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 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 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, or the Borrower is relying on other property 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					TVDE	OE NO		Borrower E AND TE	BMC OF	***	OAN						
Mortgage Applied for:	UVA D FHV		Conventional USDA/Rural Housing Service		ther (explain		ZICTOAC		Agency Case Number Lender Case				ase Num	ber			****
Amount \$			Interest Rate	%	lo. of Months	Тура:		Fixed Rate	[]	Other (explain): ARM (type):						
Subject Property	Address (street, city		I. Pi	ROPERT	Y INF	ORMATI	ON AND I	PURPOS	E	OF LOAN			*******		1	la. of Units
Legal Description	of Subjec	d Property	(attach description	if neces	ssary)											Yoar I	Built
Purpose of Loan	_	Purchase	= '	onstruct onstructi	ion ion-Permaner	nt	Oth	or (explain):	<u>., </u>		Property will be:	□ So	condary		☐ Inves	atment	
Complete thi Year Lot Acquired	nplete this line if construction or construction Criginal Cost			tructio	uction-permanent loan.			resent Value of Lot (b)			o) Cost of Improvements		Tota	otel (a + b)			
Complete th	\$ s line if	this is a	refinance lo	\$ 20.			\$		Į:	5			\$				
Year Acquired	Original			1	unt Existing L	iens.	Purpos	e of Refinance			Describe Improve	ments	-	nade	□∞	be ma	de
Title will be held	s in what N	amo(s)		\$					Manner in w	/hic	Cost: \$	<u></u>		Es	tate will t	oo held	in:
Source of Down	Payment,	Settlement	Charges and/or S	ubordina	ate Financing	(explain)			<u> </u>			☐ Fee Simple ☐ Leasehold expiration			vid (sho	,	
			Borro	ver		II. BO	RROWE	RINFORM	MATION		Co-Bor	rower					
Borrower's Name	e (include .	Jr. or Sr. if								de	Jr. or Sr. if applica						
Social Security Number Home Phone (Incl. area code)		0	DOB pasconvyy Yrs		Yrs. School	Social Securi			Home Phone (incl. area code)		DOB (AMADOMYY)		1000000)	1	rs. School		
Married Separated		Inmarried (I	include ced, widowed)	Deper	ndents (not li	-	-Borrower)	Married Separated	1 Ur	arna ngk	erried (include e, divorced, widow	- 1	Depende	1	ot listed t	у Воп	ower)
Present Address	s (street, c	ity, stato, Z	CP)	□ ow	m 🛘	Rent _	No. Yn	s. Present Addr	ess (street, cit	у.	stato, ZIP)] Own		Rent	_	No. Yrs.
Mailing Address	, if differe	nt from Pre	esent Address					Mailing Addre	ess, if differen	t fn	om Present Addres	3					
If maiding at pro-			than two years,co	Dow		Rent _	Ale Ver	Esman Adda	(-1)	_	state 2001	r	Own	_	Rent		No. Yrs.
ruma Addess	(enour cu	y, 21210, 21	r,			- Aut	No. Yra	. Former Adult	sss (street, city	y. «	suito, zir j		J 0411				
			Borro		iV			NT INFOR	MATION		Co-Bor		1				
Name & Address	of Employ	yer		∐ Set	f Employed		s. on this job	Name & Add	ress of Employ	/Of		L	Self E	mploy	*		on this job
						Yr in wor	s. employed this line of n/profession									Yrs. In th work/	employed his line of profession
Position/Title/Typ	pe of Busin	ness			Business F (incl. area			Position/Title	/Type of Busin	10 51					ss Phone rea code))	
			s than two years o	_									1		. 1		
Name & Address	of Employ	Aot		∐ Sel	f Employed	<u> </u>	es (from - to)	Name & Addi	ress of Employ	/er			Self E	mploy	∾		(from - to)
					1	s	nthly Income									\$	hly income
Position/Title/Typ	oe of Busin	1655			Business F (Incl. area	rhone code)		Position/Title	/Type of Busin	105	•			Busine (Incl. a	rea code)	
Namo & Address	of Employ	yer		Set	f Employed	Date	es (from - to)	Name & Add	ress of Employ	rer		E	Self E	mploye	×J	Dates	(from - to)
						Mo \$	nthly income									Mont \$	hly Income
Position/Title/Type of Business Business Pho (Incl. area oo				Phone code)		Position/Title	/Type of Busin	os	•			Busine (incl. a	ss Phone rea code) 			

