



Member FDIC | Equal Housing Lender

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Uniform Residential Loan Application

First Name:	Last Name:
Submitted on:	
UNIFORM RESIDENTIAL LOAN APPLICATION	
Verify and complete the information on this application. If you are applying for this loan with others, each additional Borrower must provide information as directed by your Lender.	
Section 1: Borrower Information.	
This section asks about your personal information and your income from employment and other sources, such as retirement, that you want considered to qualify for this loan.	
1a. Personal Information	
Name <i>First, Middle, Last, Suffix</i>	
Alternate Names <i>List any names by which you are known or any names under which credit was previously received (First, Middle, Last, Suffix)</i>	
Social Security Number or Individual Taxpayer Identification Number	
Date of birth <i>mm/dd/yyyy</i>	
Citizenship	<input type="radio"/> U.S. Citizen <input type="radio"/> Permanent Resident Alien <input type="radio"/> Non-Permanent Resident Alien
Type of Credit	<input type="radio"/> I am applying for individual credit. <input type="radio"/> I am applying for joint credit
If applying for JOINT CREDIT, total number of borrowers	

List Name(s) of Other Borrower(s) Applying for this Loan (required) <i>First, Middle, Last, Suffix - one name per line.</i>	Co-Borrower 1	_____	_____	_____	_____	_____	_____
	Co-Borrower 2	_____	_____	_____	_____	_____	_____
	Co-Borrower 3	_____	_____	_____	_____	_____	_____
	Co-Borrower 4	_____	_____	_____	_____	_____	_____
	Co-Borrower 5	_____	_____	_____	_____	_____	_____
Marital Status <i>Select "Unmarried" for Single, Divorced, Civil Union, Domestic Partnership, or Registered Reciprocal Beneficiary Relationship status</i>	<div><input type="radio"/> Married</div> <div><input type="radio"/> Separated</div> <div><input type="radio"/> Unmarried</div>						
Number of Dependents <i>not listed by another Borrower</i>							
Ages of Dependents <i>not listed by another Borrower</i>							
Contact Information (required)		Phone			Extension		
	Home	_____			_____		
	Cell	_____			_____		
	Work	_____			_____		
Contact Information (required)	Email Address	_____					
Current Address	Address Line 1 _____						
	Address Line 2 _____						
	City	State		ZIP Code			
	_____	_____		_____			
How Long at Current Address (required)	Years			Months			
	_____			_____			
Housing (required) <i>Current Address</i>	No primary housing expense						<input type="radio"/>
	Own						<input type="radio"/>
	Rent						<input type="radio"/>

Monthly Housing Expense	
If at Current Address for LESS than 2 years, list Former Address	Address Line 1
	Address Line 2
	City State ZIP Code
How long at Former Address (required)	<div>Years Months</div>
Housing (required) <i>Former Address</i>	<div>No primary housing expense</div> <div>Own</div> <div>Rent</div>
Monthly Housing Expense	
Mailing Address <i>If different from Current Address</i>	Address Line 1
	Address Line 2
	City State ZIP Code
1b. Current Employment/Self-Employment and Income	
Employer or Business Name	
Employer or Business Address	Address Line 1
	Address Line 2
	City State ZIP Code
Employer or Business Phone Number	
Position or Title	
Start Date <i>mm/dd/yyyy</i>	
How long in this line of work? (required)	<div>Years Months</div>
Check if this statement applies	<input type="checkbox"/> I am employed by a family member, property seller, real estate agent, or other party to this transaction. <input type="checkbox"/> I am the Business Owner or Self-Employed

