## **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 I. TYPE OF MORTGAGE AND TERMS OF LOAN Mortgage ∐ VA Conventional Agency Case Number Other (explain): Lender Case Number Applied for: FHA USDA/Rural Housing Service Amount Interest Rate No. of Months Amortization Type: Fixed Rate Other (explain): \$ ☐ GPM ARM (type): 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 Purchase Construction Other (explain): Property will be: Refinance Construction-Permanent Primary Residence Secondary Residence Investment 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) \$ \$ Complete this line if this is a refinance loan. ear/ Original Cost Amount Existing Liens Purpose of Refinance Acquired Describe Improvements made to be made \$ Title will be held in what Name(s) Cost: \$ Manner in which Title will be held Estate will be held in: Fee Simple Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain) Leasehold (show expiration date) Borrower III. BORROWER INFORMATION 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 Social Security Number Home Phone (incl. area code) DOB (mm/dd/yyyy) Yrs. School Dependents (not listed by Co-Borrower) Married (includes registered domestic partners) Dependents (not listed by Married (includes registered domestic partners) Unmarried (includes single, divorced, widowed) No. Unmarried (includes single, divorced, widowed) No. □ Separated Ages Separated Ages Present Address (street, city, state, ZIP/ country) Own Rent No. Yrs. Present Address (street, city, state, ZIP/ country) Own 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) ☐ Own ☐ Rent No. Yrs. Former Address (street, city, state, ZIP) ☐Own ☐ Rent No. Yrs. Former Address (street, city, state, ZIP) Own Rent No. Yrs. Former Address (street, city, state, ZIP) Own Rent No. Yrs. Fannie Mae Form 1003 07/05 CALYX Form Loanapp1.frm (04/08) Borrower Freddie Mac Form 65 07/05 Page 1 of 5 Co-Borrower

Namo 9 Add	Borr			IV. EM	IPLOYMENT	NFORMA	TION	Co-Ro	rower	
Name & Address of	∟mployer	Sel	f Employed	Yrs. on	this job		& Address of Employer		olf Employed	Yrs. on this job
				V		1	, ,,,,		== Employed	113. On this Job
				line of w	ployed in this ork/profession	1				Yrs. employed in th
Position (Title (T	f D									line of work/profess
Position/Title/Type o	T Business		Business	Phone (in	cl. area code)	Position	Title/Type of Business		Business	Phone (incl. area coo
If employed in curre	ent position	for less ti	han two yea	rs or if cu	rrently emplo	yed in mo	ore than one position, o	omplete t	he following	
Name & Address of I	Employer	Self	Employed	Dates (fr	rom-to)	Name &	Address of Employer		If Employed	Dates (from-to)
							. ,	06	ii Lilipioyea	Dates (IIOIII-IO)
				Monthly	Income					Monthly Inc.
Position/Title/Type of	Rueinoss		T 5 · · ·	\$						Monthly Income \$
· comon, me, rype or	Dusiness		Business	Phone (inc	l. area code)	Position/	/Title/Type of Business		Business	Phone (incl. area cod
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Name & Address of E	mployer	Self	Employed	Dates (fre	om-to)	Name &	Address of Employer		f Employed	Deter (f. 1)
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osition Title, type of	Dusiness		Business F	Phone (incl	. area code)	Position/	Title/Type of Business		Business F	Phone (incl. area code
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lame & Address of Er	nployer	Self F	mployed	Dates (fro		Nome 9 A				
			inployed	Dates (IIO	m-to)	Name & F	Address of Employer	Self	Employed	Dates (from-to)
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osition/Title/Type of B	usiness		Business P	hone (incl.	area code)	Position/T	itle/Type of Business		i	\$ hone (incl. area code)
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		V MONT	U V INCOM	E 1115 00		~·				
Gross	1	V. WON	HET INCOM	E AND CO	MBINED HO	USING EX	PENSE INFORMATION			
Monthly Income	Borro	ower	Со-Во	rrower	Tota	ai l	Combined Monthly Housing Expense	Dro	sent	
ase Empl. Income*	\$		\$		\$		Rent	\$	sent	Proposed
vertime							First Mortgage (P&I)	†		\$
onuses ommissions	<u> </u>						Other Financing (P&I)			<u> </u>
vidends/Interest			<u> </u>				Hazard Insurance			
et Rental Income							Real Estate Taxes			
her (before completing							Mortgage Insurance			<u> </u>
e the notice in "describe er income," below)			<u> </u>				Homeowner Assn. Dues			
tal	\$		\$		\$		Other:			
* Self Employed B	orrower(s) m	nay be requ	ired to prov	ide additio	nal documenta	ation such	as tax returns and finan	\$		\$
oun Employed D		: Alimon	v. child supp	ort or can	arato mainton					
scribe Other Income	Notice			, ocp	vee mannent	ance nicon	ne need not be revealed ave it considered for rep	if the		
scribe Other Income	Notice	Borrow	er (B) or Co-	Borrower (	C) does not ch	noose to h	ave it considered for rep	ayıng tnıs i	loan.	
scribe Other Income	Notice	Borrow	er (B) or Co-	Borrower (	C) does not ch	100se to h	ave it considered for rep	aying this	loan.	
scribe Other Income	Notice	Borrow	er (B) or Co-	Borrower (	C) does not ch	100se to na	ave it considered for rep	aying this		Monthly Amount

