## **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  $\Box$  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  $\Box$  the income or assets of the Borrower's spouse or other person who has community property or similar rights pursuant to applicable 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 who has community property state, or the 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 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):

| 0.3                                     |                                              | 0.4                                                         |                        |                             |                             |                |                                                                          |
|-----------------------------------------|----------------------------------------------|-------------------------------------------------------------|------------------------|-----------------------------|-----------------------------|----------------|--------------------------------------------------------------------------|
| Borrower                                |                                              | C                                                           | o-Borrower             |                             |                             |                |                                                                          |
|                                         |                                              | I. TYPE OF MORT                                             | GAGE AND               | TERMS O                     | F LOAN                      |                |                                                                          |
| 1.1 Mortgage<br>Applied fo              |                                              | JSDA/Rural Housing S<br>Conventional □ Other                | ervice                 | Agency C                    | case Number1.2              | Lende          | r Case Number1.3                                                         |
| Amount<br>\$1.4                         | Interest Rate<br>1.5 %                       | No. of Months Amo<br>1.6 Type<br>II. PROPERTY INFOR         | <b>e:1.7</b> [         | ☐ Fixed Ra<br>☐ GPM         | 🗌 ARM (typ                  | • •            | 7.1                                                                      |
| 2.1Subject Pr                           |                                              | street, city, state & ZIP<br>2.1.1, 2.1.2, 2.1.3, 2.1.4     |                        |                             | SE OF LOAN                  |                | No. of Units 2.2                                                         |
| Legal Des<br>2.3                        | cription of Subjec                           | ct Property (attach dese                                    | cription if ne         | cessary)                    |                             |                | Year Built<br>2.4                                                        |
| 2.5 Purpose o                           |                                              | chase 	☐ Refinance [<br>struction-Permanent [               |                        |                             | □ Sec                       | nary Re        | sidence<br>Residence                                                     |
| <i>Complete</i><br>Year Lot<br>Acquired | <i>this line if constr</i><br>Original Cost  | <i>ruction or construction-</i><br>Amount Existing<br>Liens |                        | <i>loan.</i><br>nt Value of | (b) Cost of<br>Improvements | То             | tal (a + b)                                                              |
| 2.7.1                                   | \$ 2.7.2                                     | \$2.7.3                                                     | \$2.7.4                |                             | \$ 2.7.5                    | \$2            | .7.6                                                                     |
| <i>Complete</i><br>Year<br>Acquired     | <i>this line if this is</i><br>Original Cost | <i>a refinance loan.</i><br>Amount Existing<br>Liens        | Purpose c<br>Refinance |                             | Describe<br>Improvements    | □ mad          | e □ to be made                                                           |
| 2.8.1                                   | \$ 2.8.2                                     | \$ 2.8.3                                                    | 2.8.4                  |                             | 2.8.5                       | ł              |                                                                          |
| Title will be                           | e held in what Na                            | ame(s)2.9                                                   | Manne<br>2.10          | r in which T                | itle will be held           | □ Fee<br>□ Lea | e will be held in: 2.1<br>e Simple<br>asehold<br>expiration date) 2.11.1 |
| Course of                               | Down Dowmont                                 | Sottlement Charges                                          | nd/or Subor            | dinata Einar                | oing (ovaloin)              |                |                                                                          |

2.12 Source of Down Payment, Settlement Charges, and/or Subordinate Financing (explain) 2.12.1 2.12.2 2.12.3 2.12.4 2.12.4

