

Member FDIC | Equal Housing Lender Privacy Statement

Uniform Residential Loan Application

First Name:	Last Name:				
Submitted on:					
UNIFORM RESIDENTIAL LO	DAN APPLICATION				
Verify and complete the infor provide information as direct	rmation on this application. If you are applying for this loan with others, each additional Borrower must ed by your Lender.				
Section 1: Borrower Informat	ion.				
This section asks about your want considered to qualify fo	personal information and your income from employment and other sources, such as retirement, that you r this loan.				
	1a. Personal Information				
Name First, Middle, Last, Suffix					
Alternate Names List any names by which you are known or any names under which credit was previously received (First, Middle, Last, Suffix)					
Social Security Number or Individual Taxpayer Identification Number					
Date of birth mm/dd/yyyy					
Citizenship	U.S. Citizen Permanent Resident Alien Non-Permanent Resident Alien				
Type of Credit	I am applying for individual credit. I am applying for joint credit				
If applying for JOINT CREDIT, total number of borrowers					
	First Name Middle Name Last Name Suffix Social Security Birth Date				
List Namo(s) of Other	Co-Borrower 1				
List Name(s) of Other Borrower(s) Applying for this Loan (required)	Co-Borrower 2				
First, Middle, Last, Suffix - one name per line.	Co-Borrower 3				
	Co-Borrower 4				
	Co-Borrower 5				
	<u> </u>				

Marital Status Select "Unmarried" for Single, Divorced, Civil Union, Domestic	Married Separated				
Partnership, or Registered Reciprocal Beneficiary Relationship status	O Unmarried				
Number of Dependents not listed by another Borrower					
Ages of Dependents not listed by another Borrower					
		Phone		Extension	
Contact Information (required)	Home Cell				
	Work				
Contact Information (required)	Email Address				
	Address Line 1				
Current Address	Address Line 2				
	City	State		ZIP Code	
How Long at Current Address (required)		Years		Months	
	No primary housing expense		0		
Housing (required) Current Address	Own		0		
	Rent		0		
Monthly Housing Expense					
	Address Line 1				
If at Current Address for LESS than 2 years, list Former Address	Address Line 2				
	City	State		ZIP Code	
How long at Former Address (required)		Years		Months	

Housing (required) Former Address	No primary housing expense Own Rent		O O		
Monthly Housing Expense					
Mailing Address If different from Current Address	Address Line 1 Address Line 2 City	State	ZIP Cod	de	
Employer or Business Name		yment/Self-Employment a	nd Income		
Employer or Business Address	Address Line 1 Address Line 2 City	State	ZIP Cod	de	
Employer or Business Phone Number					
Position or Title					
Start Date mm/dd/yyyy					
How long in this line of work? (required)	Years		Мо	onths	
Check if this statement applies If Business Owner or Self Employed	☐ I am employed by a family member, property seller, real estate agent, or other party to this transaction. ☐ I am the Business Owner or Self-Employed ☐ I have an ownership share of less than 25 percent.				
check the appropriate option	I have an ownership sha	are of 25 percent or more.			
Monthly Income (or Loss) If Business Owner or Self- Employed					

Gross Monthly Income (required)	Base Overtime Bonus Commission Military Entitlements Other TOTAL			
1c. IF APF Employer or Business Name	PLICABLE, Complete In	formation for Additional Emp	oloyment/Self-Employment and Inco	me
Employer or Business Phone Number				
Employer or Business Address	Address Line 1 Address Line 2 City	State	ZIP Code	
Position or Title				
Start Date mm/dd/yyyy				
How long in this line of work? (required)		Years	Months	
Check if this statement applies	transaction.	y a family member, property s Owner or Self-Employed	seller, real estate agent, or other pa	urty to the
If Business Owner or Self- Employed	_	ship share of less than 25 per ship share of more 25 percen		