Co-Borrower \_\_\_\_\_

so that the Statement can be meaning was completed about a non-applicant s				to supporting scrieduli	es must be compl	ay and opoc	ace of other be	rson also.
Description ASSETS  Cash deposit toward purchase held by:		Cash or rket Value	Liabiliti debts, ir stock pl	es and Pledged Asse	ets. List the creditor	or's name, addre	ompleted ss and account al estate loan	Jointly Not Join number for all outstand s, alimony, child suppor
				LIABILITIE		Monthi	y Payment &	
List checking and savings account Name and address of Bank, S&L, or	Credit Unio	00	Name a	nd address of Comp	any		s Left to Pay ent/Months	\$
,	S. Gail Olin	o.1	0.7-4					
Acct. no.	\$		Acct. no Name a	nd address of Compa	anv	¢ Dourse		
Name and address of Bank, S&L, or	Credit Unio	on	Acct. no.			φrayine	ent/Months	\$
Acct. no.				nd address of Compa	nnv	¢ Doume		
Name and address of Bank, S&L, or o	\$ Credit Unio	n			,	φ r ayınıe	nt/Months	\$
			Acct. no.	d address of Compa				
Acct. no.	\$		- Name an	o address of Compa	ny	\$ Payme	nt/Months	\$
Stocks & Bonds (Company name/number description)	\$							
			Acct. no.					
Life insurance net cash value Face amount; \$	\$		Name and	d address of Compar	пу	\$ Paymer	nt/Months	\$
Subtotal Liquid Assets	\$							
Real estate owned (enter market value	1 '		Acct. no.	address of Compan				
from schedule of real estate owned)  Vested interest in retirement fund	\$		- Name and	raduless of Compan	ny	\$ Paymen	t/Months	\$
Net worth of business(es) owned attach financial statement)	\$							
Automobiles owned (make and year)	\$		Acct. no.					
(mane and year)	Ψ		Maintenan	hild Support/Separat ce Payments Owed t	e to:	\$		
Other Assets (itemize)	\$		Job-Relate	ed Expense (child car	e, union dues, et	c.) \$		
			Total Mon	thly Payments		\$		
Total Assets a.	\$		Net Worth	=>  \$		Total Liab	iliai a a la	
chedule of Real Estate Owned (if additionant)	ional prope	erties are o	(a minus b)			TOTAL CIAD	ilities b. \$	
roperty Address (enter S if sold, PS if ale or R if rental being held for income	nondina	Type of Property	Present	Amount of	Gross Rental Income	Mortgage Payments	Insurance Maintenand Taxes & Mi	ce, Net
			\$	\$	\$	\$	\$	
							Ψ	\$
st any additional names under which c Alternate Name	redit has p	Totals reviously b	\$ een received and Creditor Name	\$ d indicate appropriat	\$ te creditor name(	\$ s) and account	\$ number(s):	\$
						Α	ccount Numbe	er