If Business Owner or Self Employed <i>check the appropriate option</i>	<input type="radio"/> I have an ownership share of less than 25 percent. <input type="radio"/> I have an ownership share of 25 percent or more.
Monthly Income (or Loss) <i>If Business Owner or Self-Employed</i>	
Gross Monthly Income (required)	<div>Base _____</div> <div>Overtime _____</div> <div>Bonus _____</div> <div>Commission _____</div> <div>Military Entitlements _____</div> <div>Other _____</div> <div>TOTAL _____</div>
1c. IF APPLICABLE, Complete Information for Additional Employment/Self-Employment and Income	
Employer or Business Name	
Employer or Business Phone Number	
Employer or Business Address	<div>Address Line 1 _____</div> <div>Address Line 2 _____</div> <div> City _____ State _____ ZIP Code _____ </div>
Position or Title	
Start Date <i>mm/dd/yyyy</i>	
How long in this line of work? (required)	<div> <div>Years</div> <div>Months</div> </div> <div>_____</div>
Check if this statement applies	<input type="checkbox"/> I am employed by a family member, property seller, real estate agent, or other party to the transaction. <input type="checkbox"/> I am the Business Owner or Self-Employed
If Business Owner or Self-Employed	<input type="radio"/> I have an ownership share of less than 25 percent. <input type="radio"/> I have an ownership share of more 25 percent or more.

Gross Monthly Income (required)	Base	_____
	Overtime	_____
	Bonus	_____
	Commission	_____
	Military Entitlements	_____
	Other	_____
	TOTAL	_____

1d. IF APPLICABLE, Complete Information for Previous Employment/Self-Employment and Income

Employer or Business Name	_____		
Employer or Business Address	Address Line 1 _____		
	Address Line 2 _____		
	City _____	State _____	ZIP Code _____
Position or Title	_____		
Start Date <i>mm/dd/yyyy</i>	_____		
End Date <i>mm/dd/yyyy</i>	_____		
	<input type="checkbox"/> Check if you were the Business Owner or Self-Employed		
Previous Gross Monthly Income <i>per month</i>	_____		

OTHER INCOME INSTRUCTIONS

Include income from other sources below. Under Income Source, choose from the sources listed here:

- | | | | | | |
|------------------|-----------------|--------------------------|---------------------|--------------------|-------------------|
| • Alimony | • Child Support | • Interest and Dividends | • Notes Receivable | • Royalty Payments | • Unemployment |
| • Automobile | • Disability | • Mortgage Credit | • Public Assistance | • Separate | Benefits |
| Allowance | • Foster Care | Certificate | • Retirement (e.g. | Maintenance | • VA Compensation |
| • Boarder Income | • Housing or | • Mortgage Differential | Pension, IRA) | • Social Security | • Other |
| • Capital Gains | Parsonage | Payments | | • Trust | |

NOTE: *Reveal alimony, child support, separate maintenance, or other income ONLY IF you want it considered in determining your qualification for this loan.*

1e. Income from Other Sources

	<input type="checkbox"/> Does not apply
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	Income Source	Monthly Income
Use list above to identify the Income Source. (required)		
Provide TOTAL Monthly Amount Here		

SECTION 2: Financial Information – Assets and Liabilities

This section asks about things you own that are worth money and that you want considered to qualify for this loan. It then asks about your liabilities (or debts) that you pay each month, such as credit cards, alimony, or other expenses.

2a. Assets - Bank Accounts, Retirement and Other Accounts You Have

	<input type="checkbox"/> Does not apply
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Include all accounts below. Under Account Type, choose from the types listed here:

- | | | | | |
|----------------|--------------------------|--------------------------------|----------------------------------|---|
| • Checking | • Certificate of Deposit | • Stock Options | • Bridge Loan Proceeds | • Trust Account |
| • Savings | • Mutual Fund | • Bonds | • Individual Development Account | • Cash Value of Life Insurance (used for the transaction) |
| • Money Market | • Stocks | • Retirement (e.g., 401k, IRA) | | |

	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 You Have

	<input type="checkbox"/> Does not apply
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Include all other assets and credits below. Under Asset or Credit Type, choose from the types listed here:

- | | | | | | |
|--|---|----------------------------|-----------------------|--------------------|----------------|
| Assets | | | Credits | | |
| • Proceeds from REal Estate Property to be sold on or before closing | • Proceeds from Sale of Non-Real Estate Asset | • Unsecured Borrowed Funds | • Earnest Money | • Relocation Funds | • Sweat Equity |
| | • Secured Borrowed Funds | • Other | • Employer Assistance | • Rent Credit | • Trade Equity |
| | | | • Lot Equity | | |

	Asset or Credit Type	Cash or Market Value
Use list above to determine Asset or Credit Type (required)		
Provide TOTAL Amount Here		