| Borrower                                                                                                          |                              | III. BC                              | DRROWER                                | o-Borrower                                                              | rrower                          |                              |                                                     |
|-------------------------------------------------------------------------------------------------------------------|------------------------------|--------------------------------------|----------------------------------------|-------------------------------------------------------------------------|---------------------------------|------------------------------|-----------------------------------------------------|
| Borrower's Name (inclue 3.1                                                                                       | le Jr. or Sr. if ap          | plicable)                            |                                        | Co-Borrower's Na                                                        | ame (include Jr. or S           | Sr. if applicabl             | e)                                                  |
|                                                                                                                   | e Phone<br>(m<br>3.4         | DOB<br>m/dd/yyyy)<br>4               | Yrs.<br>School<br>3.5                  | Social Security<br>Number                                               | Home Phone<br>(incl. Area code) | DOB<br>(mm/dd/yyy            | y) Yrs.<br>School                                   |
| 3.6<br>□ Married □ Sepa<br>□ Unmarried                                                                            | rated <sub>(not</sub><br>no. | age                                  |                                        | Unmarried                                                               | Separated                       | Depend<br>(not listed<br>no. | ents<br>by Borrower)<br>ages                        |
| (include single, divorced, wid<br>3.8 Present Address<br>(street, city, state, ZIP)<br>3.8.1, 3.8.2, 3.8.3, 3.8.4 |                              | Rent                                 | 2<br>No. Yrs.<br>3.10                  | (include single, divord<br>Present Address<br>(street, city, state, ZIF | □ Own                           | Rent                         | No. Yrs.                                            |
| Mailing Address, if diffe                                                                                         | erent from Pre               | esent Add                            | lress                                  | Mailing Address,                                                        | if different from F             | Present Add                  | lress                                               |
| If residing at present a<br>3.12 Former Address<br>(street, city, state, ZIP)<br>3.12.1, 3.12.2, 3.12.3, 3.12.4   | Own D F                      |                                      | No. Yrs.                               | Omplete the follow<br>Former Address<br>(street, city, state, ZIF       | □ Own                           | Rent                         | No. Yrs.                                            |
| Borrower<br>4.1Name & Address Sof Employer 4.2                                                                    | Self Employed                | Yrs. or<br>4.4<br>Yrs. er<br>in this | n this job<br>mployed                  | T INFORMATION<br>Name & Addres<br>of Employer                           |                                 | Yrs.                         | on this job<br>employed<br>s line of<br>/profession |
| Position/Title/Type of E<br>4.6                                                                                   | Business                     | Busine                               | ess Phone<br>area code)                | Position/Title/Ty                                                       | pe of Business                  |                              | ness Phone<br>. area code)                          |
| If employed in current p<br>the following:                                                                        | osition for les              | ss than tu                           | o years or                             | if currently employ                                                     | yed in more than                | one positi                   | on, complete                                        |
| 4.8 Name & Address □ S<br>of Employer 4.9                                                                         | Self Employed<br>4.10        | (fro<br>4.11                         | Dates<br>pm - to)<br>4.12<br>Iy Income | Name & Address<br>of Employer                                           | s 🗌 Self Emplo                  |                              | Dates<br>(from - to)<br>thly Income                 |
| Position/Title/Type of B<br>4.14                                                                                  | usiness                      |                                      | ess Phone<br>area code)                | Position/Title/Ty                                                       | pe of Business                  |                              | ness Phone<br>I. area code)                         |
| Name & Address □ S<br>of Employer                                                                                 | Self Employed                | (fro                                 | Dates<br>om - to)                      | Name & Address<br>of Employer                                           | s 🔲 Self Emplo                  |                              | Dates<br>(from - to)<br>thly Income                 |
|                                                                                                                   |                              | \$                                   |                                        |                                                                         |                                 | \$                           |                                                     |
| Position/Title/Type of B                                                                                          | usiness                      |                                      | ess Phone<br>area code)                | Position/Title/Ty                                                       | pe of Business                  |                              | ness Phone<br>I. area code)                         |