a. Purchase price	1 \$	1		VIII. DECLARAT	IONS			
b. Alterations, improvements, repairs		If you answ	ver "Yes" to any que continuation sheet	estions a through i,		Borr	rower	Со-В
c. Land (if acquired separately)	<del></del>	a. Are there	2 any outstanding jud	gments against you?		Yes	No.	Yes
d. Refinance (incl. debts to be paid off)		b. Have you	theen declared bank	gments against you? crupt within the past 7 years?				
e. Estimated prepaid items		c. Have you	I had property forecid	crupt within the past / years?	,			
f. Estimated closing costs	<del></del>	in the las	t 7 years?	osed upon or given title or de	ed in lieu thereof			
g. PMI, MIP, Funding Fee			a party to a lawsuit?				_	
h. Discount (if Borrower will pay)		e. Have you	I directly or indirectly	hoon obligate it a				
		foreclosu	re transfer of title in	been obligated on any loan v lieu of foreclosure, or judgme	which resulted in			
i. Total costs (add items a through h)		i (This would in	Clude such loans as ho	mo mortages leaves on the				
j. Subordinate financing		obligation box	nd or loan quarantee	if Illy at Ill and Indians, any	mortgage, financial			
k. Borrower's closing costs paid by Selle	r			ed (mobile) nome loans, any If "Yes," provide details, includir umber, if any, and reasons for the				
I. Other Credits (explain)		f. Are you p	resently delinquent o	r in default on any Federal de	ebt or any other			П
		loan, mor	tgage, financial oblig	ation, bond, or loan guarante	e?			
	[	n Yes, gr	ve details as described	in the preceding question.				
		g. Ale you o	bilgated to pay alimo	ny, child support, or separate	e maintenance?			
		i. As any par	t of the down payme	nt borrowed?				
		I. Are you a	co-maker or endorse	er on a note?				
			U. S. citizen?				r - 1	
		k. Are you a	permanent resident	alien?			님	
m. Loan amount (exclude PMI, MIP,	<del></del>	—— I. Do you in	tend to occupy the	property as your primary re	esidence?	님	님	
Funding Fee financed)		ii res, cor	riplete question m beloi	N.		<u>.                                    </u>	니	Ш
n. PMI, MIP, Funding Fee financed		m. Have you	had an ownership int	erest in a property in the last	three years?	$\Box$	$\Box$	Г
o. Loan amount (add m & n)		(1) What t	pe of property did yo	ou own-principal residence (P	PR),			
p. Cash from/to Borrower (subtract j, k, I &		second	home (SH), or inves	tment property (IP)?				
o from i)	*	(2) How die	d you hold title to the	home-solely by yourself (S),			_	
		Jointly w	vith your spouse (SP) ENT AND AGRE	, or jointly with another perso	on (O)?			
ach of the undersigned specifically represents grees and acknowledges that: (1) the informatispresentation of this information contained in this representation that I have made on this applied ode, Sec. 1001, et seq.; (2) the loan requested reperty will not be used for any illegal or prohibitoperty will be occupied as indicated in this applied to the loan is approved; (7) the Lender and it am obligated to amend and/or supplement the loan; (8) in the event that my payments on the lawer relating to such delinquency, report my name account may be transferred with such notice as me or warranty, express or implied, to me regard or "electronic signature" as those terms are de-	to Lender and to Ler on provided in this application may rescation, and/or in crimir pursuant to this applic ted purpose or use; (4 ication; (6) the Lenders a agents, brokers, insuinformation provided coan become delinque e and account information by lawing the property or the	nder's actual or pote oblication is true and sult in civil liability, in all penalties includir ation (the "Loan") who all statements man, its servicers, succurers, servicers, succirc in this application if ent, the Lender, its stion to one or more; (10) neither Lender condition or value of the condition or value of the sulting is still the condition or value of the sulting is sufficient to the condition or value of the sulting is sufficient to the condition or value of the sulting is sufficient to the sulting is successful to the sulting is sufficient to the s	ncluding monetary daing, but not limited to, fill be secured by a mode in this application a dessors or assigns managessors and assigns any of the material faservicers, successors consumer credit report nor its agents, broke if the property; and (1)	mages, to any person who mane or imprisonment or both urritage or deed of trust on the pare made for the purpose of oly retain the original and/or an emay continuously rely on the intest that I have represented he, or assigns may, in addition to ting agencies; (9) ownership or rs, insurers, servicers, successi) my transmission of this and	are and that any int any suffer any loss ader the provisions property described btaining a resident electronic record on formation contain terein should chan o any other rights of the Loan and/or a sors or assigns hat intertion as any like	ention due to of Titl in this ial moi f this a ed in ti ige pricand re adminis as mad	al or reliar reliar applicate applic	egligen dec upo United S cation; ( loan; ( tion, who dication dosing des that in of the represe
