

Uniform Residential Loan Application

Instructions for completing

Lender:

IMPORTANT APPLICANT INFORMATION: Federal law requires financial institutions to obtain sufficient information to verify your identity. You may be asked several questions and to provide one or more forms of identification to fulfill this requirement. In some instances we may use outside sources to confirm the information. The information you provide is protected by our privacy policy and federal law.

YOU CAN USE THIS INSTRUCTION SHEET TO HELP YOU COMPLETE THE ATTACHED APPLICATION. ONCE YOU HAVE COMPLETED THE APPLICATION, SIMPLY RETURN IT TO YOUR LENDER AT THE ADDRESS LISTED ABOVE.

****Joint Credit Acknowledgement:** Please sign here to acknowledge that you intend to apply for joint credit.

I. **TYPE OF MORTGAGE AND TERMS OF LOAN** Please leave blank until you have reviewed this with your loan representative.

II. **PROPERTY INFORMATION AND PURPOSE OF LOAN**

- A. SUBJECT PROPERTY ADDRESS - Enter the property street address, city, state, and zip code.
- B. NUMBER OF UNITS - Enter the number of units for this property (e.g., 1 = single family house, condominium or townhouse; 2 = duplex).
- C. LEGAL DESCRIPTION OF SUBJECT PROPERTY - Enter the legal description (lot, block and subdivision; metes and bounds; or registered land survey). Include the county, if known.
- D. YEAR BUILT - Enter the month and year the improvement to the real estate was built.
- E. PURPOSE OF LOAN - Check the box next to your purpose for obtaining the loan.
- F. PROPERTY WILL BE - Check the appropriate box as to whether the real estate being financed will be your primary residence, secondary residence or investment property.

Complete items G through L if this loan involves Construction or Construction-Permanent financing.

- G. YEAR LOT ACQUIRED - Enter month and year you acquired the lot.
- H. ORIGINAL COST - Enter the original cost of the lot.
- I. AMOUNT EXISTING LIENS - Enter the amount of existing money owed on the lot, if any.
- J. PRESENT VALUE OF LOT - Enter the present value of the lot.
- K. COST OF IMPROVEMENTS - Enter the cost of improvements already made to the lot and/or the estimated cost of any improvements to be made to the lot.
- L. TOTAL (a + b) - Add the figures of line J and K.

Complete items M through Q if this loan involves a refinancing of an existing loan.

- M. YEAR ACQUIRED - Enter the month and year you acquired the property.
- N. ORIGINAL COST - Enter the original cost of obtaining the property.
- O. AMOUNT EXISTING LIENS - Enter the amount of existing money owed on the property.
- P. PURPOSE OF REFINANCE - Enter your reason for requesting this loan.
- Q. DESCRIBE IMPROVEMENTS - Enter the nature and estimated cost of any improvements made or to be made to the property.
- R. TITLE WILL BE HELD IN WHAT NAME(S) - Enter exactly how you want your name(s) to appear on the deed of trust/mortgage deed.
- S. MANNER IN WHICH TITLE WILL BE HELD - Enter how you want to hold title to the property (e.g., as joint tenants or as tenants in common).
- T. ESTATE WILL BE HELD IN - Check the "Fee Simple" box if your interest in the property was acquired through a deed. If you acquired or will be acquiring your interest through a lease, check the "Leasehold" box and show the year your leasehold interest in the property will expire.
- U. SOURCE OF DOWN PAYMENT, SETTLEMENT CHARGES - Show your source(s) for the down payment required to purchase the property and show your source(s) of payment for settlement charges. Disclose any subordinate financing you will use to purchase the property.

III. **BORROWER INFORMATION** (Complete the following information for the Borrower and all Co-Borrowers)

- A. BORROWER'S NAME - Enter your complete legal name.
- B. SOCIAL SECURITY NUMBER - Enter your social security number.
- C. HOME PHONE - Enter your complete home phone number.
- D. DATE OF BIRTH - Enter your date of birth.
- E. YEARS OF SCHOOL - Enter the number of years of schooling. Begin with grade one of elementary school.
- F. MARITAL STATUS - Check box next to your present marital status.
- G. DEPENDENTS - List the number and age(s) of your dependents. Do not list any dependent that also will be listed by another borrower for this loan.
- H. PRESENT ADDRESS - Enter your complete present address. Include your mailing address, if different from your present address.
- I. OWN OR RENT - Check box to show whether you own or rent your present residence.
- J. NUMBER OF YEARS - Enter the number of years you have lived at your present address.

