To be completed by the <b>Lender:</b> Lender Loan No./Universal Loan Identifier	Agency Ca	se No
Uniform Residential Loan Application  Verify and complete the information on this application. If you are applinformation as directed by your Lender.	ying for this loan with others, each a	additional Borrower must provide
<b>Section 1: Borrower Information.</b> This section asks a employment and other sources, such as retirement, that you want of	about your personal information considered to qualify for this loar	and your income from n.
1a. Personal Information		
Name (First, Middle, Last, Suffix)	Social Security Number	
	(or Individual Taxpayer Identit	ication Number)
Alternate Names – List any names by which you are known or any names under which credit was previously received (First, Middle, Last, Suffix)	(mm/dd/yyyy)	<b>tizenship</b> ) U.S. Citizen ) Permanent Resident Alien
		Non-Permanent Resident Alien
Type of Credit  O I am applying for individual credit. O I am applying for joint credit. Total Number of Borrowers:  Each Borrower intends to apply for joint credit. Your initials:	<b>List Name(s) of Other Borro</b> (First, Middle, Last, Suffix) – Use	wer(s) Applying for this Loan e a separator between names
Marital Status  O Married O Separated O Unimarried  Dependents (not listed by another Borrower)  Number Ages O Unimarried	Contact Information  Home Phone ()  Cell Phone ()  Work Phone ()	  Ext.
(Single, Divorced, Widowed, Civil Union, Domestic Partnership, Registered Reciprocal Beneficiary Relationship)	Email	
Current Address Street		Unit #
City	State ZIP	Country
•	primary housing expense Own	O Rent (\$/month)
If at Current Address for LESS than 2 years, list Former Address	Does not apply	
Street	61.1	Unit #
City How Long at Former Address? Years Months Housing \( \cap \) No p	State ZIP ZIP Own	Country (month)
	——————————————————————————————————————	Rent (\$/month)
Mailing Address − if different from Current Address ☐ Does not apply  Street		Unit #
City	State ZIP	Country
1b. Current Employment/Self-Employment and Income	s not apply	
Employer or Business Name	Phone ( ) –	Gross Monthly Income
Street	Unit #	Base \$/month
City State ZIP	Country	Overtime \$/month
Position or Title Check if 1	this statement applies:	Bonus \$/month
Start Date / / / (mm/dd/yayy)	this statement applies: nployed by a family member,	Commission \$/month
proper	ty seller, real estate agent, or other o the transaction.	Military Entitlements \$ /month
		Other \$/month
☐ Check if you are the Business ☐ I have an ownership share of less that ☐ U have an ownership share of 25% or		TOTAL \$/month

Employer or Business N	lame		Pł	none ( ) –	Gros	s Mon	thly Incon	ne
					Base		\$	/mont
				Country	Overt	ime	\$	/montl
					Bonu	S	\$	/montl
Position or Title	/ (mm/dd/yyyy)			statement applies: yed by a family membe	r,		\$	/montl
Start Date/_ How long in this line of v		onths	property se	éller, réal estaté agent, o e transaction.	rother   Milita		\$	/montl
☐ Check if you are the	Business OI have an o	wnership share	of less than 2	5%. Monthly Incom	e (or Loss)	r	\$	/montl
Owner or Self-Emplo	_	wnership share			тот	AL \$		/montl
Provide at least 2 years Employer or Business N	<del></del>	s employment	and income.		Prev		not apply	thly /montl
				Unit #		me ə_		/monu
City		State	_ ZIP	Country				
Position or Title								
Start Date/	/(mm/dd/yyyy)			ou were the Busine Self-Employed	SS			
End Date/	/(mm/dd/yyyy)		Owner or	Sen-Employed				
	r Sources Does ther sources below. Und	<ul><li>Interest and I</li><li>Mortgage Cre</li><li>Mortgage Dif</li></ul>	Dividends edit Certificate	rom the sources liste • Notes Receivable • Public Assistance • Retirement (e.a., Pension, IRA)	ed here: • Royalty Payme • Separate Main' • Social Security • Trust	tenance	e Bene	ompensatio
<ul><li>Alimony</li><li>Automobile Allowance</li><li>Boarder Income</li><li>Capital Gains</li></ul>	Housing or Parsonage	Payments						
<ul> <li>Automobile Allowance</li> <li>Boarder Income</li> <li>Capital Gains</li> <li>NOTE: Reveal alimony, cl</li> </ul>		•	ner income ONL	, , ,	dered in determinii	ng youi	r quaiiticati	ion
<ul> <li>Automobile Allowance</li> <li>Boarder Income</li> <li>Capital Gains</li> <li>NOTE: Reveal alimony, cl for this loan.</li> </ul>	• Housing or Parsonage nild support, separate main	•	ner income ONL	, , ,	dered in determinii		onthly Inco	
<ul> <li>Automobile Allowance</li> <li>Boarder Income</li> <li>Capital Gains</li> <li>NOTE: Reveal alimony, cl for this loan.</li> </ul>	• Housing or Parsonage nild support, separate main	•	ner income ONL	, , ,	dered in determinii			
<ul> <li>Automobile Allowance</li> <li>Boarder Income</li> <li>Capital Gains</li> <li>NOTE: Reveal alimony, cl for this loan.</li> </ul>	• Housing or Parsonage nild support, separate main	•	ner income ONL	, , ,	dered in determinii	Мс		
<ul><li>Automobile Allowance</li><li>Boarder Income</li><li>Capital Gains</li></ul>	• Housing or Parsonage nild support, separate main	•	ner income ONL	Y IF you want it consid	dered in determini	\$ \$ \$		

