Loan Originator's Phone Number (including area code)
Loan Origination Company's Name Loan	an Origination Company Identifier Loan Origination Company's Address
Freddie Mac Form 65 7/05 (rev. 6/09), Fannie Mae Form 1003 7/05 (rev. 6/09)	Page 3 of 4 www.bytesoftware.com 800-695-1008

## **Continuation Sheet / Residential Loan Application**

more space to complete the Residential Loan Application. Mark B for Borrower or		Agency Case Number:
C for Co-Borrower.	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 seq.

Borrower's Signature	Date	Co-Borrower's Signature	Date
X		X	