Complete the remainder of this section only if you have been residing at your present address for less than two years. You must list all your residences for the past two years. Use the continuation sheet on the back of this application if you need more space. Enter the information requested, using the instructions found in Section III H-J.

IV. **EMPLOYMENT INFORMATION** (Complete the following information for the Borrower and all Co-Borrowers)

- A. NAME AND ADDRESS OF EMPLOYER - Enter the name and complete address of your Employer.
- B. SELF-EMPLOYED - Check this box if you are self-employed.
- C. YEARS ON THIS JOB - Enter the number of years you have been employed by this employer.
- D. YEARS EMPLOYED IN THIS LINE OF WORK/PROFESSION - Enter the number of years you have been employed in this line of work.
- E. POSITION/TITLE/TYPE OF BUSINESS - Enter your position or title with your employer and the type of business.
- F. BUSINESS PHONE - Enter your complete business phone number.

Complete the remainder of this section only if you have been employed at your present job for less than two years or if you are currently employed in more than one position. Enter the information requested using the instructions found in Section IV A-F.

V. **MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION** (Complete the following information for the Borrower and all Co-Borrowers. Add the Borrower and Co-Borrower amounts together to give you your figures for the total column.)

Gross Monthly Income

- A. BASE EMPLOYMENT INCOME - Enter your monthly income.
- B. OVERTIME - Enter your monthly overtime income.
- C. BONUSES - Enter your monthly bonus income.
- D. COMMISSIONS - Enter your monthly commission income.
- E. DIVIDEND/INCOME - Enter your monthly dividend or interest income.
- F. NET RENTAL INCOME - Enter your monthly net rental income.
- G. OTHER - Enter any other monthly income. Any figure entered in this column must be described in the area below.
- H. TOTAL - Enter your total monthly income. Add each column to figure Borrower, Co-Borrower and Combined total monthly income.
- I. DESCRIBE OTHER INCOME - Describe your source of income for amounts you listed on line G of this section. Indicate with a "B" or a "C" if the income is from the Borrower or the Co-Borrower.

Combined Monthly Housing Expenses

In the "Present" column, enter the information with regards to your existing primary residence. Your loan representative will complete the "Proposed" column.

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VI. ASSETS AND LIABILITIES

ASSETS

- A. COMPLETED JOINTLY/NOT JOINTLY - Check the box that describes how assets and liabilities are related to the Borrower and Co-Borrower. Check "Jointly" if both applicants' assets and liabilities will be disclosed by completion of this section. Check "Not Jointly" if only the Borrower's or the Co-Borrower's assets will be disclosed by completion of this section. The box must be checked "Jointly" if the Co-Borrower is a spouse.
- B. CASH DEPOSIT TOWARD PURCHASE - Enter the name of the person or the company holding the earnest money that will be used for the purchase of the subject property.
- C. CASH OR MARKET VALUE - Enter the amount of this cash deposit.
- D. LIST CHECKING AND SAVINGS ACCOUNTS - Enter name and mailing address of any bank, savings and loan, or credit union where you have an account.
- E. ACCOUNT NUMBER - Enter your account number.
- F. DOLLAR AMOUNT - Enter the cash value of the account.
- G. STOCK AND BONDS - Enter the name and address of your Broker.
- H. DOLLAR AMOUNT - Enter the cash value for each listed item.
- I. LIFE INSURANCE/NET CASH VALUE - Enter your present net cash value of all your life insurance policies. This amount is what you may borrow against your life insurance policy.
- J. FACE AMOUNT - Enter the death benefit value of your life insurance policy.
- K. SUBTOTAL LIQUID ASSETS - Enter the total amount of all items you have listed as assets.
- L. REAL ESTATE VALUE - Enter the value of all real estate listed on "Schedule of Real Estate Owned" on page 3 of this application.
- M. VESTED INTEREST IN RETIREMENT ACCOUNT - Enter the amount of your retirement account.
- N. NET WORTH OF BUSINESS(ES) OWNED - Enter the net worth of any business(es) you own.
- O. AUTOMOBILES OWNED - Enter the year and make of each automobile you own.
- P. DOLLAR OR MARKET VALUE - Enter the market value of each automobile you own.
- Q. OTHER ASSETS - List any other assets that you own.
- R. DOLLAR AMOUNT - Enter the value of these other assets.
- S. TOTAL ASSETS - Enter the total value of listed assets.