2c. Liabilities - Credit Cards, Other Debts, and Leases that You Owe	
	<input type="checkbox"/> Does not apply

List all liabilities below (except real estate) and include deferred payments. Under Account Type, choose from the types listed here:

- Revolving (e.g., credit cards)
- Installment (e.g., car, student, personal loans)
- Open 30-Day (balance paid monthly)
- Lease (not real estate)
- Other

Use list above to determine Account Type (required)	Account Type	Company Name	Account Number	Unpaid Balance	To be paid off at or before closing (yes or no)	Monthly Payment

2d. Other Liabilities and Expenses	
	<input type="checkbox"/> Does not apply

List all other liabilities and expenses below. Choose from the types listed here:

- Alimony
- Child Support
- Separate Maintenance
- Job Related Expenses
- Other

Type of Liability or Expense	Monthly Payment

Section 3: Financial Information -- Real Estate

This section asks you to list all properties you currently own and what you owe on them.

If you are refinancing, list the property you are refinancing FIRST.

3a. Property You Own

	<input type="checkbox"/> I do not own any real estate
Property Address	Address Line 1
	Address Line 2
	City State ZIP Code

Property Value	Status: Sold, Pending Sale, or Retained	Intended Occupancy: Investment, Primary Residence, Second Home, Other	Monthly Insurance, Taxes, Association Dues, etc. If not included in Monthly Mortgage Payment	Monthly Rental Income	(For LENDER to calculate) Net Monthly Rental Income

Mortgage Loans on this Property	<input type="checkbox"/> Does not apply
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Creditor Name	Account Number	Monthly Mortgage Payment	Unpaid Balance	To be paid off at or before closing	Type: FHA, VA, Conventional, USDA-RD, Other	Credit Limit (if applicable)

3b. IF APPLICABLE, Complete Information for Additional Property

	<input type="checkbox"/> Does not apply
Property Address	Address Line 1
	Address Line 2
	City State ZIP Code

Property Value	Status: Sold, Pending Sale, or Retained	Intended Occupancy: Investment, Primary Residence, Second Home, Other	Monthly Insurance, Taxes, Association Dues, etc. if not included in Monthly Mortgage Payment	Monthly Rental Income	(For LENDER to calculate) Net Monthly Rental Income

Mortgage Loans on this Property	<input type="checkbox"/> Does not apply
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Creditor Name	Account Number	Monthly Mortgage Payment	Unpaid Balance	To be paid off at or before closing	Type: FHA, VA, Conventional, USDA-RD, Other	Credit Limit (if applicable)
3c. IF APPLICABLE, Complete Information for Additional Property						
	<input type="checkbox"/> Does not apply					
Property Address	Address Line 1					
	Address Line 2					
	City		State	ZIP Code		
Property Value	Status: Sold, Pending Sale, or Retained	Intended Occupancy: Investment, Primary Residence, Second Home, Other	Monthly Insurance, Taxes, Association Dues, etc. if not included in Monthly Mortgage Payment		Monthly Rental Income	(For LENDER to calculate) Net Monthly Rental Income
Mortgage Loans on this Property	<input type="checkbox"/> Does not apply					
Creditor Name	Account Number	Monthly Mortgage Payment	Unpaid Balance	To be paid off at or before closing	Type: FHA, VA, Conventional, USDA-RD, Other	Credit Limit (if applicable)
Section 4: Loan and Property Information.						
This section asks about the loan's purpose and the property you want to purchase or refinance.						
4a. Loan and Property Information						
Loan Amount						
Loan Purpose	<input type="radio"/> Purchase					
	<input type="radio"/> Refinance					
	<input type="radio"/> Other:					

