Agency Case No. B.02

### **Uniform Residential Loan Application**

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

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

1a. Personal Inform	ation					
1a.1 <b>Name</b> (First, Middle, Lo			Social Security Number			
1a.2 Alternate Names – Li	ist any names by which you are known or a s previously received (First, Middle, Last, Su 1a.2.1, 1a.2.2, 1a.2.3	ıffix)	Date of Birth (mm/dd/yyyy)	Citizenship 1a.5  U.S. Citizen Permanent Resident Alien Non-Permanent Resident Alien		
11,73	dividual credit. int credit. Total Number of Borrowers: 1: nds to apply for joint credit. Your initials		List Name(s) of Other B (First, Middle, Last, Suffix 1a.6.1, 1a.6.2, 1a.6.3, 1a	r) – Use a sep		
1a.7 <b>Marital Status</b> O Married O Separated O Unmarried (Single, Divorced, W Reciprocal Beneficia	<b>Dependents</b> (not listed by another l Number <u>1a.8</u> Ages <u>1a.8.1</u> idowed, Civil Union, Domestic Partnership, ry Relationship)					
City 1a.13.3  How Long at Current A	ddress?Years <u>1a.14</u> Months House Ho	a.14.1 Dusing ONo	State 1a 13 / 7ID	1a.13.5 ○ Own	Unit # <u>1a.13.2</u> Country <u>1a.13.6</u> O Rent (\$ <u>1a.14.2</u> /month)	
Street <u>1a.15.1</u>					Unit # <u>1a.15.2</u>	
City <u>1a.15.3</u> How Long at Former A	ddress? Years 1a.16 Months He	1.16.1 Dusing ONo			Country <u>1a.15.6</u> O Rent (\$ <u>1a.16.2</u> /month)	
Street <u>1a.17.1</u> City <u>1a.17.3</u> 1b.1	ifferent from Current Address    Does n  Does n		State <u>1a.17.4</u> ZIP	<u>1a.17.5</u>	Unit # <u>1a.17.2</u> Country <u>1a.17.6</u>	
Employer or Busines	s Name 1b.2	Pł	one ( <u>1b.3</u> )	Gros	ss Monthly Income	
Street 1b.4.1			Unit #1b.4.2	Base	\$ <u>1b.10.1</u> /month	
City <u>1b.4.3</u>	State <u>1b.4.</u>	4 ZIP <u>1b.4.5</u>	Country <u>1b.4.6</u>	Over	-	
	f work? 1b.7 Years Months	I am emplo property se party to the	statement applies: 1b.8 yed by a family member, ller, real estate agent, or other e transaction.	Milita Entitl	mission \$ 1b.10.4 /month ary lements \$ 1b.10.5 /month	
1b.9 Check if you are th	e Business 15.9.1 Ol have an ownership share			oss) TOT	-	

Employer or Business Name	Phone ( ) _	Gross Mo	nthly Income
Street		– Base	\$/montl
CitySta		Overtime	\$/montl
		Bonus	\$/montl
Position or Title	Check if this statement applies: ☐ I am employed by a family member,	Commissio	n \$/montl
Start Date / (mm/dd/yyyy)           How long in this line of work? Years Months	property seller real estate agent, or other	Military Entitlement	ts \$/montl
☐ Check if you are the Business ○ I have an ownersh		Other TOTAL	\$/montl \$/ <b>mont</b> l
1d. IF APPLICABLE, Complete Information for Previous employed at least 2 years of current and previous employed.	vious Employment/Self-Employment and Income ployment and income.		not apply
Employer or Business Name <u>1d.2</u>		_ Previous (	Gross Monthly \$ 1d.8 /montl
Street <u>1d.3.1</u>		-   11101116	\$ <u>10.0</u> /11101101
City <u>1d.3.3</u> Sta	ate <u>1d.3.4</u> ZIP <u>1d.3.5</u> Country <u>1d.3.6</u>	-	
Position or Title 1d.4  Start Date 1d.5 / / (mm/dd/yyyy)  End Date 1d.6 / / (mm/dd/yyyy)	1d.7  Check if you were the Business Owner or Self-Employed		
	come Source, choose from the sources listed here: erest and Dividends  Notes Receivable  Roya	lty Payments	• Unemployment
<ul> <li>Boarder Income</li> <li>Foster Care</li> <li>Mo</li> </ul>		rate Maintenan Il Security	ce Benefits • VA Compensatio • Other
<b>NOTE:</b> Reveal alimony, child support, separate maintend for this loan.	ance, or other income ONLY IF you want it considered i	n determining	your qualification
Income Source – use list above		M	lonthly Income
1e.1		\$	1e.2
		\$	
		\$	