LIABILITIES

- T. NAME AND ADDRESS - Enter the name and mailing address of each company to whom you owe a debt.
- U. ACCOUNT NUMBER - Enter the number of your account.
- V. PAYMENT, REMAINING MONTHS - Enter your monthly payment on each debt and the number of months remaining to pay off this debt.
- W. UNPAID BALANCE - Enter remaining debt balance on each account.
- X. ALIMONY/CHILD SUPPORT - Enter the name of the person receiving alimony, child support or separation maintenance payments from you.
- Y. DOLLAR AMOUNTS - Enter the monthly amounts of these alimony, child support or separation maintenance payments.
- Z. JOB RELATED EXPENSES - Enter any expenses that are related to your job (e.g., child care, union dues, professional fees).
- AA. DOLLAR AMOUNT - Enter the monthly dollar amount of these job related expenses.
- AB. TOTAL MONTHLY PAYMENTS - Enter the total amount of all listed monthly payments.
- AC. TOTAL LIABILITIES - Enter the total of all remaining unpaid balances.
- AD. NET WORTH - Enter the figure derived from subtracting total liabilities from total assets.
- AE. SCHEDULE OF REAL ESTATE OWNED - Enter complete property address of all property you own.
- AF. STATUS OF PROPERTY - For each property listed, show its current status; "S" if sold, "PS" if presently listed for sale, and "R" if the property is currently being rented or will be rented.
- AG. TYPE OF PROPERTY - Enter what type of property you own (e.g., condominium, townhouse, single family detached, etc.).
- AH. PRESENT MARKET VALUE - Enter the present market value of the property.
- AI. AMOUNT OF MORTGAGE AND LIENS - Enter the total amount of all liens against this property.
- AJ. GROSS RENTAL INCOME - Enter the total amount of rental income received from this property.
- AK. MORTGAGE PAYMENTS - Enter the monthly principal and interest payment for each lien on this property.
- AL. INSURANCE, MAINTENANCE, TAXES AND MISC. - Enter the monthly dollar amount you pay for insurance, maintenance, taxes and any miscellaneous expense associated with this property.
- AM. NET RENTAL INCOME - Subtract mortgage payments, insurance, taxes, maintenance, and miscellaneous costs from the gross rental income to derive your net rental income.
- AN. COLUMN TOTALS - Add each column and enter the total.
- AO. ADDITIONAL NAME FOR CREDIT - List any other names under which you have previously received credit, along with the creditor's name and your account number.

VII. **DETAILS OF TRANSACTIONS** - Your loan representative will complete this section.

VIII. DECLARATIONS

Answer "Yes" or "No" to each question, as appropriate. If you answer "Yes" to any of these questions, include an explanation of the "Yes" answer with your application. For example, if you answer "Yes" to declaring bankruptcy within the past 7 years, include:

- A letter explaining why it was necessary to file bankruptcy.
- A certified copy of the "discharge from bankruptcy."
- A certified copy of petition showing assets and liabilities involved.

IX. ACKNOWLEDGMENT AND AGREEMENT

- A. SIGNATURE AND DATE - Sign and date form after reading the statement contained in Section IX.

X. INFORMATION FOR GOVERNMENT MONITORING

Complete this section should you wish to furnish this information to the Federal Government.

- A. DO NOT WISH TO FURNISH - Check this box if you do not want to furnish the race/national origin and sex information.
- B. ETHNICITY - Check appropriate box.
- C. RACE - Check appropriate box.
- D. SEX - Check appropriate box.
- E. TO BE COMPLETED BY INTERVIEWER - Your loan representative will provide this information.

