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 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						
	TYPE OF MORTCAC	EAND TERMS OF LOAN				
Mortgage VA Conventional Applied for: FHA USDA/Rural Housin	Other (explain):	Agency Case Number	Lender Case Number			
Amount Interest Rate	No. of Months Amortizatio	Fixed Rate Other (explain):				
\$ %	Type:	GPM ARM (type):				
		N AND PURPOSE OF LOAN				
Subject Property Address (street, city, state & ZIP)			No. of Units			
	W-507					
Legal Description of Subject Property (attach descrip	ption if necessary)		Year Built			
	tion-Permanent	r (explain): Property will be: Primary Residence	Secondary Investment			
Complete this line if construction or construct Year Lot Original Cost		the Makes of Lat	Total (a.). h)			
Acquired		t Value of Lot (b) Cost of Improvements	Total (a + b)			
Complete this line if this is a refinance loan.	<u>\$</u>	\$	\$			
	nt Existing Liens Purpose of	of Refinance Describe Improvements	made to be made			
\$ \$		Cost: \$				
Title will be held in what Name(s)		Manner in which Title will be held	Estate will be held in:			
			Fee Simple			
Source of Down Payment, Settlement Charges, and	for Subordinate Financing (expla	lin)	expiration date)			
Borrower	BORROWER	INFORMATION				
Borrower's Name (include Jr. or Sr. if applicable)		Co-Borrower's Name (include Jr. or Sr. if applical				
	1.04.4 ·····					
Social Security Number Home Phone (incl. area coc	de) DOB (mm/dd/yyyy) Yrs. School	Social Security Number Home Phone (incl. area	code) DOB Yrs. (mm/dd/yyyy) School			
Married Unmarried (include single, Depen divorced, widowed)	dents (not listed by Co-Borrower)	Married Married (include single, De divorced, widowed)	ependents (not listed by Borrower)			
Separated		Separated				
Present Address (street, city, state, ZIP)	Rent No. Yrs.	Present Address (street, city, state, ZIP) Own	Rent No. Yrs.			
Mailing Address, if different from Present Address		Mailing Address, if different from Present Addres	s			
If residing at present address for less than two	years, complete the follow	ing:				
Former Address (street, city, state, ZIP)	Rent No. Yrs.	Former Address (street, city, state, ZIP)	Rent No. Yrs.			
¥2. •-						
Borrower	IV EMPLOYMEN	T INFORMATION Co-Borrower				
Name & Address of Employer	Yrs. on this job	Name & Address of Employer Self Emp	Yrs. on this job			
			ioyeu			
	Yrs. employed in this line		Yrs. employed in this line			
	of work/profession		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 tw	10 years or if autrently and	wed in more than one negition complete the	fot lowing:			
Name & Address of Employer	Dates (from - to)	Name & Address of Employer	Dates (from - to)			
Self Emplo	yed	Self Emp	loyed			
	Mar all here					
	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 Self Emplo	yed Dates (from - to)	Name & Address of Employer Self Emp	loved Dates (from - to)			
	a and a second					
	Monthly Income		Monthly Income			
	\$		\$			
Position/Title/Type of Business	Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)			

and the state of the		VINONTHLYINCOME		INGER PENSE INFORM	1	
Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expense	Present	Proposed
Base Empl. Income* s	<u>}</u>	\$	\$	Rent	\$	
Bonuses				First Mortgage (P&I) Other Financing (P&I)		•
Commissions	2.000			Hazard Insurance	·	
Dividends/Interest	1011-17-11-1			Real Estate Taxes	3	
Net Rental Income				Mortgage Insurance		
Other (before completing, see the notice in "describe			1	Homeowner Assn. Dues		ļ
other income," below)				Other:		
Total		\$	\$	Total	\$	\$
		tice: Alimony, child support, o	n such as tax returns and finand or separate maintenance income not choose to have it considere	e need not be revealed if the Bo	rrower (B)	Monthly Amount
		*				<u>\$</u>
			VI. ASSETS AND LIAB	PHILES		
This Statement and any sufficiently joined so that	applicable supp t the Statement	orting schedules may be can be meaningfully and f	completed jointly by bo airly presented on a comb	th married and unmarried ined basis; otherwise, se	Co-Borrowers if their parate Statements and	r assets and liabilities are Schedules are required. If npleted about that spouse Jointly
ASSETS		Cash or Market		ts. List the creditor's name, a revolving charge accounts, real		
Description		Value		ecessary. Indicate by (*) those		
Cash deposit toward pure	chase held by:	\$			Monthly Payment &	
			Name and address of C		Solution States Annual States	\$
List sheaking and south		olow		Umpany	v Payment/wonths	ľ
List checking and savin Name and address of Bar			Acct. no.			
			Acct. 10.			
Acct. no.			Name and address of C	ompany	\$ Payment/Months	\$
Name and address of Day		\$	4			
Name and address of Bar	ik, Sal, or Crear	t Orsion				
			Acct. no.			
			Name and address of C	отраћу	\$ Payment/Months	\$
Acct. no.		ŝ]			
Name and address of Ban	nk, S&L, or Credi	t Union				
			Acct. no.			
Acct. no.	1975		Name and address of Co	ompany	Payment/Months	\$
\$			-			
Name and address of Bank, S&L, or Credit Union						
			Acct. no.			
			Name and address of Co	ompany	\$ Payment/Months	\$
Acct. no.		\$				
Stocks & Bonds (Compan & description)	y name/number	\$				
			Acct. no.			
			Name and address of Co	ompany	\$ Payment/Months	\$
Life insurance net cash va	alue	\$				
Face amount: \$						
Subtotal Liquid Assets		ŝ				
Real estate owned (enter from schedule of real esta		\$	Acct. no.			3 8
Vested interest in retireme	ent fund	\$	Name and address of Co	ompany	\$ Payment/Months	\$
Net worth of business(es) (attach financial statemen		\$		2		
Automobiles owned (make	e and year}	\$				
			Acct. no.	- 1-179		
			Alimony/Child Support/S	Separate Maintegance	•	1111
Other Assets (itemize)		\$	Alimony/Child Support/S Payments Owed to:		\$	())
			Job-Related Expense (ch	aild care, union dues.	\$	$\langle \rangle \rangle$
			etc.)		•	
						$\langle \rangle \rangle \langle \rangle$
			Total Monthly Payme	nts	\$	111
То	otal Assets a.	\$	Net Worth		Total Liabilities b.	\$