Provide TOTAL Amount Here \$ 1e.3

Section 2: Financial Information — Assets and Liabilities. This section asks about things you own that are worth money and that you want considered to qualify for this loan. It then asks about your liabilities (or debts) that you pay each month, such as credit cards, alimony, or other expenses. 2a. Assets - Bank Accounts, Retirement, and Other Accounts You Have Include all accounts below. Under Account Type, choose from the types listed here: Checking Certificate of Deposit Stock Options • Bridge Loan Proceeds Trust Account Savings Mutual Fund • Bonds Individual Development • Cash Value of Life Insurance Money Market Stocks • Retirement (e.g., 401k, IRA) Account (used for the transaction) **Financial Institution Account Number Cash or Market Value** Account Type – use list above \$ 2a.4 2a.1 \$ \$ Ś Provide TOTAL Amount Here \$ 2a.5 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 2b.1 Credits 2b.4 • Proceeds from Real Estate • Proceeds from Sale of Unsecured Borrowed Funds · Earnest Money • Relocation Funds Sweat Equity Non-Real Estate Asset Other • Rent Credit Property to be sold on or Employer Assistance Trade Equity before closing Secured Borrowed Funds · Lot Equity Asset or Credit Type – use list above **Cash or Market Value** \$2b.2 \$ \$ \$ **Provide TOTAL Amount Here** \$ 2b.3 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: • Open 30-Day (balance paid monthly) • Revolving (e.g., credit cards) • Installment (e.g., car, student, personal loans) Lease (not real estate) To be paid off at **Account Type** use list above **Account Number Monthly Payment Company Name** Unpaid Balance or before closing \$2c.4 ☐ 2c.5 \$2c.6 2c.2 2c.3 2c.1 \$ \$ Ś \$ \$ \$ Ś □ Does not apply 2d. Other Liabilities and Expenses Include all other liabilities and expenses below. Choose from the types listed here: **Monthly Payment**  Child Support Separate Maintenance Job Related Expenses Alimony

\$2d.2

\$

2d.1

Section 3: and what you o						tate. This section	asks you to list	all pr	operties yo	u currently own
3a. Property Yo	u Own	If you	are refinancin	a. list th	3a.1	rty you are refinanc	ing FIRST.			
Address Stree	t <u>3a.2.1</u>			<b>3</b> ,						# <u>3a.2.2</u>
City <u>S</u>	3a.2.3						3a.2.4 ZIP 3a.2			
	1	s: Sold,	Intended Occu Investment, Prin			For 2-4 Unit Primar			· ·	
Property Value	Pendi or Ret	ng Sale, ained	Residence, Seco Home, Other	ond	if not included in Monthly		Monthly Rental Income		For LENDER to calculate: Net Monthly Rental Income	
\$ 3a.3	3a.4		3a.5		\$3a.6		\$ 3a.7		\$ 3a.8	
Mortgage Loans	on this	Property	$\square$ Does not $a$	apply						
Creditor Name		Account	Number	Month Mortga Payme	age	To Unpaid Balance	o be paid off at or before closing	Conv	: FHA, VA, entional, A-RD, Other	Credit Limit (if applicable)
3a.9		3a.10		\$3a.11		\$3a.12		3a.14		\$3a.15
				\$		\$				\$
	t					-	· ·		Unit	#
City _					T					ту
Status: Sold Pending Sale or Retained		ng Sale,	Intended Occupant Investment, Primary Residence, Second Home, Other		ry <b>Association Dues, etc.</b>		For 2-4 Unit Primar  Monthly Rental Income		For LENDER to calculate: Net Monthly Rental Income	
\$		unica			\$	gerayment	\$		\$	
Mortgage Loans	on this	Property	☐ Does not a	ınnlv	'					
Creditor Name			Number	Month Mortga Payme	age	To Unpaid Balance	o be paid off at or before closing	Conv	e: FHA, VA, ventional, A-RD, Other	Credit Limit (if applicable)
				\$		\$				\$
			\$		\$		\$		\$	
3c. IF APPLICAE	SLE, Com	plete Info	ormation for Ado	ditional	Propert	y □ Does not app	oly			
						State	. ZIP			#
City_			Intended Occu	nancv	Month	ly Insurance, Taxes,				<u>-</u>
Status: Sold, Pending Sale, or Retained or Retained or Retained Intended Occupancy Investment, Primary Residence, Second Home, Other		nary	ary <b>Association Dues, etc.</b>		Monthly Rental		For LENDER to calculate: Net Monthly Rental Income			
\$	\$		\$ \$							
Mortgage Loans	on this	Property	☐ Does not a	pply	1		I			
Creditor Name		Account	Number	Month Mortga Payme	age	To Unpaid Balance	o be paid off at or before closing	Conv	e: FHA, VA, ventional, A-RD, Other	Credit Limit (if applicable)
				\$		\$				\$
				\$		\$				\$