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: Certificate of Deposit • Bridge Loan Proceeds Checking Stock Options Trust Account • Individual Development Savings Mutual Fund Bonds • Cash Value of Life Insurance · Money Market Stocks • Retirement (e.g., 401k, IRA) (used for the transaction) **Financial Institution Account Number Cash or Market Value Account Type** – use list above \$ \$ Ś Ś \$ **Provide TOTAL Amount Here** 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 Proceeds from Sale of Unsecured Borrowed Funds · Earnest Money • Relocation Funds Sweat Equity Property to be sold on or Non-Real Estate Asset Other Employer Assistance • Rent Credit Trade Equity before closing Secured Borrowed Funds Lot Equity **Cash or Market Value** Asset or Credit Type – use list above Ś Ś \$ \$ **Provide TOTAL Amount Here** Ś 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) To be paid off at Account Type -**Company Name Account Number Unpaid Balance** or before closing **Monthly Payment** use list above Ś \$ Ś Ś \$ \$ П \$ \$ П \$ Ś 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** \$ \$

Section 2: Financial Information — Assets and Liabilities. This section asks about things you own that

**Borrower Name:** 

and what you ov						tate. This section	asks you to list	all properties y	ou currently owr		
3a. Property You	u Own	If you	are refinancing	g, list the	property	you are refinancing	g FIRST.				
Address Street								Un	it# try		
City _	1					State					
		s: Sold,	Intended Occu Investment, Pri			y Insurance,Taxes, tion Dues, etc.		Primary or Inves			
Property Value	Pendii or Reta	ng Sale, ained	Residence, Sec Home, Other			luded in Monthly	Monthly Renta Income		PER to calculate: hly Rental Income		
\$					\$		\$	\$			
Mortgage Loans	on this F	Property	☐ Does not	apply				·			
Creditor Name		Account	: Number	Month Mortga Payme	age	Unpaid Balance	To be paid off at or before closing	<b>Type:</b> FHA, VA, Conventional, USDA-RD, Othe	Credit Limit		
				\$		\$			\$		
				\$		\$			\$		
				-		-			'		
<b>3b. IF APPLICAB Address</b> Street  City			ormation for Ac			☐ Does not app	•	Un Coun	it#try		
			Intended Occı	ıpancy:		/ Insurance, Taxes,		Primary or Inves			
Property Value		<b>s:</b> Sold, ng Sale, ained	Investment, Pri Residence, Sec Home, Other		if not inc	<b>tion Dues, etc.</b> luded in Monthly e Payment	Monthly Renta	al For LEND	For LENDER to calculate: Net Monthly Rental Income		
\$			,		\$		\$	\$	,		
Mortgage Loans	on this F	Property	☐ Does not	apply							
Creditor Name		Account	: Number	Month Mortga Payme	age	To be paid off at Unpaid Balance or before closing USDA-RD, Other		Credit Limit			
				\$		\$		osbit tiby other	\$		
				\$		\$			\$		
3c. IF APPLICAB Address Street City		plete Info	ormation for Ad	lditional	Property	☐ <b>Does not app</b>		Un Coun	it#		
	T		Intended Occu	ipancy:	Monthly	/ Insurance, Taxes,		Primary or Inves			
Property Value	1	<b>s:</b> Sold, ng Sale, ained	Investment, Pri Residence, Sec Home, Other	mary	Association if not inc	tion Dues, etc. luded in Monthly e Payment	Monthly Renta	al For LEND	ER to calculate:		
\$			,		\$		\$	\$	<u>,                                      </u>		
Mortgage Loans	on this F	Property	☐ Does not	apply	1		I .				
Creditor Name			: Number	Month Mortga Payme	age	Unpaid Balance	To be paid off at or before closing	<b>Type:</b> FHA, VA, Conventional, USDA-RD, Othe	Credit Limit r (if applicable)		
				1.		T .			, .		
				\$		\$			\$		