Gross Monthly Income (required)	Base Overtime Bonus Commission Military Entitlements Other			
	TOTAL			
1d. IF AP Employer or Business Name	PLICABLE, Complete In	formation for Previous Employmer	nt/Self-Employment and	Income
Employer or Business	Address Line 1			
Address	Address Line 2 City	State	ZIP Code	
Position or Title				
Start Date				
mm/dd/yyyy End Date				
mm/dd/yyyy				
	Check if you were	the Business Owner or Self-Empl	oyed	
Previous Gross Monthly Income per month				
OTHER INCOME INSTRUCT	TIONS			
 Alimony Automobile Allowance Boarder Income Capital Gains Child S Disabil Foster Housing Parsona 	Support Iity Care Gag or Gage Gage Gage Certificate Mortgage Mortgage Payments Gage Fayments Gage Gage Payments	ome Source, choose from the source of Dividends • Notes Receivable Credit • Public Assistance • Retirement (e.g. Differential Pension, IRA) tenance, or other income ONLY IF	Royalty PaymentsSeparateMaintenanceSocial SecurityTrust	 Unemployment Benefits VA Compensation Other
	Does not apply	To: modific from Other Oddress		

	Inco	me Source	Mor	nthly Income
Use list above to identify the Income Source. (required)				
income Source. (required)				
Provide TOTAL Monthly Amount Here				
SECTION 2: Financial Inform	ation Assets and Liab	lities		
This section asks about thing your liabilities (or debts) that	you pay each month, su	ch as credit cards, alimony,	or other expenses.	this loan. It then asks about
	2a. Assets - Bank A	ccounts, Retirement and Oth	ner Accounts You Have	
	Does not apply			
Include all acounts below. Ur Checking Savings Deposit Money Market Stocks	Stock OptionsBonds		oceeds • Trust Ad	alue of Life Insurance (used for
	Account Type	Financial Institution	Account Number	Cash or Market Value
Use the list above to identify				
the Account Type. (required)		-		
Provide TOTAL Amount Here				
	2b. (Other Assets and Credits Yo	u Have	
	Does not apply			
la alcada all adhassassassas	and the balance of the A	at an One dit Town of the Co	ana dha kana e P. C. J.L.	
Include all other assets and other assets	credits below. Under Ass	et or Credit Type, choose tro	om the types listed here: Credits	:
 Proceeds from REal Estate Property to be sold on or before closing 	ore Non-Real Estate		Earnest MoneyEmployerAssistanceLot Equity	 Relocation Funds Rent Credit Sweat Equity Trade Equity

	Δ	sset or Credit Ty	/ре		Cash or Market Value	9
Use list above to determine Asset or Credit Type (required)						
Provide TOTAL Amount Here						
	2c. Liabilities	- Credit Cards,	Other Debts, and	Leases that Yo	u Owe	
	Does not ap	ply				
List all liabilities below (excel • Revolving (e.g., credit cards)	pt real estate) and • Installment (e.g loans)	include deferred ., car, student, p	payments. Unde ersonal • Open monthly	30-Day (balance	choose from the types e paid • Lease (not estate)	
	Account Type	Company Name	Account Number	Unpaid Balance	To be paid off at or before closing (yes or no)	Monthly Payment
Use list above to determine Account Type (required)						
	Does not ap		abilities and Expe	enses		
List all other liabilities and ex • Alimony • Child Support • Separate Maintenance • Job Related Expenses • Other	penses below. Ch	oose from the ty	pes listed here:			
Ту	pe of Liability or E	xpense			Monthly Payment	

Section 3: Financial Infor	mation	Real Estate					
This section asks you to If you are refinancing, list							
			3a. Prop	perty You Own			
		I do not own any	real estate				
	Ad	dress Line 1					
Property Address	Ad	dress Line 2					
	Cit	У		State		ZIP Code	
Value Pending	: Sold, Sale, or iined	Intended Occ Investment, Residence, Sec Othe	Primary ond Home,	Monthly Insurance, Association Dues, et included in Monthly N Payment	tc. If not	Monthly Rental Income	(For LENDER to calculate) Net Monthly Rental Income
Mortgage Loans on this Property		Does not apply					_
Creditor Acco		Monthly Mortgage Payment	Unpaid Balance	To be paid off at or before closing		e: FHA, VA, onal, USDA-RD, Other	Credit Limit (if applicable)
		3b. IF APPLICAE Does not apply	BLE, Complet	e Information for Addi	tional Prop	perty	
		dress Line 1					
Property Address	Ad	dress Line 2					
	Cit	У		State		ZIP Code	
Value Pending	: Sold, Sale, or ained	Intended Occ Investment, Residence, Sec Othe	Primary ond Home,	Monthly Insurance, Association Dues, e included in Monthly N Payment	tc. if not	Monthly Rental Income	(For LENDER to calculate) Net Monthly Rental Income
Mortgage Loans on this Property		Does not apply					