| ١                                                                                       | /. MONTHLY      | INCOME AND | COMBINED | HOUSING EXPENSE                              | INFORMATI       | ON       |  |
|-----------------------------------------------------------------------------------------|-----------------|------------|----------|----------------------------------------------|-----------------|----------|--|
| Gross<br>Monthly Income                                                                 | Borrower        |            | Total    | Total Combined<br>Monthly<br>Housing Expense |                 | Proposed |  |
| Base Empl.<br>Income*                                                                   | <b>\$</b> 5.1.1 | \$         | \$5.2.1  | Rent                                         | \$5.3.1         |          |  |
| Overtime                                                                                | 5.1.2           |            | 5.2.2    | First Mortgage<br>(P&I)                      | 5.3.2           | \$ 5.4.1 |  |
| Bonuses                                                                                 | 5.1.3           |            | 5.2.3    | Other Financing                              | 5.3.3           | 5.4.2    |  |
| Commissions                                                                             | 5.1.4           |            | 5.2.4    | Hazard Insurance                             | 5.3.4           | 5.4.3    |  |
| Dividends/<br>Interest                                                                  | 5.1.5           |            | 5.2.5    | Real Estate Taxes                            | 5.3.5           | 5.4.4    |  |
| Net Rental<br>Income                                                                    | 5.1.6           |            | 5.2.6    | Mortgage<br>Insurance                        | 5.3.6           | 5.4.5    |  |
| Other<br>(before completing,<br>see the notice in<br>"describe other<br>income," below) | 5.1.7           |            | 5.2.7    | Homeowner Assn.<br>Dues                      | 5.3.7           | 5.4.6    |  |
|                                                                                         |                 |            |          | Other:                                       | 5.3.8           | 5.4.7    |  |
| Total                                                                                   | <b>\$ 5.1.8</b> | \$         | \$ 5.2.8 | Total                                        | <b>\$</b> 5.3.9 | \$ 5.4.8 |  |

\* Self Employed Borrower(s) may be required to provide additional documentation such as tax returns and financial statements.

Describe Other Income

*Notice:* Alimony, child support, or separate maintenance income need not be revealed if the Borrower (B) or Co-Borrower (C) does not choose to have it considered for repaying this loan.

| B/C   |       | Monthly Amount  |
|-------|-------|-----------------|
| 5.5.1 | 5.5.2 | <b>\$</b> 5.5.3 |
|       |       |                 |
|       |       |                 |
|       |       |                 |

## VI. ASSETS AND LIABILITIES

This Statement and any applicable supporting schedules may be completed jointly by both married and unmarried Co-Borrowers if their assets and liabilities are sufficiently joined so that the Statement can be meaningfully and fairly presented on a combined basis; otherwise, separate Statements and Schedules are required. If the Co-Borrower section was completed about a non-applicant spouse or other person, this Statement and supporting schedules must be completed about that spouse or other person also.

6.1 Completed 
Jointly 
Not Jointly

| ASSETS<br>Description                                 | Cash or<br>Market Value<br>6.4 | Liabilities and Pledged Assets. List the creditor's name, address<br>and account number for all outstanding debts, including automobile<br>loans, revolving charge accounts, real estate loans, alimony, child<br>support, stock pledges, etc. Use continuation sheet, if necessary<br>4Indicate by (*) those liabilities, which will be satisfied upon sale of<br>real estate owned or upon refinancing of the subject property. |                                         |                   |  |  |
|-------------------------------------------------------|--------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------|-------------------|--|--|
| Cash deposit toward purchase held by: 6.2.1           | \$6.2.2                        | <b>LIABILITIES</b><br>6.13.1 6.13.2                                                                                                                                                                                                                                                                                                                                                                                               | Monthly Payment &<br>Months Left to Pay | Unpaid<br>Balance |  |  |
| <i>List checking and savings</i> 6.3                  | accounts below                 | Name and address of<br>Company                                                                                                                                                                                                                                                                                                                                                                                                    | \$ Payment/Months<br>6.13.4/6.13.5      | <b>\$</b> 6.13.6  |  |  |
| 3.1Name and address of Banl<br>Union <sup>6.3.2</sup> | k, S&L, or Credit              |                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                         |                   |  |  |
|                                                       |                                | Acct. no. 6.13.3                                                                                                                                                                                                                                                                                                                                                                                                                  |                                         |                   |  |  |
| Acct. no.6.3.3 \$ 6.3.4                               |                                | Name and address of<br>Company                                                                                                                                                                                                                                                                                                                                                                                                    | \$ Payment/Months                       | \$                |  |  |