XI. CONTINUATION SHEET - PAGE 4

Enter Borrower and Co-Borrower name. Use this space for answers to the application that required additional explanation. Sign and date the bottom of the form.

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, the security property is 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	Co-Borrower	Email Address
I. TYPE OF MORTGAGE AND TERMS OF LOAN		
Mortgage Applied for: <input type="checkbox"/> VA <input type="checkbox"/> FHA	<input type="checkbox"/> Conventional <input type="checkbox"/> USDA/Rural Housing Service	<input type="checkbox"/> Other (explain): Agency Case Number Lender Case Number

Amount \$	Interest Rate %	No. of Months	Amortization Type:	<input type="checkbox"/> Fixed Rate <input type="checkbox"/> GPM	<input type="checkbox"/> Other (explain): <input type="checkbox"/> ARM (type):
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II. PROPERTY INFORMATION AND PURPOSE OF LOAN

Subject Property Address (street, city, state & ZIP)	No. of Units
Legal Description of Subject Property (attach description if necessary)	Year Built

Purpose of Loan <input type="checkbox"/> Purchase <input type="checkbox"/> Refinance	<input type="checkbox"/> Construction <input type="checkbox"/> Construction-Permanent	<input type="checkbox"/> Other (explain):	Property will be: <input type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input type="checkbox"/> Investment
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Complete this line if construction or construction-permanent loan.

Year Lot Acquired	Original Cost \$	Amount Existing Liens \$	(a) Present Value of Lot \$	(b) Cost of Improvements \$	Total (a + b) \$
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Complete this line if this is a refinance loan.

Year Acquired	Original Cost \$	Amount Existing Liens \$	Purpose of Refinance	Describe Improvements	<input type="checkbox"/> made <input type="checkbox"/> to be made
				Cost: \$	

Title will be held in what Name(s)	Manner in which Title will be held	Estate will be held in: <input type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold (show expiration date)
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Source of Down Payment, Settlement Charges, and/or Subordinate Financing (explain)

III. BORROWER INFORMATION

Borrower		Co-Borrower	
Borrower's Name (include Jr. or Sr. if applicable)		Co-Borrower's Name (include Jr. or Sr. if applicable)	
Social Security Number	Home Phone (incl. area code)	DOB (mm/dd/yyyy)	Yrs. School
<input type="checkbox"/> Married <input type="checkbox"/> Separated		<input type="checkbox"/> Married <input type="checkbox"/> Separated	
<input type="checkbox"/> Unmarried (include single, divorced, widowed)		<input type="checkbox"/> Unmarried (include single, divorced, widowed)	
Dependents (not listed by Co-Borrower)		Dependents (not listed by Borrower)	
no. ages		no. ages	
Present Address (street, city, state, ZIP)		Present Address (street, city, state, ZIP)	
<input type="checkbox"/> Own <input type="checkbox"/> Rent ___ No. Yrs.		<input type="checkbox"/> Own <input type="checkbox"/> Rent ___ No. Yrs.	
Mailing Address, if different from Present Address		Mailing Address, if different from Present Address	

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

Former Address (street, city, state, ZIP)	<input type="checkbox"/> Own <input type="checkbox"/> Rent ___ No. Yrs.	Former Address (street, city, state, ZIP)	<input type="checkbox"/> Own <input type="checkbox"/> Rent ___ No. Yrs.
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IV. EMPLOYMENT INFORMATION

Borrower		Co-Borrower	
Name & Address of Employer		Name & Address of Employer	
<input type="checkbox"/> Self Employed		<input type="checkbox"/> Self Employed	
Yrs. on this job		Yrs. on this job	
Yrs. employed in this line of work/profession		Yrs. employed in this line of work/profession	
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:

Borrower		IV. EMPLOYMENT INFORMATION (cont'd)		Co-Borrower	
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)	
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*	\$	\$	\$	Rent	\$	
Overtime				First Mortgage (P&I)		\$
Bonuses				Other Financing (P&I)		
Commissions				Hazard Insurance		
Dividends/Interest				Real Estate Taxes		
Net Rental Income				Mortgage Insurance		
Other (before completing, see the notice in "describe other income," below)				Homeowner Assn. Dues		
				Other:		
Total	\$	\$	\$	Total	\$	\$

* 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
	\$

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.

