

Borrower				III. BORROWER INFORMATION				Co-Borrower			
Borrower's Name (include Jr. or Sr. if applicable) 3.1				Co-Borrower's Name (include Jr. or Sr. if applicable)							
Social Security Number 3.2	Home Phone (incl. Area code) 3.3	DOB (mm/dd/yyyy) 3.4	Yrs. School 3.5	Social Security Number	Home Phone (incl. Area code)	DOB (mm/dd/yyyy)	Yrs. School				
3.6 <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (include single, divorced, widowed)		Dependents (not listed by Co-Borrower) no. ages 3.7.1 3.7.2		<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (include single, divorced, widowed)		Dependents (not listed by Borrower) no. ages					
3.8 Present Address <input type="checkbox"/> Own <input type="checkbox"/> Rent __ No. Yrs. (street, city, state, ZIP) 3.8.1, 3.8.2, 3.8.3, 3.8.4				Present Address <input type="checkbox"/> Own <input type="checkbox"/> Rent __ No. Yrs. (street, city, state, ZIP)							
Mailing Address, if different from Present Address 3.11				Mailing Address, if different from Present Address							

If residing at present address for less than two years, complete the following:

3.12 Former Address <input type="checkbox"/> Own <input type="checkbox"/> Rent __ No. Yrs. (street, city, state, ZIP) 3.12.1, 3.12.2, 3.12.3, 3.12.4				Former Address <input type="checkbox"/> Own <input type="checkbox"/> Rent __ No. Yrs. (street, city, state, ZIP)							
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Borrower		IV. EMPLOYMENT INFORMATION				Co-Borrower	
4.1 Name & Address of Employer <input type="checkbox"/> Self Employed 4.2 4.3	Yrs. on this job 4.4	Yrs. employed in this line of work/profession 4.5	Name & Address of Employer <input type="checkbox"/> Self Employed	Yrs. on this job	Name & Address of Employer <input type="checkbox"/> Self Employed	Yrs. employed in this line of work/profession	Yrs. on this job
	Yrs. on this job						
4.6 Position/Title/Type of Business	Business Phone (incl. area code) 4.7	Position/Title/Type of Business	Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)

If employed in current position for less than two years or if currently employed in more than one position, complete the following:

4.8 Name & Address of Employer <input type="checkbox"/> Self Employed 4.9 4.10	Dates (from - to) 4.11 4.12	Name & Address of Employer <input type="checkbox"/> Self Employed	Dates (from - to)
	Monthly Income \$ 4.13		Monthly Income \$
4.14 Position/Title/Type of Business	Business Phone (incl. area code) 4.15	Position/Title/Type of Business	Business Phone (incl. area code)
Name & Address of Employer <input type="checkbox"/> Self Employed	Dates (from - to)	Name & Address of Employer <input type="checkbox"/> Self Employed	Dates (from - to)
	Monthly Income \$		Monthly Income \$
Position/Title/Type of Business	Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)

V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION

Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expense	Present	Proposed
Base Empl. Income*	\$ 5.1.1	\$	\$ 5.2.1	Rent	\$ 5.3.1	
Overtime	5.1.2		5.2.2	First Mortgage (P&I)	5.3.2	\$ 5.4.1
Bonuses	5.1.3		5.2.3	Other Financing (P&I)	5.3.3	5.4.2
Commissions	5.1.4		5.2.4	Hazard Insurance	5.3.4	5.4.3
Dividends/ Interest	5.1.5		5.2.5	Real Estate Taxes	5.3.5	5.4.4
Net Rental Income	5.1.6		5.2.6	Mortgage Insurance	5.3.6	5.4.5
Other (before completing, see the notice in "describe other income," below)	5.1.7		5.2.7	Homeowner Assn. Dues	5.3.7	5.4.6
				Other:	5.3.8	5.4.7
Total	\$ 5.1.8	\$	\$ 5.2.8	Total	\$ 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	\$ 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	Cash or Market Value	Liabilities and Pledged Assets. List the creditor's name, address, and account number for all outstanding debts, including automobile loans, revolving charge accounts, real estate loans, alimony, child support, stock pledges, etc. Use continuation sheet, if necessary. Indicate by (*) those liabilities, which will be satisfied upon sale of real estate owned or upon refinancing of the subject property.		
Description		LIABILITIES	Monthly Payment & Months Left to Pay	Unpaid Balance
6.2 Cash deposit toward purchase held by: 6.2.1	\$ 6.2.2	6.13.1 6.13.2		
6.3 <i>List checking and savings accounts below</i>		Name and address of Company	\$ Payment/Months 6.13.4/6.13.5	\$ 6.13.6
6.3.1 Name and address of Bank, S&L, or Credit Union	6.3.2	Acct. no. 6.13.3		
Acct. no. 6.3.3	\$ 6.3.4	Name and address of Company	\$ Payment/Months	\$