Creditor Name	Account Number	Monthly Mortgage Payment	Unpaid Balance	To be paid off at or before closing	Conventio	: FHA, VA, onal, USDA-RD, Other	Credit Limit (if applicable)
		_					
			BLE, Complete	e Information for Addit	tional Prope	erty	
		Does not apply					
		Address Line 1					
Property Address	5	Address Line 2					
		City		State		ZIP Code	
Property Value	Status: Solo Pending Sale Retained		Primary ond Home,	Monthly Insurance, Association Dues, ed included in Monthly N Payment	tc. if not	Monthly Rental Income	(For LENDER to calculate) Net Monthly Rental Income
Mortgage Loans Property	on this	Does not apply					
Creditor Name	Account Number	Monthly Mortgage Payment	Unpaid Balance	To be paid off at or before closing	Convention	: FHA, VA, nal, USDA-RD, Other	Credit Limit (if applicable)
Section 4: Loan a	and Property I	nformation.					
This section asks	about the loa	an's purpose and the p		· · · · · · · · · · · · · · · · · · ·	finance.		
Loan Amount		4	la. Loan and I	Property Information			
Loan Purpose		Purchase Refinance Other:					

Property Address	Address Line 1 Address Line 2			
	City	State	ZIP Code	
Occupancy	O Primary Residence O Second Home Investment Property			
	FHA Secondary Residence	ce		
Mixed-Use Property If you will occupy the property, will you set aside space within the property to operate your own buisness? (e.g., daycare facility, medical office, beauty/barber shop)	○ NO ○ YES			
Manufactured Home Is the property a manufactured home? (e.g., a factory build dwelling built on a permanent chassis)				
	4b. Other New Mortgage Loans	on the Property You a	re Buying or Refinancing	
	Does not apply			
Creditor Name Lien Ty First Li		Monthly Payment	oan Amount/Amount to be Drawn	Credit Limit (if applicable)
4c. Rental Income on the	he Property You Want to Purcha REsidence	ase - For Purchase Onl		a 2-4 Unit Primary
	Does not apply			
Expected Monthly Rental Income				
For LENDER to calculate: Expected Net Monthly Rental Income				
	4d. Gifts or Grants You Ha	ve Been Given or Will F	Receive for this Loan	
	Does not apply			
Include all gifts and grants be Community Nonprofit Employer	elow. Under Source, choose from • Federal Agency • Local Agency	m the sources listed he • Relative • Religious Nonprofit	re: • State Agency • Unmarried Partner	• Lender • Other

Gifts or Grants (required) Use the list above to determine the Source.	Asset Type: Cash Gift, Gift of Equi Grant	ty, Deposited	Not Deposited	Source	Cash or Market Value
Section 5: Declarations.					
This section asks you specific	c questions about the property, your fo		-	istory.	
	5a. About this Property a	and Your Money	for this Loan		
A. Will you occupy the property as your primary residence?	○ NO ○ YES				
If YES, have you had an ownership interest in another property in the last three years? If YES, complete (1) and (2) below	○ NO ○ YES				
(1) What type of property did you own: Primary residence (PR), FHA secondary residence (SR), second home (SH), or investment property (IP)?					
(2) How did you hold the title to the property: by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?					
B. If this is a Purchase Transaction: Do you have a family relationship or business affiliation with the seller of the property?	○ NO ○ YES				
C. Are you borrowing any money for this real estate transaction (e.g., money for your closing costs or down payment) or obtaining any money from another party, such as the seller or realtor, that you have not disclosed on this loan application?	○ NO ○ YES				
If YES, what is the amount of this money?					
D. 1. Have you or will you be applying for a mortgage loan on another property (not the property securing this loan) on or before closing this transaction that is not disclosed on this loan	○ NO ○ YES				

application?