Completed Jointly Not Jointly

ASSETS		Cash or Market Value	LIABILITIES		
Description			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.		
Cash deposit toward purchase held by:	\$				
List checking and savings accounts below			Name and address of Company		Monthly Payment & Months Left to Pay
Name and address of Bank, S&L, or Credit Union			Acct. no.		Unpaid Balance
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.		\$

VI. ASSETS AND LIABILITIES (cont'd)

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	\$
Stocks & Bonds (Company name/ number & description)	\$			
		Acct. no.		
Life insurance net cash value	\$	Name and address of Company	\$ Payment/Months	\$
Face amount: \$				
Subtotal Liquid Assets	\$			
Real estate owned (enter market value from schedule of real estate owned)	\$			
Vested interest in retirement fund	\$			
Net worth of business(es) owned (attach financial statement)	\$	Acct. no.		
Automobiles owned (make and year)	\$	Alimony/Child Support/Separate Maintenance Payments Owed to:	\$	
Other Assets (itemize)	\$	Job-Related Expense (child care, union dues, etc.)	\$	
		Total Monthly Payments	\$	
Total Assets a.	\$	Net Worth (a minus b)	\$	Total Liabilities b. \$

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

Property Address (enter S if sold, PS if pending sale or R if rental being held for income)	Type of Property	Present Market Value	Amount of Mortgages & Liens	Gross Rental Income	Mortgage Payments	Insurance, Maintenance, Taxes & Misc.	Net Rental Income
		\$	\$	\$	\$	\$	\$
	Totals	\$	\$	\$	\$	\$	\$

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

VII. DETAILS OF TRANSACTION		VIII. DECLARATIONS				
a. Purchase price	\$	If you answer "Yes" to any questions a through i, please use continuation sheet for explanation. a. Are there any outstanding judgments against you? b. Have you been declared bankrupt within the past 7 years? c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years? d. Are you a party to a lawsuit? e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? (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 reasons for the action.)	Borrower		Co-Borrower	
b. Alterations, improvements, repairs			Yes	No	Yes	No
c. Land (if acquired separately)			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. Refinance (incl. debts to be paid off)			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e. Estimated prepaid items			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
f. Estimated closing costs			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
g. PMI, MIP, Funding Fee			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
h. Discount (if Borrower will pay)			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
i. Total costs (add items a through h)			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

VII. DETAILS OF TRANSACTION		VIII. DECLARATIONS			
		Borrower		Co-Borrower	
		Yes	No	Yes	No
j.	Subordinate financing				
k.	Borrower's closing costs paid by Seller				
l.	Other Credits (explain)				
m.	Loan amount (exclude PMI, MIP, Funding Fee financed)				
n.	PMI, MIP, Funding Fee financed				
o.	Loan amount (add m & n)				
p.	Cash from/to Borrower (subtract j, k, l & o from i)				
		If you answer "Yes" to any questions a through i, please use continuation sheet for explanation.			
		f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee? If "Yes," give details as described in the preceding question.			
		g. Are you obligated to pay alimony, child support, or separate maintenance?			
		h. Is any part of the down payment borrowed?			
		i. Are you a co-maker or endorser on a note?			

		j. Are you a U.S. citizen?			
		k. Are you a permanent resident alien?			
		l. Do you intend to occupy the property as your primary residence? If "Yes," complete question m below.			
		m. Have you had an ownership interest in a property in the last three years? (1) What type of property did you own—principal residence (PR), second home (SH), or investment property (IP)?			
		(2) How did you hold title to the home—solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?			

IX. ACKNOWLEDGEMENT 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 herein 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 X	Date	Co-Borrower's Signature X	Date
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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.)

BORROWER <input checked="" type="checkbox"/> I do not wish to furnish this information	CO-BORROWER <input type="checkbox"/> I do not wish to furnish this information
Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino	Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino
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	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
Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male	<input type="checkbox"/> Female <input type="checkbox"/> Male

To be Completed by Loan Originator:

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 X	Date
Loan Originator's Name (print or type)	Loan Originator Identifier
	Loan Originator's Phone Number (including area code)
Loan Origination Company's Name	Loan Origination Company's Address

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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