increpresentation that I have made on this applicate one, Sec. 1001, et seq.; (2) the loan requested roperty will not be used for any illegal or prohibition or the loan is approved; (7) the Lender and it am obligated to amend and/or supplement the ban; (8) in the event that my payments on the law erelating to such delinguency, report my payments on the law erelating to such delinguency, report my payments.	to Lender and to Ler on provided in this application may rescation, and/or in crimir pursuant to this applicated purpose or use; (4 ication; (6) the Lenders agents, brokers, insuinformation provided Loan become delinque e and account information applicable fee effective, enforceable	nder's actual or pote oblication is true and sult in civil liability, in all penalties includir atton (the "Loan") w.) all statements man, its servicers, succurers, servicers, succirchis application if ent, the Lender, its stion to one or more if (10) neither Lende condition or value of deral and/or state is and valid as if a page	ncluding monetary daing, but not limited to, fill be secured by a mode in this application a passors or assigns may cessors and assigns any of the material faservicers, successors consumer credit report nor its agents, broke of the property; and (1) aws (excluding audio aper version of this ap	mages, to any person who mages, to any person who mane or imprisonment or both urritage or deed of trust on the pare made for the purpose of older of the purpose of older or the person of the purpose of older or the person of	re and that any int any suffer any loss orcperty described btaining a resident electronic record o information contain erein should chan o any other rights f the Loan and/or a sors or assigns ha ication as an "elect f facsimile transmi ining my original w	ention due to of Titl in this ial mon f this a ed in the and re adminis as mad tronic ritten s	al or reliant or reliant or reliant or reliant or relations of this signature.	egligen uce upo United S cation; ( loan; ( loan; ( loan; d loanid losing c s that i n of the represe " conta applica ure.
interpresentation that I have made on this applicate, Sec. 1001, et seq.; (2) the loan requested roperty will not be used for any illegal or prohibition or the loan is approved; (7) the Lender and it am obligated to amend and/or supplement the ban; (8) in the event that my payments on the loan; (9) in the lo	to Lender and to Ler on provided in this app is application may rescation, and/or in crimir pursuant to this applic ted purpose or use; (4 ication; (6) the Lender sagents, brokers, institution; (6) the Lender sagents, brokers, institution provided Loan become delinque e and account information by law ing the property or the effined in applicable feaffective, enforceable hereby acknowledge: mation or data relation	nder's actual or pote offication is true and sulf in civil liability, in all penalties includir ation (the "Loan") w) all statements may, its servicers, succincers, servicers, succin this application if ent, the Lender, its stion to one or more it; (10) neither Lender condition or value offication and/or state it and valid as if a pass that any owner ong to the Loan, for other lands of the lands of	ncluding monetary dai g, but not limited to, fi ill be secured by a mo de in this application a essors or assigns may cessors and assigns any of the material fa servicers, successors consumer credit repor r nor its agents, broke if the property; and (1) aws (excluding audio apper version of this ap of the Loan, its servic any legitimate purpo  Co-Borrower's Si X	mages, to any person who mane or imprisonment or both undigage or deed of trust on the pare made for the purpose of old retain the original and/or an emay continuously rely on the intest that I have represented heard and the continuously rely on the intest that I have represented heard assigns may, in addition to thing agencies; (9) ownership or see, insurers, servicers, successed my transmission of this appleand video recordings), or my plication were delivered containers, successors and assign the see through any source, including the services of the	re and that any int any suffer any loss orcperty described btaining a resident electronic record o information contain erein should chan o any other rights f the Loan and/or a sors or assigns ha ication as an "elect f facsimile transmi ining my original w	ention due to of Titl in this ial mon f this a ed in the and re adminis as mad tronic ritten s	al or r oreliar le 18, 1 applic applica he applic medic fe any record for this signatu y any in this	egligen uce upo United S cation; ( loan; ( loan; ( loan; d loanid losing c s that i n of the represe " conta applica ure.
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## **Borrower Signature Authorization**

Privacy Act Notice: This information is to be used by the agency collecting it or its assignees in determining whether you qualify as a prospective mortgagor under application for approval as a prospective mortgagor or borrower may be delayed or rejected. The information requested in this form is authorized by Title 38, USC, seq. (if USDA/FmHA).

By 42 USC, Section 1452b (if HUD/CPD); and Title 42 USC, 1471 et. seq., or 7 USC, 1921 et.

	formation						
Borrower(s)				2. Name and	address of Lende	er/Broker	
ate	4. Loan Number						
	4. Loan Number						
t II - Borrower /	Authorization						
Lender/Broker rtgage and lan	the Lender/Broker to other asset baland to order a consur dlord references. I be Lender/Broker ob	mer credit re It is unders	eport and tood that	verify other a copy of the	mortgage loai credit informati nis form will a	า application on, includino lso serve	n. I further auth g past and pre as authoriza
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