#### 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 Property Information Loan Amount \$ O Purchase O Refinance Other (specify) **Loan Purpose Property Address** Street Unit # City State ZIP County Number of Units **Property Value \$** Occupancy O Primary Residence Second Home O Investment Property FHA Secondary Residence 1. Mixed-Use Property. If you will occupy the property, will you set aside space within the property to operate O NO O YES your own business? (e.g., daycare facility, medical office, beauty/barber shop) 2. Manufactured Home. Is the property a manufactured home? (e.g., a factory built dwelling built on a permanent chassis) O NO O YES 4b. Other New Mortgage Loans on the Property You are Buying or Refinancing □ Does not apply Loan Amount/ **Credit Limit Creditor Name Lien Type Monthly Payment Amount to be Drawn** (if applicable) ○ First Lien ○ Subordinate Lien \$ \$ \$ O First Lien O Subordinate Lien 4c. Rental Income on the Property You Want to Purchase **For Purchase Only** □ Does not apply Complete if the property is a 2-4 Unit Primary Residence or an Investment Property Amount **Expected Monthly Rental Income** For LENDER to calculate: Expected Net Monthly Rental Income \$ 4d. Gifts or Grants You Have Been Given or Will Receive for this Loan ☐ Does not apply Include all gifts and grants below. Under Source, choose from the sources listed here: Community Nonprofit • Federal Agency Relative State Agency Lender • Religious Nonprofit Other Employer Local Agency Unmarried Partner Asset Type: Cash Gift, Gift of Equity, Grant **Deposited/Not Deposited** Source – use list above **Cash or Market Value** \$ O Deposited Not Deposited 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	a. 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 NO 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 YES, what is the amount of this money?	ONO OYES
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
	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
5	b. About Your Finances	
	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
к.	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
M	• 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 I submitted 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 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 or 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 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 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. Willia	ry Service. This section asks questi	ons about your (or your deceased spouse's) military service.
Military Service of Borro	ower	
Military Service – Did you	(or your deceased spouse) ever serve, or are	e you currently serving, in the United States Armed Forces?  NO YES
If YES, check all that apply:	☐ Currently retired, discharged, or separa	projected expiration date of service/tour//(mm/dd/yyyy) ated from service rivated member of the Reserve or National Guard
Section 8: Damo	graphic Information This co	ction asks about your ethnicity, sex, and race.
Demographic Informat		tion asks about your ethnicity, sex, and race.
and neighborhoods are be information (ethnicity, sex, disclosure laws. You are no "Ethnicity" and one or more whether you choose to proregulations require us to no	ing fulfilled. For residential mortgage lendin and race) in order to monitor our compliand t required to provide this information, but a e designations for "Race." <b>The law provides</b> wide it. However, if you choose not to provic ote your ethnicity, sex, and race on the basis f age or marital status information you provi	applicants are treated fairly and that the housing needs of communities ag, Federal law requires that we ask applicants for their demographic see with equal credit opportunity, fair housing, and home mortgage re encouraged to do so. You may select one or more designations for <b>that we may not discriminate</b> on the basis of this information, or on the de the information and you have made this application in person, Federal of visual observation or surname. The law also provides that we may not ide in this application. If you do not wish to provide some or all of this
Ethnicity: Check one or mo  Hispanic or Latino  Mexican Puert  Other Hispanic or La	to Rican 🔲 Cuban	Race: Check one or more  American Indian or Alaska Native – Print name of enrolled or principal tribe:  Asian  Asian  Chinese
For example: Argentin Salvadoran, Spaniara  ☐ Not Hispanic or Latino ☐ I do not wish to provide		☐ 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
Sex  Female		☐ Native Hawaiian ☐ Guamanian or Chamorro ☐ Samoan ☐ Other Pacific Islander – <i>Print race:</i>
☐ 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 Fina	ancial Institution (for application taken in	person):
	orrower collected on the basis of visual obse er collected on the basis of visual observation wer collected on the basis of visual observation	on or surname? ONO YES
Was the race of the Borrov	nation was provided through:	