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Schedule of Real Estate Owned (If additional pa	and the second second		and the second se	LIABILITIES (cont	d) and the second	建位为 时时		
Property Address (enter S if sold, PS if pending sal	1	of	Present arket Value	Amount of Mortgages & Liens	Gross Rental Income	Mortgage Payments	Insurance, Maintenance, Taxes & Misc.	Net Rental Income
		\$		\$	\$	\$	\$	\$
List any additional names under which credit	Tota has pre		een received	s and indicate appr	\$ ropriate credito	s r name(s) and	s account num	s ber(s):
Alternate Name				Creditor Name			Account Numb	per
VII: DETAILS OF TRANSACTION) DN 🛪 🕾	and the second second	an apara an	and the states of	VIII. DECL	ARATIONS		Provide and
a. Purchase price \$				swer "Yes" to any nuation sheet for a		nrough i, pleas	e Borrowe	er Co-Borrower
b. Alterations, improvements, repairs			a Are the	re any outstanding j	iudaments again	et vou?	Yes 1	No Yes No
c. Land (if acquired separately) d. Refinance (incl. debts to be paid off)				ou been declared ba				
e. Estimated prepaid items				ou had property fore reof in the last 7 ye		given title or dee	id in	
f. Estimated closing costs			1	a party to a lawsui				
g. PMI, MIP, Funding Fee			e. Have y	ou directly or indire r of title in lieu of fo	ectly been obligative or jud	ted on any loar	which resulte	ed in foreclosure,
h. Discount (if Borrower will pay)			mortga	ge loans, SBA loan) home loans, any n	s, home improv	ement loans, e	ducational loar	ns, manufactured
i. Total costs (add items a through h) j. Subordinate financing			provide	details, including VA case number, if	date, name, and	d address of Lo	ender,	
k. Borrower's closing costs paid by Seller			_	presently delinque				
I. Other Credits (explain)			any oth	her loan, mortgage ee? If "Yes," give	, financial oblig	ation, bond, or	r loan	
			questio	n.				
			g. Are you obligated to pay alimony, child support, or separate					
			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?					
			· · ·	a permanent reside	ent alien?			
m. Loan amount			l. Do you resider	intend to occupy ice? If "Yes," comp	the property a	as your primary below.	× 🗆 🗆	
(exclude PMI, MIP, Funding Fee financed)				ou had an ownersh	nip interest in a	property in the	e last	
n. PMI, MIP, Funding Fee financed				at type of property			Jence	
p. Cash from/to Borrower	•		(2) Hor), second home (SH w did you hold title	to the home s	solely by yoursel		
(subtract j, k, I & o from i)		e dimensional and the memory for the	(0)			with another p	erson	
		Walder and the state of the sta		ENT, AND AGREEN	CARLS IN THE ADDRESS AND STREAM AND S			
Each of the undersigned specifically represents to Lender a acknowledges that: (1) the information provided in this appli information contained in this application may result in civil liab	cation is	true and co	rrect as of the d	ate set forth opposite r	my signature and th	nat any intentional	or negligent misre	epresentation of this
this application, and/or in criminal penalties including, but not pursuant to this application (the "Loan") will be secured by a r	limited to	, fine or im	prisonment or bo	th under the provisions	of Title 18, United	States Code, Sec.	1001, et seq.; (2) the loan requested
or use; (4) all statements made in this application are made fa servicers, successors or assigns may retain the original and/o	r the purp	oose of obta	aining a residentia	I mortgage loan; (5) the	property will be or	cupied as indicated	I in this application	n; (6) the Lender, its
successors, and assigns may continuously rely on the informa material facts that I have represented herein should change pri	tion conta	ined in the	application, and	I am obligated to amend	i and/or supplement	the information pr	ovided in this app	lication if any of the
may, in addition to any other rights and remedies that it may the Loan and/or administration of the Loan account may be tra	have relat	ing to such	delinguency, repo	ort my name and accour	nt information to on	e or more consume	r reporting agenci	es; (9) ownership of
has made any representation or warranty, express or implied, i containing my "electronic signature," as those terms are defin	o me rega	ording the p	roperty or the cor	ndition or value of the pr	operty; and (11) my	r transmission of th	is application as a	n "electronic record"
a facsimile of my signature, shall be as effective, enforceable a	ind valid a	s if a paper	version of this ap	plication were delivered	l containing my origi	inal written signatu	re.	
Acknowledgement. Each of the undersigned hereby acknowled or obtain any information or data relating to the Loan, for any	egitimate	any owner business pu	of the Loan, its si irpose through an	ervicers, successors and y source, including a sou	l assigns, may verif urce named in this a	y or revently any in pplication or a cons	tormation containe sumer reporting ag	ed in this application jency.
Borrower's Signature		Date		Co-Borrower's Sig	inature		D	ate
X To be Completed by Loan Originator:				x				
	face-to-	face inter	view	By the applicant ar	d submitted by	fax or mail		
In a		ne intervie		By the applicant an	-		ernet	
Loan Originator's Signature					Date			
X Loan Originator's Name (print or type)	loon	Triainata	r Identifier		Loan Origin	ator's Dhone N	lumber (inclus	ding area code)
The second s	Ludii	zirginato				ator s Frione N	amber (inclut	miy area coue)
Loan Origination Company's Name	Loan	Driginatio	on Company	Identifier	Loan Origin	ation Compan	y's Address	