VI. ASSETS AND LIABILITIES (cont'd)

Name and address of Bank, S&L, or Credit Union		Acct. no.			
Acct. no.	\$	Name and address of Company	\$ Payment/Months	\$	
Name and address of Bank, S&L, or Credit Union		Acct. no.			
Acct. no.	\$	Name and address of Company	\$ Payment/Months	\$	
Name and address of Bank, S&L, or Credit Union		Acct. no.			
Acct. no.	\$	Name and address of Company	\$ Payment/Months	\$	
6.4 Stocks & Bonds (Company name/number & description) 6.4.1/6.4.2 6.4.3	\$6.4.4	Acct. no.			
6.5 Life insurance net cash value	\$6.5.2	Name and address of Company	\$ Payment/Months	\$	
Face amount: \$6.5.1		Acct. no.			
Subtotal Liquid Assets	\$6.6	Acct. no.			
Real estate owned (enter market value from schedule of real estate owned)	\$6.7	Alimony/Child Support/Separate Maintenance Payments Owned to: 6.15.1	\$6.15.2/6.15.3	\$6.15.4	
Vested interest in retirement fund	\$6.8				
Net worth of business(es) owned (attach financial statement)	\$6.9	Job-Related Expense 6.16 (child care, union dues, etc.)	\$6.16.1		
Automobiles owned (make and year) 6.10.1 6.10.2	\$6.10.3				
Other Assets (itemize) 6.11.1	\$6.11.2				
Total Monthly Payments			\$6.17		
Total Assets a.	\$6.12	Net Worth (a minus b)	\$6.20	Total Liabilities b. 6.18	\$6.19

VII. DETAILS OF TRANSACTION (cont'd)		VIII. DECLARATIONS (cont'd)		
k. Borrower's closing costs paid by Seller	7.11	i. Are you a co-maker or endorser on a note?	<input type="checkbox"/> 8.9 <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>
l. Other Credits (explain)	7.12	-----		
		j. Are you a U.S. citizen?	<input type="checkbox"/> 8.10 <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>
		k. Are you a permanent resident alien?	<input type="checkbox"/> 8.11 <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>
m. Loan amount (exclude PMI, MIP, Funding Fee financed)	7.13	l. Do you intend to occupy the property as your primary residence?	<input type="checkbox"/> 8.12 <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>
		If "Yes," complete question m below.		
n. PMI, MIP, Funding Fee financed	7.14	m. Have you had an ownership interest in a property in the last three years?	<input type="checkbox"/> 8.13 <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>
o. Loan amount (add m & n)	7.15	(1) What type of property did you own—principal residence (PR), second home (SH), or investment property (IP)?	8.13.1	___ ___
p. Cash from/to Borrower (subtract j, k, l & o from i)	7.16	(2) How did you hold title to the home— by yourself (S), jointly with your spouse or jointly with another person (O)?	8.13.2	___ ___

ACKNOWLEDGMENT 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.

Acknowledgement. Each of the undersigned hereby acknowledges that any owner of the Loan, its servicers, successors and assigns, may verify or reverify any information contained in this application or obtain any information or data relating to the Loan, for any legitimate business purpose through any source, including a source named in this application or a consumer reporting agency.

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

<p>BORROWER</p> <p>10.1 <input type="checkbox"/> I do not wish to furnish this information</p> <p>10.2 Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino</p> <p>10.3 Race: <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White</p> <p>10.4 Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male</p>	<p>CO-BORROWER</p> <p><input type="checkbox"/> I do not wish to furnish this information</p> <p>Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino</p> <p>Race: <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White</p> <p>Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male</p>
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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 (including area code) 10.9
Loan Origination Company's Name 10.10	Loan Origination Company Identifier 10.11	Loan Origination Company's Address 10.12

CONTINUATION SHEET/RESIDENTIAL LOAN APPLICATION

Use this continuation sheet if you need more space to complete the Residential Loan Application. Mark B for Borrower or C 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 X	Date	Co-Borrower's Signature X	Date
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