	V. MON	<u>ITHLY INCOME AN</u>	D COMBINED HO	JUSING EXPENSE I	NFORMATION	
Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expense	Present	Proposed
Base Empl. Income*	\$	s	\$	Rent	\$	
Overtime				First Mortgage (P&I)		\$
Bonuses	-			Other Financing (P&I)		
Commissions				Hazard Insurance		
Dividends/Interest				Real Estate Taxes	<u> </u>	
Net Rental Income	ļ			Mortgage Insurance		_
Other (before completing, see the notice in "describe				Homeowner Assn. Dues		
other Income." below)		· _	-	Other:		
Total	s	\$	\$	Total	\$	<u> \$</u>
• Self Employed Borrows Describe Other Inco		if the	ny, child support, or s	ocial statements. separate maintenance in orrower (C) does not che		
B/C						Monthly Amount
	•					
		VI.	ASSETS AND LI	ABILITIES		
This Statement and any ap	pplicable supporting sche	dules may be completed jointly I	by both married and unmarrie	d Co-Borrowers if their assets a	nd liabilities are sufficiently joine	d so that the Statement can
		asis; otherwise, separate Statem completed about that spouse or o		ired. If the Co-Borrower section		
			· · · · · · · · · · · · · · · · · · ·			Jointly Not Jointly
ASSE	ETS	Cash or Market Value		ets. List the creditor's name, ac ng charge accounts, real estat		
Description			continuation sheet, if neces	ssary. Indicate by (*) those liabi	lities, which will be satisfied up	on sale of real estate owned
Cash deposit toward purchase held by:		\$	upon refinancing of the sub		Monthly Payment & Months Left to Pay	
				BILITIES		Unpaid Balance
		•	Name and address of Comp	pany	\$ Payment/Months	s
List checking and s		elow				
Name and address of Bank	k, S&L, or Credit Union		1			
					-	
			Acct. no.		6.0	
A		s	Name and address of Comp	pany	\$ Payment/Months	\$
Acct. no.	. 001 0 4011-1	•	1			
Name and address of Bani	K, S&L, or Credit Union					
			Acct. no.		┪	
			Name and address of Comp		\$ Payment/Months	s
Acct. no.		s	That is an account of Conf	рану	4 raymonomonus	*
Name and address of Bani	r S&L or Credit Links		İ			
THE SHE SHE SHE SHE SHE SHE SHE SHE SHE S	, out, or oroun orien					
			ŀ			}
			Acct. no.		1	
			Name and address of Comp	DARTY	\$ Payment/Months	\$
Acct. no.		s	1			
Name and address of Bank	k, S&L, or Credit Union		1			
			Acct. no.	-	1	
			Name and address of Comp	pany	\$ Psyment/Months	\$
Acct. no.		\$				
Stocks & Bonds (Company	,	\$				
name/number description)						
			Acct. no.			
			Name and address of Comp	pany	\$ Payment/Months	s
Life insurance net cash val	lue	\$				
Face amount: \$						
Subtotal Liquid Ass	ets	\$	4			
Real estate owned (enter r from schedule of real estat	market value te owned)	\$			4	
			Acct. no.			ļ
Vested interest in retireme		\$	Name and address of Comp	pany	\$ Payment/Months	\$
Net worth of business(es) (attach financial statement	owned t)	s				1
	·		1			
Automobiles owned (make	and year)	\$				1
					4	
			Acct. no.	acota Maiata	† <u>.</u>	
Other Assets (itomize)		\$	Alimony/Child Support/Sep Payments Owed to:	NEI SIG MEITHORENCO	\$	
- are resum (NOTIEZO)		•	Job-Related Expense (child	care union dues etc.)	s	***************************************
			tumou Expenso (cristo	o, wimon dubb, dili.)	ľ	

Total Liabilities b.