# Section 4: Loan and Property Information. This section asks about the loan's purpose and the property you want to purchase or refinance. 4a. Loan and Property Information 4a.2

Loan Amount \$ 4a.	1	4a.2 Loan Purpose	Purchase	○ Refinance	Other (specify) 4a.2	2.1
Loan Amount § <u>4a.</u> Property Address		Loan Purpose C	Purchase	○ Reiliance	$\bigcirc$ Other (specify) <u>4a.2</u>	Unit # 4a.3.2
rioperty Address	City 4a.3.3				State 4a 3	4 ZIP 4a.3.5
	County <u>4a.3.6</u>		Number o	f Units <u>4a.4</u>	Property Value \$ _	
Occupancy 4a.6	O Primary Residence	O Second Home		ent Property	FHA Secondary Re	
your own busines	erty. If you will occupy the s? (e.g., daycare facility, me ome. Is the property a ma	dical office, beauty/bar	ber shop) <mark>4</mark> 2	.7	, .	ONO OYES
4b. Other New Mo	rtgage Loans on the Pro	perty You are Buying o	or Refinanci	ng 🗆 Do	oes not apply	
Creditor Name	Lien Type	4b.2	Monthly	Payment	Loan Amount/ Amount to be Drawn	Credit Limit (if applicable)
4b.1	○ First Lie	n ○Subordinate Lien	\$ 4b.3		\$ 4b.4	\$ 4b.5
	○ First Lie	n ○Subordinate Lien	\$		\$	\$
	on the Property You Wa		or Purchas vestment F		oes not apply	Amount
Expected Monthly R	ental Income					\$ 4c.1
For LENDER to cale	culate: Expected Net Mo	nthly Rental Income				\$ 4c.2
Include all gifts and	You Have Been Given or d grants below. Under So	ource, choose from th	e sources l			
<ul><li>Community Nonprofi</li><li>Employer</li></ul>	t • Federal Agency • Local Agency	Relative     Religious Nonprofit		Agency arried Partner	• Lender • Other	
<b>Asset Type:</b> Cash Gi	ft, Gift of Equity, Grant	Deposited/Not Dep	osited 4d.2	Source – use	e list above	Cash or Market Value
4d.1		O Deposited O Not	Deposited	4d.3		\$ 4d.4
		O Deposited O Not	Deposited			\$