Property Address	Address Line 1				
	Address Line 2				
	City	State	ZIP Code		
Occupancy	<input type="radio"/> Primary Residence <input type="radio"/> Second Home <input type="radio"/> Investment Property				
	<input type="checkbox"/> FHA Secondary Residence				
Mixed-Use Property <i>If you will occupy the property, will you set aside space within the property to operate your own business? (e.g., daycare facility, medical office, beauty/barber shop)</i>	<input type="radio"/> NO <input type="radio"/> YES				
Manufactured Home <i>Is the property a manufactured home? (e.g., a factory build dwelling built on a permanent chassis)</i>	<input type="radio"/> NO <input type="radio"/> YES				
4b. Other New Mortgage Loans on the Property You are Buying or Refinancing					
	<input type="checkbox"/> Does not apply				
Creditor Name	Lien Type: First Lien	Lien Type: Subordinate Lien	Monthly Payment	Loan Amount/Amount to be Drawn	Credit Limit (if applicable)
4c. Rental Income on the Property You Want to Purchase - For Purchase Only - Complete if the property is a 2-4 Unit Primary Residence or an Investment Property.					
	<input type="checkbox"/> Does not apply				
Expected Monthly Rental Income					
For LENDER to calculate: Expected Net Monthly Rental Income					
4d. Gifts or Grants You Have Been Given or Will Receive for this Loan					
	<input type="checkbox"/> Does not apply				
Include all gifts and grants below. Under Source, choose from the sources listed here: <div> <div> • Community Nonprofit • Employer </div> <div> • Federal Agency • Local Agency </div> <div> • Relative • Religious Nonprofit </div> <div> • State Agency • Unmarried Partner </div> <div> • Lender • Other </div> </div>					

	Asset Type: Cash Gift, Gift of Equity, Grant	Deposited	Not Deposited	Source	Cash or Market Value
Gifts or Grants (required) <i>Use the list above to determine the Source.</i>	_____	_____	_____	_____	_____
	_____	_____	_____	_____	_____
	_____	_____	_____	_____	_____

Section 5: Declarations.

This section asks you specific questions about the property, your funding, and your past financial history.

5a. About this Property and Your Money for this Loan

A. Will you occupy the property as your primary residence?	<input type="radio"/> NO <input type="radio"/> YES
If YES, have you had an ownership interest in another property in the last three years? <i>If YES, complete (1) and (2) below</i>	<input type="radio"/> NO <input type="radio"/> 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?	<input type="radio"/> NO <input type="radio"/> 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?	<input type="radio"/> NO <input type="radio"/> 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 application?	<input type="radio"/> NO <input type="radio"/> YES

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?	<input type="radio"/> NO <input type="radio"/> YES			
E. Will this property be subject to a lien that could take priority over the first mortgage lien, such as a clean energy lien paid through your property taxes (e.g., the Property Assessed Clean Energy Program)?	<input type="radio"/> NO <input type="radio"/> 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?	<input type="radio"/> NO <input type="radio"/> YES			
G. Are there any outstanding judgments against you?	<input type="radio"/> NO <input type="radio"/> YES			
H. Are you currently delinquent or in default on a Federal debt?	<input type="radio"/> NO <input type="radio"/> YES			
I. Are you party to a lawsuit in which you potentially have any personal financial liability?	<input type="radio"/> NO <input type="radio"/> YES			
J. Have you conveyed title to any property in lieu of foreclosure in the past 7 years?	<input type="radio"/> NO <input type="radio"/> 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?	<input type="radio"/> NO <input type="radio"/> YES			
L. Have you had property foreclosed upon in the last 7 years?	<input type="radio"/> NO <input type="radio"/> YES			
M. Have you declared bankruptcy within the past 7 years?	<input type="radio"/> NO <input type="radio"/> YES			
If YES, identify the type(s) of bankruptcy (required)	Chapter 7 <input type="checkbox"/>	Chapter 11 <input type="checkbox"/>	Chapter 12 <input type="checkbox"/>	Chapter 13 <input type="checkbox"/>

Section 6: Acknowledgments and Agreements

This section tells you about your legal obligations when you sign this application.

Acknowledgments and Agreements

Definitions:

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

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

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

(2) The Property's Security

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

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

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

(4) Electronic Records and Signatures

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

- If this application is created as (or converted into) an "electronic application", I consent to the use of "electronic records" and "electronic signatures" as the terms are defined in and governed by applicable Federal and/or state electronic transactions laws.

- I intend to sign and have signed this application either using my:

- (a) electronic signature; or

- (b) a written signature and agree that if a paper version of this application is converted into an electronic application, the application will be an electronic record, and the representation of my written signature on this application will be my binding electronic signature.