Total Monthly Payments

Total Assets a. \$

				- AOF	AN							Section 1		
	Estate Owned (If addition						ILITIES (C	:ont.))380.co.		
Property Address (enter	S If sold, PS If pending sale	tal properties	11 7	Type of	l Pr	Present	Amou		Gross	Mortgage	Insurance, Maintenance	e,	Net	
or R if rental being held	for income)		* 	roperty		rkst Value	Mortgager			Payments	Taxes & Mis		ntal Income	
				,	s		s		s	s	s	s		
			+-		-		+			-	+	+		
			<u> </u> _					_			l	L		
			\Box					_	\top			\neg		
			Щ	'	<u> </u>					ļ	ļ	4		
_				. !	1					1		1.		
- 4 Gd-and page	11-1 Et has non	. Likson e		Totals	\$	- Pane mar	S	·	S .	\$	\$	\$		
List any additional name Alternate	es under which credit has prov to Name	fousty been	0001VOU 444		appropriate Creditor Nam		10(8) BNG 150000	mi mana	rar(s):	Acc	ount Number			
F Wither con	o Name			_	OGILA	No	_	_		-				
			~ 4000								*** **********************************			
	DETAILS OF TRA		ION						I. DECLARA	TIONS				
a. Purchase price		\$			lf you o	answer "Yes" Intinuation sh	s" to any questionest for explana	ons a thro ation.	ough i, please		<u> </u>		Co-Borrower	
b. Alterations, improve		+			4		•		t in the control of		Y==	_	Π'n	
d. Refinance (incl. debt		+				-	utstanding judg					=	片급	
e. Estimated prepaid ite		+				-			in the past 7 years? In or given title or deco	- t- tion	Ō	ij	اة قا	
f. Estimated closing cor		 			thor	proof in the las	sst 7 years?	iCO up	Of given poor or aca.	J in nou	г	_		
g. PMI, MIP, Funding F		1			1		to a lawsuit?	- 1-1						
h. Discount (if Borrows			_		fore	eclosure, tran	nsfer of title in i	lieu of for	ligated on any loan w preciosure, or judgme	nt?	-	, .	-	
i. Total costs (add item:		Ţ				nts would inch	dude such loans	as home	ne mortgage loans, Si manufactured (mobi	BA loans, home				
j. Subordinate financing	•				any prov	y mortgage, ovide details,	financial obliga including date,	ation, bo , name (ond, or loan gustan and address of Lend	itee. If Yes, der, FHA or VA		I	1	
k. Borrower's closing o		 			f. Are	se number, if : o you present	l any, and reaso Ny delinquent o	ons for the or in defa	ne action.) ault on any Federal de	ebt or any other			00	
I. Other Credits (explain	n)				loan	ın, mortgago,	, financial obliga	ation, bor	nd, or loan guarantee e preceding question.	7	_	_		
									o proceding question. I support, or separate					
m. Loan amount (exclu	1- OLU AUD	+			h. is any part of the down payment borrowed?					Ļ		0 0		
Funding Fee finance					i. Are	a you a co-mi	aker or endorse	r on a no	ote?			ם ו	חמן	
n. PMI, MIP, Funding F	fee financed	+			٦						·	_		
		+			1.	e you a U.S. o		_			닏		百片	
o. Loan amount (add m	ı & n)					•	nanent resident a		* meld	-	닏			
		-			I. Do	you intend to Yes", compir	o occupy the prete question m	roporty a below.	as your primary reside	ence?				
p. Cash from/to Borrov		+							a property in the last					
o from i)		1			(1) W	What type of	property did yo (SH), or investo	nand buse	- principal residence (perty (IP)?	(PR),	-	_	 	
					(2) H	How did you !	hold title to the	home –	- by yourself (S), joint	tly		_		
			-		w	vith your spou	use (SP), or join	ntly with	another person (O)?	•				