D. 2. Have you or will you be applying for any new credit (e.g., installment loan, credit card, etc.) on or before closing this loan that is not disclosed on this application? E. Will this property be	O NO YES					
subject to a lien that could take priority over the first mortgage lien, such as a clean energy lien paid through your property taxes (e.g., the Property Assessed Clean Energy Program)?	○ NO ○ YES					
		5b. About your Finances				
F. Are you a co-signer or guarantor on any debt or loan that is not disclosed on this application?	O NO O YES					
G. Are there any outstanding judgments against you?	O NO YES					
H. Are your currently delinquent or in default on a Federal debt?	O NO YES					
I. Are you party to a lawsuit in which you potentially have any personal financial liability?	○ NO ○ YES					
J. Have you conveyed title to any property in lieu of foreclosure in the past 7 years?	○ NO ○ YES					
K. Within the past 7 years, have you completed a pre- foreclosure sale or short sale, whereby the property was sold to a third party and the Lender agreed to accept less than the outstanding mortgage balance due?						
L. Have you had property foreclosed upon in the last 7 years?	O NO YES					
M. Have you declared bankruptcy within the past 7 years?	O NO O YES					
If YES, identify the type(s) of bankruptcy (required)	Chapter 7	Chapter 11	Chapter 12	Chapter 13		
Section 6: Acknowledgments	Section 6: Acknowledgments and Agreements					
This section tells you about y			nto.			
	ACI	knowlegments and Agreeme	TILS TO THE TIME T			

Definitions:

- "Lender" includes the Lender's agents, service providers, and any of their successors and assigns.
- "Other Loan Participants" includes (i) any actual or potential owners of a loan resulting from this application (the "Loan"), (ii) acquirers of any beneficial or other interest in the Loan, (iii) any mortgage insurer, (iv), any guarantor, (v) any servicer of the Loan, and (vi) any of these parties' service providers, successors, or assigns.

I agree to, acknowledge, and represent the following: (1) The Complete Information for this Application

- The information I have provided in this application is true, accurate, and complete as of the date I signed this application.
- If the information I submitted changes or I have new information before closing of the Loan, I must change and supplement this application, including providing any updated/supplemented real estate sales contract.
- For purchase transactions: The terms and conditions of any real estate sales contract signed by me in connection with this application are true, accurate, and complete to the best of my knowledge and belief. I have not entered into any other agreement, written or oral, in connection with this real estate transaction.
- The Lender and Other Loan Participants may rely on the information contained in the application before and after closing of the Loan.
- Any intentional or legligent misrepresentation of information may result in the imposition of:
- (a) civil liability on me, including monetary damages, if a person suffers any loss because the person relied on any misrepresentation that I have made on this application, and/or
- **(b)** criminal penalties on me including, but not limited to, fine or imprisonment or both udner the provisions of Federal law (18 U.S.C. §§ 1001 *et seq.*).

(2) The Property's Security

The Loan I have applied for in this application will be secured by a mortgage or deed of trust which provides the Lender a security interest in the property described in this application.

(3) The Property's Appraisal, Value, and Condition

- Any appraisal or value of the property obtained by the Lender is for use by the Lender and Other Loan Participants.
- TheLender and Other Loan Participants have not made any representation or warranty, express or implied, to me about the property, its condition, or its value.

(4) Electronic Records and Signatures

• The Lender and Other Loan Participants may keep any paper record and/or electronic record of this application, whether or not the Loan is approved.

- If this application is created as (or converted into) an "electronic application", I consent to the use of "electronic records" and "electronic signatures" as the terms are defined in and governed by applicable Federal and/or state electronic transactions laws.
- I intend to sign and have signed this application either using my:
 - (a) electronic signature; or
- **(b)** a written signature and agree that if a paper version of this application is converted into an electronic application, the application will be a n electronic record, and the representation of my written signature on this application will be my binding electronic signature.
- I agree that the application, if delivered or transmitted to the Lender or Other Loan PArticipants as an electronic record with my electronic signature, will be a s effective and enforceable as a paper application signed by me in writing.