| Name and address of Bank<br>Union                                               | , S&L, or Credit | Acct. no.                                                             |                |                                  |               |
|---------------------------------------------------------------------------------|------------------|-----------------------------------------------------------------------|----------------|----------------------------------|---------------|
| Acct. no.                                                                       | \$               | Name and addre                                                        | ess of         | \$ Payment/Months                | \$            |
| Name and address of Bank<br>Union                                               | , S&L, or Credit |                                                                       |                |                                  |               |
|                                                                                 | 1                | Acct. no.                                                             |                |                                  |               |
| Acct. no.                                                                       | \$               | Name and addre<br>Company                                             | ess of         | \$ Payment/Months                | \$            |
| Name and address of Bank<br>Union                                               | , S&L, or Credit |                                                                       |                |                                  |               |
|                                                                                 |                  | Acct. no.                                                             |                |                                  |               |
| Acct. no.                                                                       | \$               | Name and addre<br>Company                                             | ess of         | \$ Payment/Months                | \$            |
| Stocks & Bonds (Company<br>name/number & description)6.4.1/6.4.26.4.3           | \$6.4.4          |                                                                       |                |                                  |               |
|                                                                                 |                  | Acct. no.                                                             |                | -                                |               |
| Life insurance net cash value                                                   | \$6.5.2          | Name and address of<br>Company                                        |                | \$ Payment/Months                | \$            |
| Face amount: \$6.5.1                                                            |                  |                                                                       |                |                                  |               |
| Subtotal Liquid Assets                                                          | <b>\$</b> 6.6    | Acct. no.                                                             |                |                                  |               |
| Real estate owned<br>(enter market value from<br>schedule of real estate owned) | \$6.7            | Alimony/Child<br>Support/Separa<br>Maintenance Pa<br>Owned to: 6.15.1 | yments         | <b>\$</b> 6.15.2/6.15.3          | \$6.15.4      |
| Vested interest in retirement fund                                              | \$6.8            |                                                                       |                |                                  |               |
| Net worth of business(es)<br>owned<br>(attach financial statement)              | <b>\$</b> 6.9    | Job-Related Exp<br>(child care, union du                              |                | <b>\$</b> 6.16.1                 |               |
| Automobiles owned<br>(make and year)<br>6.10.1 6.10.2                           | \$6.10.3         |                                                                       |                |                                  |               |
| Other Assets (itemize)6.11.1                                                    | \$6.11.2         |                                                                       |                |                                  |               |
|                                                                                 |                  | Total Manthly D                                                       | ovmonto        | <b>\$</b> 6.17                   |               |
| Total Assats                                                                    | ¢c 12            | Total Monthly Pa<br>Net Worth                                         |                |                                  | <b>\$6.19</b> |
| Total Assets<br>a.                                                              | <b>\$6.12</b>    | <b>Net Worth</b><br>(a minus b)                                       | <b>\$</b> 6.20 | Total Liabilities <b>b.</b> 6.18 | <b>Φ</b> 0.19 |

Schedule of Real Estate Owned (If additional properties are owned, use continuation sheet.)

| Property Address<br>(enter S if sold, F<br>pending sale or F<br>rental being held<br>income) | PS if<br>R if | Type of<br>Property | Present<br>Market<br>Value | Amount<br>of<br>Mortgages<br>& Liens | Gross<br>Rental<br>Income | Mortgage<br>Payments | Insurance,<br>Maintenance,<br>Taxes &<br>Misc. | Net<br>Rental<br>Income |
|----------------------------------------------------------------------------------------------|---------------|---------------------|----------------------------|--------------------------------------|---------------------------|----------------------|------------------------------------------------|-------------------------|
| 6.21.1                                                                                       | 6.21.2        | 6.21.3              | \$6.21.4                   | \$6.21.5                             | <b>\$6.21.6</b>           | <b>\$</b> 6.21.7     | \$ 6.21.8                                      | \$6.21.9                |
|                                                                                              |               |                     |                            |                                      |                           |                      |                                                |                         |
|                                                                                              |               |                     |                            |                                      |                           |                      |                                                |                         |
|                                                                                              | То            | tals                | \$6.22.1                   | \$6.22.2                             | \$6.22.3                  | \$6.22.4             | \$6.22.5                                       | \$ 6.22.6               |