	d specifically represents to Le on provided in this application													
this application may re- criminal penalties includ	suit in civil liability, including ting, but not limited to, fine o	monotary da r imprisonme	mages, to int or both	any person under the	who may provisions	of Title 18,	loss due to reu United States (ance upo	on any misrepresent c. 1001, et seq.; (2	ation that I have) the loan request	made on this a	pplicau this ap	on, and/or in plication (the	
"Loan") will be secured this application, are ma	by a mortgage or deed or tru ide for the purpose of obtaining	ist on the pro ig a residentia	porty desc al mortgag	ribed in the to loan; (5)	a application the proper	on; (3) the party will be o	property will nu occupied as indi-	A be use cated in	d for any Elegal or potential this application; (6)	rohibited purpose the Lender, its so	or use; (4) as arvicers, success	statem sors or	assigns may	
retain the ongues are rely on the information	on provised in this application is the including ding, but not limited to, fine of by a mortgage or deed of the other to the purpose of obtaining an electronic record of this contained in the application, closing of the Lean; (8) in the avertalisting to such delinquenter or the think but notice as mare	and I am ob and I am the	whether or aligated to " my pay	not the bun amend and ments on the	an is appoint For suppler	nent the infr	ne Lengur and . cormation provided the contract of the contrac	Jed in th	s, prokers, was and any as application if any and are successors	of the material for essions may,	acts that I have	inepres	ported herein	
remedies that it may be	ave relating to such delinquen	icy, report my he required	y name an hv law;	d account ((10) neithe	nformation Lendor n	n to one or it	nore consumer brokers, insu	reporting	g agencies; (9) own vicers, successors (ership of the Loar ership as ma	n end/or edmini	stration ntation	of the Losn or warranty,	
express or implied, to make terms are defined in ap-	no regarding the property or the property of the policable federal and/or state is	ne condition (aws (excluding	or value of	f the proper and video rec	rty; and (11 cordings), o	1) my transm or my facsim	nission of this a nile transmissio	ipplication of this	n as an *electronic n application containi	ocord containing ng a facsimile of	my "electronic my signature, s	signatu hali bo	are" as those as effective,	
Acknowledgment, Each	s it a paper version of this app th of the undersigned hereby :	acknowledge:	s that any	containing n	my onginal the Loan, it	il written sign its servicers,	nature. , successors and	d assign:	s, may verify or rove	erify any informat	tion contained is			
obtain any information	or data relating to the loan, to	r any legitima	ito busines	s purpose ti	nrough any	y source, incl	luding a source	named i	in this application or	a consumer report	ting agency.	-		
Borrower's Signature				Dato		Co-Br	orrower's Signal	ture				ato		
X						X					1			
												_		
	X	INFORM	MATIO	N FOR	GOVE	RNMEN	INOM TV	FORI	NG PURPOS	ES				
The following information	ion is requested by the Federa ure laws. You are not require	d Governmen	at for certa	in types of	loans relat	ited to a dwe	alling in order to	o monito	or the lender's comple	iance with equal of	credit opportuni	ity, fair	housing and	
on whether you choose under Foderal regulation	i to furnish it. If you furnish t was, this lender is required to	no informatio note the info	on, please p ormation o	provide both on the basis	h othnicity : s of visual :	/ and race. Fo I observation	for race, you ma and sumame l	ay check If you ha	k more than one desk zve made this applic	gnation. If you do cation in person.	o not furnish eth If you do not	nnicity, wish to	race, or sex, o furnish the	
information, please che particular type of loan a	ock the box below. (Lender r	nust review i	the above	material to	assure thr	at the disclo	sures satisfy a	i roquiro	ments to which the	lender is subject	under applicab	le state	law for the	
BORROWER	I do not wish to furnish	this informat	tion			CO-BORE	ROWER	100	not wish to furnish	this information		_		
Ethnicity:	Hispanic or Latino	Not Hisp	panic or La			Ethnicity:	<i>i</i> :	_	panic or Latino	Not Hispanic				
Race:	American Indian or Alaska Native	Asian	Black o	or African An	merican	Race:	_		erican Indian or ska Native	Asian Bla	ack or African A	vmerica	'n	
	Native Hawaiian or	White			,	1		Nat	live Hawalian or	White				
	Other Pacific Islander					<u></u>		Oth	ner Pacific Islander					
Sex:	∐ Fernale X.	INFORM	MATIO	NFOR		Sex: ERNMEN	NON!	TORII	NG PURPOS	∐ Male ES:		OWNESS.		
To be Completed by L	.can Originator	1131-7-1-	ille base.	MAINTEN		· EVIETATION :	H-m-m	1000	MO I DIM V	<u></u>		Capta Seg. Cap.	Mendel Allertanen.	
Borrower information	•						lorrower informa							
In a face-to-face in In a telephone inter							n a face-to-face i n a telephone int		¥					
By the applicant an	nd submitted by fax or mail	_			By the applicant and submitted by fax or mail									
	nd submitted via e-mail or the	internet				Ш Ву	y the applicant		mitted via e-mail or th	no internet				
Loan Originator's Sign.								Ľ	Date					
Loan Originator's Name (print or type) Loan Originator Identifie						Loan Originato				n Originator's Phone Number (including area code)				