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

	a. About this Property and Your Money for this Loan		
Α.	Will you occupy the property as your primary residence? 5a.1  If YES, have you had an ownership interest in another property in the last three years? 5a.1.1  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), 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)?	○ NO 5a.	○ YES ○ YES 1.2 .1.3
R	If this is a Purchase Transaction: Do you have a family relationship or business affiliation with the seller of the property? 5a.		
	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? 5a If YES, what is the amount of this money?		○YES
D.	1. Have you or will you be applying for a mortgage loan on another property (not the property securing this loan) on or before closing this transaction that is not disclosed on this loan application? 5a.4.1  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? 5a.4.2		O YES
Ε.	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)? 5a.5	ONO	○YES
5	b. About Your Finances		
F.	Are you a co-signer or guarantor on any debt or loan that is not disclosed on this application?5b.1	ONO	○YES
G.	Are there any outstanding judgments against you? 5b.2	ONO	○YES
н.	Are you currently delinquent or in default on a Federal debt? 5b.3	ONO	○YES
I.	Are you a party to a lawsuit in which you potentially have any personal financial liability? 5b.4	ONO	○YES
J.	Have you conveyed title to any property in lieu of foreclosure in the past 7 years? 5b.5	ONO	○YES
K.	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? 5b.6	ONO	○YES
L.	Have you had property foreclosed upon in the last 7 years? 5b.7	ONO	○YES
М.	. Have you declared bankruptcy within the past 7 years? 5b.8  If YES, identify the type(s) of bankruptcy:   Chapter 7   Chapter 11   Chapter 12   Chapter 13 5b.8.1	ONO	○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) <u>6.1</u> //	
Additional Borrower Signature	Date (mm/dd/yyyy) <u>6.2</u> //	

Military Service of Borrower	
	re you currently serving, in the United States Armed Forces $^{7a.}$ $\bigcirc$ <b>NO</b> $\bigcirc$ <b>YE</b> :
If YES, check all that apply: Currently serving on active duty with 7a.2 Currently retired, discharged, or sepa Only period of service was as a non-a 7a.2.1 Surviving spouse	projected expiration date of service/tour <u>7a.3</u> // (mm/dd/yyyy rated from service ctivated member of the Reserve or National Guard
Section 8: Demographic Information. This s	ection asks about your ethnicity, sex, and race.
Demographic Information of Borrower	
and neighborhoods are being fulfilled. For residential mortgage lend information (ethnicity, sex, and race) in order to monitor our complia disclosure laws. You are not required to provide this information, but "Ethnicity" and one or more designations for "Race." <b>The law provide</b> whether you choose to provide it. However, if you choose not to provide under the provide us to note your ethnicity, sex, and race on the base	Il applicants are treated fairly and that the housing needs of communities ling, Federal law requires that we ask applicants for their demographic nce with equal credit opportunity, fair housing, and home mortgage are encouraged to do so. You may select one or more designations for the sest that we may not discriminate on the basis of this information, or on wide the information and you have made this application in person, Federal sis of visual observation or surname. The law also provides that we may not wide in this application. If you do not wish to provide some or all of this
Ethnicity: Check one or more  Hispanic or Latino	8.3 Race: Check one or more  American Indian or Alaska Native – Print name of enrolled
.1.1 Mexican Puerto Rican Cuban  Other Hispanic or Latino – Print origin:  8.1.1.1  For example: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on.  Not Hispanic or Latino  I do not wish to provide this information	or principal tribe: 8.3.1  Asian  Asian Chinese Filipino  8.3.2 Japanese Vorean Vietnamese  Other Asian – Print race: 8.3.2.1  For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so of Black or African American
Sex   Female	<ul> <li>□ Native Hawaiian or Other Pacific Islander</li> <li>8.3.3 □ Native Hawaiian □ Guamanian or Chamorro □ Samoan</li> <li>□ Other Pacific Islander – Print race:</li> <li></li></ul>
<ul><li>☐ Male</li><li>☐ I do not wish to provide this information</li></ul>	For example: Fijian, Tongan, and so on.  White  I do not wish to provide this information
To Be Completed by Financial Institution (for application taken	in person):
Was the ethnicity of the Borrower collected on the basis of visual of Was the sex of the Borrower collected on the basis of visual observations was the race of the Borrower collected on the basis of visual observations.	oservation or surname?8.4 ONO OYES ation or surname?8.5 ONO OYES
The Demographic Information was provided through: 8.7	

Section 9: Loan Originator Information. To be completed by your Loan Originator.					
Loan Originator Information					
Loan Originator Organization Name 9.1					
Address 9.2					
Loan Originator Organization NMLSR ID# 9.3	_ State License ID# 9.4				
Loan Originator Name 9.5					
Loan Originator NMLSR ID# <u>9.6</u>	_ State License ID# <u>9.7</u>				
Email 9.8	Phone ( <u>9.9</u> )				
Signature	Date ( <i>mm/dd/yyyy</i> ) <u>9.10</u> / /				