(5) Delinquency

- The Lender and Other Loan Participants may report information about my account to credit bureaus. Late payments, missed payments, or other defaults on my account may be reflected in my credit report and will likely affect my credit score.
- If I have trouble making my payments I understand that I may contact a HUD-approved housing counseling organization for advice about actions I can take to meet my mortgage obligations.
- (6) Authorization for Use and Sharing of Information
 By signing below, in addition to the representations and
 agreements made above, I expressly authorize the Lender and
 Other Loan Participants to obtain, use, and share with each other
 (i) the loan application and related loan information and
 documentation, (ii) a consumer credit report on me, and (iii) Imy
 tax return information, as necessary to perform the actions listed
 below, for so long as they have an interest in my loan or its
 servicing:
- (a) process and underwrite my loan;
- (b) verify any data contained in my consumer credit report, my loan application, and other information supporting my loan application:
- (c) inform credit and investment decisions by the Lender and Other Loan Participants;
- (d) performaudit, quality control, and legal compliance analysis and reviews;
- (e) perform analysis and modeling for risk assessments;
- (f) monitor the account for this loan for potential delinquencies and determine any assistance that may be available to me; and
- (g) other actions permissible under applicable law.

		Name (First, Middle, Last, Suffix)	Date		
Borrower Signature (required)	Borrower				
	Additional				
	Borrower				
	Additional				
	Borrower				
	Additional				
	Borrower				
Section 7: Military Service.					
This section asks questions about your (or your deceased spouse's) military service.					
		Military Service of Borrower			
Did you (or your deceased spouse) ever serve, or are	∩ NO				
you currently serving, in the					
United States Armed Forces?	YES				
Forces?					
	Currently serving on active duty				
If YES, check all that apply	Currently retired, discharged, or separated from service				
	Only period of service was as a non-activated member of the Reserve or National Guard				
	Surviving spouse				
If currently serving on active					
duty, projected expiration date of service/tour					
Section 8: Demographic Info	rmation.				
Coolon o. Domographio information.					
This section asks about your ethnicity, sex, and race.					
	De	emographic Information of Borrower			
The purpose of collecting this	s information is to help e	ensure that all applicants are treated fairly and that the h	nousing needs of		
ocmmunities and neighborho	ods are being fulfilled. I	For residential mortgage lending, Federal law requires the	hat we ask applicants for their		
demographic informatoin (ethnicity, ex, and race) in order to monitor our compliance with equal credit opportunity, fair housing, and home					
		rovide this information, but are encouraged to do so. Yo			
designations for "Ethnicity" and one or more designations for "Race". The law provides that we may not descriminate on the basis of this information, or on whether you choose to provide it. However, if you choose not to provide the information and you have made this					
application in person, Federal regulations require us to note your ethnicity, sex, and race on the basis of visual observation or surname.					
The law also provides that we may not discriminate on the basis of age or marital status information you provide in this application. If you					
do not wish to provide some			·		
Ethnicity Check one or more	I do not wish to p	rovide this inforrmation			

	Hispanic or Latino Mexican
	☐ Puerto Rican ☐ Cuban
	Other:
	Not Hispanic or Latino
Sex	○ Female○ Male
	I do not wish to provide this information
Race	I do not wish to provide this information
	American Indian or Alaska Native
If American Indian or Alaska Native, print name of enrolled or principal tribe	
	Asian Asian Indian
	☐ Chinese ☐ Filipino
	☐ Japanese ☐ Korean
	☐ Vietnamese ☐ Other:
	Black or African American
	White
	To Be Completed by Financial Institution (for application taken in person)

	NO	YES		
Was the ethnicity of the Borrower collected on the basis of visual obervation or surname?	0	0		
Was the sex of the Borrower collected on the basis of visual obervation or surname?	0	0		
Was the race of the Borrower collected on the basis of visual obervation or surname?	0	0		
The Demographic Information was provided through	Face-to-Face Interview (includes Electronic Media w/ Video Component) Telephone Interview Fax or Mail Email or Internet			
Section 9: Loan Originator In	formation			
To be competed by your Loa	n Originator Loan Originator Informat	tion		
Loan Originator Organization Name	Ecan Onginator informati			
Address				
Loan Originator Organization NMLSR ID #				
State License ID #				
Loan Originator Name				
Loan Originator NMLSR ID #				
State License ID #				
Email				
Phone				
Signature				
Date				

This electronic form is based on:
Uniform Residential Loan Application,
Freddie Mac Form 65 • Fannie Mae Form 1003