Loan Originator Company's Namo	Losn Origination Company Identifier	Loan Origination Company's Address

Froddio Mac Form 65 6/09 Page 4 of 6 Fannio Mac Form 1003 6/09

The purpose of collecting this information is to help ensure that all borrowers 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 borrowers for their demographic information (ethnicity, race, and sex) 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, race, and sex 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.

Borrower:	Co-Borrower:
Ethnicity: Check one or more Hispanic or Latino Mexican Puerto Rican Cuban Other Hispanic or Latino - Print origin, for example, Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spanlard, and so on:	Ethnicity: Check one or more Hispanic or Latino Mexican Puerto Rican Cuban Other Hispanic or Latino - Print origin, for example, Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spanlard, and so on:
☐ Not Hispanic or Latino ☐ I do not wish to provide this information	☐ Not Hispanic or Latino☐ I do not wish to provide this information
Race: Check one or more American Indian or Alaskan Native - Print name of enrolled or principal tribe:	Race: Check one or more American Indian or Alaskan Native - Print name of enrolled or principal tribe:
Asian Asian Indian Chinese Filipino Japanese Korean Vietnamese Other Asian - Print race, for example, Hmong, Laottan, Thai, Pakistani, Cambodian, and so on:	Asian Asian Indian Chinese Filipino Japanese Korean Vietnamese Other Asian - Print race, for example, Hmong, Laottan, Thai, Pakistani, Cambodian, and so on:
Black or African American Native Hawaiian or Other Pacific Islander Native Hawaiian Guamanian or Chamorro Samoan Other Pacific Islander - Print race, for example, Fijian, Tongan, and so on:	□ Black or African American □ Native Hawaiian or Other Pacific Islander □ Native Hawaiian □ Guamanian or Chamorro □ Samoan □ Other Pacific Islander - Print race, for example, Fijian, Tongan, and so on:
☐ White ☐ I do not wish to provide this information	☐ White ☐ I do not wish to provide this information
Sex: Female Male I do not wish to provide this information	Sex: Female Male I do not wish to provide this information
To Be Completed by Financial Institution (for an application taken in person Was the ethnicity of the borrower collected on the basis of visual observation or surname? Yes No	n): Was the ethnicity of the co-borrower collected on the basis of visual observation or surname? Yes No
Was the race of the borrower collected on the basis of visual observation or surname? ☐ Yes ☐ No	Was the race of the co-borrower collected on the basis of visual observation or surname? ☐ Yes ☐ No
Was the sex of the Borrower collected on the basis of visual observation or surname? Yes No	Was the sex of the co-Borrower collected on the basis of visual observation or surname? ☐ Yes ☐ No

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