- I agree that the application, if delivered or transmitted to the Lender or Other Loan Participants as an electronic record with my electronic signature, will be as effective and enforceable as a paper application signed by me in writing.

(5) Delinquency

- The Lender and Other Loan Participants may report information about my account to credit bureaus. Late payments, missed payments, or other defaults on my account may be reflected in my credit report and will likely affect my credit score.

- If I have trouble making my payments I understand that I may contact a HUD-approved housing counseling organization for advice about actions I can take to meet my mortgage obligations.

(6) Authorization for Use and Sharing of Information

By signing below, in addition to the representations and agreements made above, I expressly authorize the Lender and Other Loan Participants to obtain, use, and share with each other (i) the loan application and related loan information and documentation, (ii) a consumer credit report on me, and (iii) my tax return information, as necessary to perform the actions listed below, for so long as they have an interest in my loan or its servicing:

- (a) process and underwrite my loan;
- (b) verify any data contained in my consumer credit report, my loan application, and other information supporting my loan application;
- (c) inform credit and investment decisions by the Lender and Other Loan Participants;
- (d) perform audit, quality control, and legal compliance analysis and reviews;
- (e) perform analysis and modeling for risk assessments;
- (f) monitor the account for this loan for potential delinquencies and determine any assistance that may be available to me; and
- (g) other actions permissible under applicable law.

Signatures

	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 you currently serving, in the United States Armed Forces?	<input type="radio"/> NO <input type="radio"/> YES
If YES, check all that apply	<input type="checkbox"/> Currently serving on active duty <input type="checkbox"/> Currently retired, discharged, or separated from service <input type="checkbox"/> Only period of service was as a non-activated member of the Reserve or National Guard <input type="checkbox"/> Surviving spouse
If currently serving on active duty, projected expiration date of service/tour	

Section 8: Demographic Information.

This section asks about your ethnicity, sex, and race.

Demographic Information of Borrower	
<p>The purpose of collecting this information is to help ensure that all applicants are treated fairly and that the housing needs of ocmunities and neighborhoods are being fulfilled. For residential mortgage lending, Federal law requires that 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 mortgage disclosure laws. You are not required to provide this information, but are encouraged to do so. You may select one or more 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 or all of this information, please check below.</p>	
Ethnicity <i>Check one or more</i>	<input type="checkbox"/> I do not wish to provide this information

	<input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Mexican <input type="checkbox"/> Puerto Rican <input type="checkbox"/> Cuban <input type="checkbox"/> Other:
	<input type="checkbox"/> Not Hispanic or Latino
Sex	<input type="radio"/> Female <input type="radio"/> Male <input type="radio"/> I do not wish to provide this information
Race	<input type="checkbox"/> I do not wish to provide this information
	<input type="checkbox"/> American Indian or Alaska Native
If American Indian or Alaska Native, print name of enrolled or principal tribe	
	<input type="checkbox"/> Asian <input type="checkbox"/> Asian Indian <input type="checkbox"/> Chinese <input type="checkbox"/> Filipino <input type="checkbox"/> Japanese <input type="checkbox"/> Korean <input type="checkbox"/> Vietnamese <input type="checkbox"/> Other:
	<input type="checkbox"/> Black or African American
	<input type="checkbox"/> 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 observation or surname?	<input type="radio"/>	<input type="radio"/>
Was the sex of the Borrower collected on the basis of visual observation or surname?	<input type="radio"/>	<input type="radio"/>
Was the race of the Borrower collected on the basis of visual observation or surname?	<input type="radio"/>	<input type="radio"/>

The Demographic Information was provided through	<input type="radio"/> Face-to-Face Interview (includes Electronic Media w/ Video Component) <input type="radio"/> Telephone Interview <input type="radio"/> Fax or Mail <input type="radio"/> Email or Internet
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Section 9: Loan Originator Information

To be completed by your **Loan Originator**

Loan Originator Information

Loan Originator Organization Name	
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Address	
---------	--

Loan Originator Organization NMLSR ID #	
State License ID #	
Loan Originator Name	
Loan Originator NMLSR ID #	
State License ID #	
Email	
Phone	

Signature	
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Date	
------	--

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