Section 9: Loan Originator Informati	<b>On.</b> To be completed by your <b>Loan Originator</b> .	
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#	
Email	Phone ()	
Signature	Date (mm/dd/yyyy) / /	
	<del></del>	

To be completed by the <b>Lender:</b> Lender Loan No./Universal Loan Identifier	Agency C	ase No.	
Heifens Beridentiell von Annlinetien – Additi	I D		
Uniform Residential Loan Application — Additi	onal Borrower		
Verify and complete the information on this application as directed by you	ur Lender.		
Section 1. Degree up Information -			
<b>Section 1: Borrower Information.</b> This section asks about the section asks about the sources, such as retirement, that you want constitutions.	ut your personal information sidered to qualify for this loa	n and your income fr n.	om
1a. Personal Information			
Name (First, Middle, Last, Suffix)	Social Security Number (or Individual Taxpayer Iden	 tification Number)	
Alternate Names – List any names by which you are known or any names	Date of Birth	itizenship	
under which credit was previously received (First, Middle, Last, Suffix)	(mm/dd/yyyy)	U.S. Citizen	
		<ul><li>Permanent Resident</li><li>Non-Permanent Resident</li></ul>	
Type of Credit	List Name(s) of Other Borro		
I am applying for <b>individual credit.</b>	(First, Middle, Last, Suffix) – Us		
I am applying for <b>joint credit.</b> Total Number of Borrowers: _			
Each Borrower intends to apply for joint credit. Your initials:			
Marital Status Dependents (not listed by another Borrower)	Contact Information		
Married Number	Home Phone ( )	_	
Separated Ages	Cell Phone ( )		
Unmarried	Work Phone ( )	Ext.	
(Single, Divorced, Widowed, Civil Union, Domestic Partnership, Registered Reciprocal Beneficiary Relationship)	Email		
Current Address			
Street		Unit #	
City	State ZIP	Country _	
How Long at Current Address? Years Months Housing O No prim		O Rent (\$	/month)
If at Current Address for LESS than 2 years, list Former Address Doo Street	es not apply	Unit #	
City	State ZIP	 Country	
How Long at Former Address?Years Months Housing O No prim	ary housing expense O Own		/month)
Mailing Address – if different from Current Address			
Street		Unit #	
City	State ZIP	Country _	
1b. Current Employment/Self-Employment and Income	t apply		
Employer or Business Name Ph	one ( ) –	Gross Monthly Inco	ome
Street	 Unit #	Base \$	/month
City State ZIP	Country	Overtime \$	/month
·		Bonus \$	/month
	statement applies:	Commission \$	/month
property se	yed by a family member, ller, real estate agent, or other	Military	, .
	e transaction.	Entitlements \$	/month
☐ Check if you are the Business ○ I have an ownership share of less than 2	5%. Monthly Income (or Loss	Other \$	/month
Owner or Self-Employed I have an ownership share of 25% or mo		TOTAL \$	/month