List any additional names under which credit has previously been received and indicate appropriate creditor name(s) and account number(s):

| Alternate Name | Creditor Name | Account Number |
|----------------|---------------|----------------|
| 6.58           | 6.59          | 6.60           |

|    | VII. DETAILS OF TRANS                     | ACTION |     | VIII. DECLARATION                                                                                                                                                                                                                                                                                                                                       | IS               |       |             |    |
|----|-------------------------------------------|--------|-----|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------|-------|-------------|----|
| а. | Purchase price                            | \$7.1  | thr | ou answer "Yes" to any questions a<br>ough i, please use continuation sheet<br>explanation.                                                                                                                                                                                                                                                             | Borro            | wer   | Co<br>Borro | -  |
| b. | Alterations,<br>improvements, repairs     | 7.2    |     |                                                                                                                                                                                                                                                                                                                                                         | Yes              | No    | Yes         | No |
| c. | Land<br>(if acquired separately)          | 7.3    | а.  | Are there any outstanding judgments against you?                                                                                                                                                                                                                                                                                                        | 8.1              |       |             |    |
| d. | Refinance<br>(incl. debts to be paid off) | 7.4    | b.  | Have you been declared bankrupt within the past 7 years?                                                                                                                                                                                                                                                                                                | 8.2              |       |             |    |
| e. | Estimated prepaid items                   | 7.5    | C.  | Have you had property foreclosed<br>upon or given title or deed in lieu<br>thereof in the last 7 years?                                                                                                                                                                                                                                                 | 8.3              |       |             |    |
| f. | Estimated closing costs                   | 7.6    | d.  | Are you a party to a lawsuit?                                                                                                                                                                                                                                                                                                                           | 8.4              |       |             |    |
| g. | PMI, MIP, Funding Fee                     | 7.7    | e.  | Have you directly or indirectly been<br>obligated on any loan of which<br>resulted in foreclosure, transfer of title<br>in lieu of foreclosure, or judgment?                                                                                                                                                                                            | 8.5              |       |             |    |
|    |                                           |        |     | (This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans, any 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 8 reasons for the action.) 8.5.5 | 5.1 8.5.2<br>5.4 | 3.5.3 |             |    |
| า. | Discount<br>(if Borrower will pay)        | 7.8    | f.  | Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee?                                                                                                                                                                                                              | 8.6              |       |             |    |
|    |                                           |        |     | If "Yes," give details as described in the preceding question. 8.6.1, 8.6.2, 8.6.3, 8.6.4, 8.6.5                                                                                                                                                                                                                                                        | 5                |       |             |    |
| i. | Total costs<br>(add items a through h)    | 7.9    | g.  | Are you obligated to pay alimony,<br>child support, or separate<br>maintenance?                                                                                                                                                                                                                                                                         | 8.7              |       |             |    |
| j. | Subordinate financing                     | 7.10   | h.  | Is any part of the down payment<br>borrowed?                                                                                                                                                                                                                                                                                                            | 8.8              |       |             |    |