CONTINUATION SHEET/RESIDENTIAL LOAN APPLICATION						
Use this continuation sheet if you need more space to complete the Residential Loan	Borrower:	•	Agency Case Number:			
Application. Mark B for Borrower or C for Co-Borrower.	Co-Borrower:		Lønder 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:	Date	Co-Borrower's Signature:	Date				
x		x					
	1						

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HMDA Demographic Information

The purpose of collecting this information is to help ensure that all applicants are treated fairly and that the housing needs of communities and neighborhoods are being fulfilled. For residential mortgage lending, Federal law requires that we ask applicants for their demographic information (ethnicity, sex, 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 discriminate 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.

Ethnicity - Check one or more Hispanic or Latino Mexican Puerto Rican Cuban Other Hispanic or Latino - Print origin:	Ethnicity - Check one or more Hispanic or Latino Mexican Puerto Rican Cuban Other Hispanic or Latino - Print origin:
For example: Argentinean, Colombian, Dominican,	For example: Argentinean, Colombian, Dominican,
Nicaraguan, Salvadoran, Spaniard, and so on	Nicaraguan, Salvadoran, Spaniard, and so on
Not Hispanic or Latino	Not Hispanic or Latino
I do not wish to provide this information	I do not wish to provide this information
Race - Check one or more	Race - Check one or more
American Indian or Alaska Native - Print name of enrolled or	American Indian or Alaska Native - Print name of enrolled or
principal tribe:	principal tribe:
 □ Asian □ Asian Indian □ Chinese □ Filipino □ Japanese □ Korean □ Vietnamese □ Other Asian - Print race: 	 □ Asian □ Asian Indian □ Chinese □ Filipino □ Japanese □ Korean □ Vietnamese □ Other Asian - Print race:
 For example:Hmong, Laotian, Thai, Pakistani,	 For example:Hmong, Laotian, Thai, Pakistani,
Cambodian, and so on. Black or African American Native Hawaiian or Other Pacific Islander Native Hawaiian Guamanian or Samoan	Cambodian, and so on. Black or African American Native Hawaiian or Other Pacific Islander Native Hawaiian I Guamanian or Samoan
Chamorro Other Pacific Islander - Print race:	Chamorro Other Pacific Islander - Print race:
For example: Fijian, Tongan, and so on. U White I do not wish to provide this information	For example: Fijian, Tongan, and so on. White I do not wish to provide this information
Sex	Sex
□ Female □ Male □ I do not wish to provide this information	Female Male I do not wish to provide this information

Co-Applicant

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· · ·		Date	· · · · · · · · · · · · · · · · · · ·		Date	
To Be Completed in	Tananah	Masinin	ion locanterion exercit passone			
Was the ethnicity of the Applicant collected on			Was the ethnicity of the Co-Applicant collected	t on		
the basis of visual observation or surname?	□ Yes	🗆 No	the basis of visual observation or surname?	🗆 Yes	🗆 No	
Was the sex of the Applicant collected on the basis of visual observation or surname?			Was the sex of the Co-Applicant collected on the			
		🗆 No	basis of visual observation or surname?	□ Yes	🗋 No	
Was the race of the Applicant collected on			Was the race of the Co-Applicant collected on			
the basis of visual observation or surname?	🗆 Yes	🗆 No	the basis of visual observation or surname?	□ Yes	🗆 No	
This HMDA Demographic Information was provi	ided throu	iah:				
	or Interne	-				
Telephone Interview Face-to-Face Interview (includes Electronic Media with Video Component)						

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