1c. IF APPLICABLE, Complete Information for	r Additional	Lilipioyillelit	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,				
Employer or Business Name		Р	hone ()	_	Gross N	Nonthly Ir	ncome
Street			Unit #		Base	\$	/month
Street	State	ZIP	Country		Overtim	e \$	/month
					Bonus	\$	/month
Position or Title			s statement appl byed by a family me		Commis	sion \$	/month
Start Date / / / (mm/dd/yyyy)		property s	eller, real estate age		Military Entitlem	onto ¢	/mantl
How long in this line of work?Years Mo	onths	party to th	e transaction.		Other		/montl /montl
Owner or Self-Employed I have an o		are of less than in are of 25% or m		come (or Loss)	TOTAL	\$ \$	/monti
1d. IF APPLICABLE, Complete Information for				and Income	□ Do	es not ap	ply
Provide at least 2 years of current and previous	s employmei	nt and income	•				
Employer or Business Name					1	us Gross N	•
Street					Income	\$	/montl
City	State	ZIP					
Position or Title					1		
Start Date / / (mm/dd/yyyy)			you were the Bu	siness			
End Date / / (mm/dd/yyyy)		Owner of	r Self-Employed				
Include income from other sources below. Und  • Alimony • Child Support  • Automobile Allowance • Disability  • Boarder Income • Foster Care	<ul> <li>Interest and</li> </ul>	l Dividends redit Certificate	<ul> <li>Notes Receivab</li> </ul>	le • Royalty	Payments te Mainten Security	ance	Unemployment Benefits VA Compensatio
Include income from other sources below. Und  • Alimony  • Automobile Allowance  • Disability	• Interest and • Mortgage C • Mortgage E Payments	I Dividends redit Certificate Differential	<ul> <li>Notes Receivab</li> <li>Public Assistant</li> <li>Retirement</li> <li>(e.g., Pension, IR</li> </ul>	le • Royalty ce • Separa • Social S A) • Trust	te Mainten Security	ance	Benefits VA Compensatio Other fication
Include income from other sources below. Und  • Alimony • Child Support  • Automobile Allowance • Disability  • Boarder Income • Foster Care  • Capital Gains • Housing or Parsonage  NOTE: Reveal alimony, child support, separate main for this loan.	• Interest and • Mortgage C • Mortgage E Payments	I Dividends redit Certificate Differential	Notes Receivab Public Assistance Retirement (e.g., Pension, IR  ILY IF you want it of	le • Royalty ce • Separa • Social S A) • Trust considered in de	te Mainten Security Security	your quali  Monthly	Benefits VA Compensatio Other fication
Include income from other sources below. Und  • Alimony • Child Support  • Automobile Allowance • Disability  • Boarder Income • Foster Care  • Capital Gains • Housing or Parsonage  NOTE: Reveal alimony, child support, separate main for this loan.	• Interest and • Mortgage C • Mortgage E Payments	I Dividends redit Certificate Differential	Notes Receivab Public Assistance Retirement (e.g., Pension, IR  ILY IF you want it of	le • Royalty ce • Separa • Social S A) • Trust	te Mainten Security Security	your quali  Monthly  \$	Benefits VA Compensatio Other fication
Include income from other sources below. Und  • Alimony • Child Support  • Automobile Allowance • Disability  • Boarder Income • Foster Care  • Capital Gains • Housing or Parsonage  NOTE: Reveal alimony, child support, separate main for this loan.  Income Source – use list above  Section 2: Financial Information	ler Income Sc Interest and Mortgage C Mortgage E Payments ntenance, or o	I Dividends iredit Certificate Differential other income ON	Notes Receivab Public Assistance Retirement (e.g., Pension, IR ILY IF you want it of	le Royalty e Separa Social S A) Trust considered in de	te Mainten Security Security	your quali  Monthly  \$	Benefits VA Compensatio Other fication
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**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:  (1) What type of property did you own: primary residence (PR), FHA secondary residence (SR), second home (SH),	O NO O YES
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)?	
<b>B.</b> 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 YES, what is the amount of this money?	O NO O YES
<ul> <li>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?</li> <li>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?</li> </ul>	O NO O YES
<b>E.</b> 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
5b. 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
<b>G.</b> Are there any outstanding judgments against you?	O NO O YES
H. 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
<b>K.</b> 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
M. 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: Acknowledgements and Agreements.  My signature for Section 6 is on the Uniform Residential Loan Application with	
(insert name of B	orrower)
Section 7: Military Service. This section asks questions about your (or your deceased spouse's) military	ry service.
Military Service of Borrower	
Military Service – Did you (or your deceased spouse) ever serve, or are you currently serving, in the United States Armed Force	es? O NO O YES
Currently serving on active duty with projected expiration date of service/tour / /     Currently retired, discharged, or separated from service   Only period of service was as a non-activated member of the Reserve or National Guard   Surviving spouse	(mm/dd/yyyy)