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| VII. | DETAILS OF TRANSACT                                        | ION (cont'd) |          | VIII. DECLARATIONS (                                                                                                           | cont'd)         |      |
|------|------------------------------------------------------------|--------------|----------|--------------------------------------------------------------------------------------------------------------------------------|-----------------|------|
| k.   | Borrower's closing<br>costs paid by Seller                 | 7.11         | i.       | Are you a co-maker or endorser on a note?                                                                                      | 8.9             |      |
| I.   | Other Credits (explain)                                    | 7.12         |          |                                                                                                                                |                 |      |
|      |                                                            |              | j.       | Are you a U.S. citizen?                                                                                                        | 8.10            |      |
|      |                                                            |              | k.       | Are you a permanent resident alien?                                                                                            | 8.11            |      |
| m.   | Loan amount (exclude<br>PMI, MIP, Funding Fee<br>financed) | 7.13         | ١.       | Do you intend to occupy the property as your primary residence?                                                                | 8.12            |      |
|      | ,                                                          |              |          | If "Yes," complete question m below.                                                                                           |                 |      |
| n.   | PMI, MIP, Funding Fee<br>financed                          | 7.14         | m.<br>in | Have you had an ownership interest a property in the last three years?                                                         | 8.13            |      |
| 0.   | Loan amount<br>(add m & n)                                 | 7.15         |          | (1) What type of property did you<br>own–principal residence (PR), second<br>home (SH), or investment property<br>(IP)?        | 8 <u>.13.</u> 1 | <br> |
| p.   | Cash from/to Borrower<br>(subtract j, k, I & o from i)     | 7.16         |          | (2) How did you hold title to the<br>home— by yourself (S), jointly<br>with your spouse or jointly with<br>another person (O)? | 8 <u>.13.</u> 2 | <br> |
|      |                                                            | ACKNO        | WLE      | DGMENT AND AGREEMENT                                                                                                           |                 |      |

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, and/or in criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Sec. 1001, et seq.; (2) the loan requested pursuant to 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 or 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, and assigns may continuously rely on the information contained in the 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 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 of the Loan account may be transferred with such notice as may be required by law; (10) neither Lender nor its agents, brokers, insurers, servicers, successors or assigns has made any representation or warranty, express or implied, to me regarding the property or the condition or value of the property; and (11) my transmission of this application as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or my facsimile transmission of this application containing a facsimile of my signature, shall be as effective, enforceable and valid as if a paper version of this application were delivered containing my original written signature.

<u>Acknowledgement</u>. 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 |
|----------------------|------|-------------------------|------|
| <u>X</u>             | 9.1  | X                       |      |

## X. INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender may not discriminate either on the basis of this information, or on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, this lender is required to note the information on the basis of visual observation and surname if you have made this application in person. If you do not wish to furnish the information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the particular type of loan applied for.)

| •,                    |                                              |                                           |                                              |  |  |  |
|-----------------------|----------------------------------------------|-------------------------------------------|----------------------------------------------|--|--|--|
| BORRO                 | OWER                                         | CO-BORROWER                               |                                              |  |  |  |
| 10. <u>1 □</u> I do r | not wish to furnish this information         | I do not wish to furnish this information |                                              |  |  |  |
| 10.2 Ethnicit         | y: □ Hispanic or Latino                      | Ethnic                                    | ity: 🗆 Hispanic or Latino                    |  |  |  |
|                       | Not Hispanic or Latino                       |                                           | Not Hispanic or Latino                       |  |  |  |
| 10.3 Race:            | American Indian or Alaska Native             | Race:                                     | American Indian or Alaska Native             |  |  |  |
|                       | 🗆 Asian                                      |                                           | 🗆 Asian                                      |  |  |  |
|                       | 🗆 Black or African American                  |                                           | Black or African American                    |  |  |  |
|                       | Native Hawaiian or Other Pacific<br>Islander |                                           | Native Hawaiian or Other Pacific<br>Islander |  |  |  |
|                       | □ White                                      |                                           | U White                                      |  |  |  |
| 10.4 <b>Sex:</b>      | 🗆 Female 🛛 Male                              | Sex:                                      | 🗆 Female 🛛 🗆 Male                            |  |  |  |

## To be Completed by Loan Originator

10.5 This information was provided:

□ In a face-to-face interview

□ In a telephone interview

□ By the applicant and submitted by fax or mail

By the applicant and submitted via e-mail or the Internet

| Loan Originator's Signature                 |                                              | Date 10.6                                                    |  |
|---------------------------------------------|----------------------------------------------|--------------------------------------------------------------|--|
| Loan Originator's Name (print or type) 10.7 | Loan Originator Identifier 10.8              | Loan Originator's Phone Number 10.9<br>(including area code) |  |
| Loan Origination Company's<br>Name 10.10    | Loan Origination Company<br>Identifier 10.11 | Loan Origination Company's<br>Address 10.12                  |  |

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

I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of Title 18, United States Code, Section 1001, et seq.

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