# **Section 8: Demographic Information.** This section asks about your ethnicity, sex, and race.

# **Demographic Information of Borrower**

The purpose of collecting this information is to help ensure that all applicants are treated fairly and that the housing needs of communities and neighborhoods are being fulfilled. For residential mortgage lending, Federal law requires that we ask applicants for their demographic information (ethnicity, sex, and race) in order to monitor our compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to provide this information, but are encouraged to do so. You may select one or more designations for "Ethnicity" and one or more designations for "Race." The law provides that we may not discriminate on the basis of this information, or on whether you choose to provide it. However, if you choose not to provide the information and you have made this application in person, Federal regulations require us to note your ethnicity, sex, and race on the basis of visual observation or surname. The law also provides that we may not discriminate on the basis of age or marital status information you provide in this application. If you do not wish to provide some or all of this information, please check below.

Hispanic or Latino	
1 mapanic or Latino	☐ American Indian or Alaska Native – Print name of enrolled
☐ Mexican ☐ Puerto Rican ☐ Cuban	or principal tribe :
☐ Other Hispanic or Latino – <i>Print origin:</i>	Asian
	☐ Asian Indian ☐ Chinese ☐ Filipino
For example: Argentinean, Colombian, Dominican, Nicaraguan,	☐ Japanese ☐ Korean ☐ Vietnamese ☐ Other Asian – <i>Print race:</i>
Salvadoran, Spaniard, and so on.	For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so c
Not Hispanic or Latino	☐ Black or African American
l do not wish to provide this information	☐ Native Hawaiian or Other Pacific Islander
	☐ Native Hawaiian ☐ Guamanian or Chamorro ☐ Samoan
ex	Other Pacific Islander – <i>Print race:</i>
] Female	
Male	For example: Fijian, Tongan, and so on.
I do not wish to provide this information	☐ White
	☐ I do not wish to provide this information
To Be Completed by Financial Institution (for application taken in Was the ethnicity of the Borrower collected on the basis of visual obs Was the sex of the Borrower collected on the basis of visual observati	servation or surname? ONO YES
Was the race of the Borrower collected on the basis of visual observa-	
Was the race of the Borrower collected on the basis of visual observation.  The Demographic Information was provided through:	tion or surname?
Was the race of the Borrower collected on the basis of visual observation.  The Demographic Information was provided through:	
Was the race of the Borrower collected on the basis of visual observation.  The Demographic Information was provided through:	tion or surname?
Was the race of the Borrower collected on the basis of visual observation.  The Demographic Information was provided through:	tion or surname?
Was the race of the Borrower collected on the basis of visual observation.  The Demographic Information was provided through:  Face-to-Face Interview (includes Electronic Media w/ Video Components)  Section 9: Loan Originator Information. T	ent) O Telephone Interview O Fax or Mail O Email or Internet  To be completed by your <b>Loan Originator</b> .
Was the race of the Borrower collected on the basis of visual observation.  The Demographic Information was provided through:  Face-to-Face Interview (includes Electronic Media w/ Video Components)  Section 9: Loan Originator Information. T  Loan Originator Information  Loan Originator Organization Name	ent) O Telephone Interview O Fax or Mail O Email or Internet  To be completed by your <b>Loan Originator</b> .
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To be completed by the <b>Lender:</b> Lender Loan No./Universal Loan Identifier	Agency Case No.
Uniform Residential Loan Application — Continua	ation 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	
Additional Borrower Name (First, Middle, Last, Suffix )	
Additional Information	
I/We fully understand that it is a federal crime punishable by fine or imprisonment any of the above facts as applicable under the provisions of federal law (18 U.S.C. §	
Borrower Signature	/ Date ( <i>mm/dd/yyyy</i> )//
Additional Borrower Signature	Date ( <i>mm/dd/yyyy</i> ) //