## **Uniform Residential Loan Application**

applicable. (including th qualification	Co-Borrower in e Borrower's s , but his or her	d to be completed formation must a pouse) will be use liabilities must be	also be prov ed as a bas e considere	rided (and th is for loan qu ed because t	e appropriate bealification or Labele bearower res	ox checked) wh the income or sides in a comm	en  the inc assets of the unity property	come or assets Borrower's spo state, the secu	of a person othuse will not be urity property is	ner than the "B used as a basis	Borrower" s for loan
property sta	te, or the Borr	ower is relying or						or repayment of	the loan.		
Mortgage	□VA	Conventiona		TYPE OF Note: ther (explain	MORTGAGE A	AND TERMS ( Agency Case I		Le	nder Case Nur	mber	
Applied for:		USDA/Rural Housing Ser		aror (ozipiaa	<i>,,</i> .						
Amount \$		Interest Rate	No. o	f Months	Amortization	Fixed Rat	e Ot	her (explain): RM (type):			
Φ				OPERTY IN	Type:						
Subject Prop	perty Address	(street, city, state		<u> </u>			22-0: -0:			No.	of Units
Legal Descr	ription of Subje	ect Property (atta	ch descript	ion if necess	sary)					Year B	uilt
Purpose of I	Loan Purch		uction uction-Pern		Other (explain):		Property w		Secondary Res	sidence Inv	estment
•		struction or col		•			10.5		I=		
Year Lot Acquired	Original Cos	t A	mount Exis	sting Liens	(a) Present	Value of Lot	(b) Cost o	of Improvement	s Total (a+	b)	
	\$	\$	;		\$		\$		\$		
Complete to		is a refinance l					<u> </u>				
Year Acquired	Original Cos	t A	mount Exis	sting Liens	Purpose of	Refinance		Describe Imp	rovements	made  to t	e made
	\$	\$	;					Cost: \$			
Title will be	held in what N	ame(s)					Manner in w	hich Title will be	e held	Estate will be	
Source of D	own Payment,	Settlement Cha	rges and/oi	Subordinat	e Financing (ex	plain)				Fee Simp Leasehol (show expire)	ld
		Borrower		III. E	BORROWER I				rrower		
Borrower's N	Name (include	Jr. or Sr. if appli	cable)			Co-Borrower's	Name (include	de Jr. or Sr. if a	oplicable)		
Social Securi	ty Number Hor	ne Phone (incl. are	ea code) DO	B (MM/DD/Y)	YYY) Yrs. School	Social Security I	Number Home	Phone (incl. are	a code) DOB (MI	M/DD/YYYY) Yr:	s. School
Married Separate		ed (include single, widowed)	Dependent no.	s (not listed b	by Co-Borrower)	Married Separated	Unmarried divorced, w	(include single, idowed)	Dependents (no no.	t listed by Borro	wer)
		nt from Present A		ars comple	oto the followin	Ů	ss, if different	from Present A	ddress		
	ress (street, ci		Own	Rent _		Former Addres	ss (street, city	, state, ZIP)	□Own □ F	Rent	No. Yrs.
		Borrower			MPLOYMENT				rrower		
Name & Add	dress of Emplo	oyer	Self Emplo	yed Yrs. or	this job	Name & Addre	ess of Employ	er	Self Employed	Yrs. on this jo	ıb
				Yrs. en	nployed in this work/professior					Yrs. employed line of work/p	d in this rofession
Position/Title	e/Type of Busi	ness	Busines	ss Phone (in	cl. area code)	Position/Title/T	ype of Busine	ess	Business Ph	one (incl. area	a code)
If employed	d in current p	osition for less	than two y	ears or if cu	urrently emplo	yed in more th	an one posit	ion, complete	the following:		
	dress of Emplo			Dates Dates		Name & Addre				Dates (from-to	0)
				Monthl \$	y Income					Monthly Incor	ne
Position/Title	e/Type of Busi	ness	Busines	ss Phone (in	cl. area code)	Position/Title/T	ype of Busine	ess	Business Ph	ione (incl. area	a code)
Name & Add	dress of Emplo	oyer	   Self Emplo	oyed Dates	(from-to)	Name & Addre	ess of Employ	er 🔲	Self Employed	Dates (from-to	0)
				Monthl	y Income					Monthly Incor	ne
Position/Title	e/Type of Busi	ness	Busines	ss Phone (in	cl. area code)	Position/Title/T	ype of Busine	ess	Business Ph	one (incl. area	a code)
	Form 65 01/0 003 Loanapp1.				Page	1 of 4	rrower		Fannie	Mae Form 1003	3 01/04

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,				Homeowner Assn. Dues						
see the notice in "describe other income," below)				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 spouse, this Statement and supporting schedules must be completed about that spouse also. Completed Jointly Not Jointly Cash or Market Value ASSETS Liabilities and Pledged Assets. List the creditor's name, address and account number for all outstanding Description 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 Cash deposit toward purchase held by:\$ satisfied upon sale of real estate owned or upon refinancing of the subject property. Monthly Payment & Months Left to Pay LIABILITIES **Unpaid Balance** List checking and savings accounts below \$ Payment/Months Name and address of Company 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. Name and address of Company \$ Payment/Months Acct. no. Name and address of Bank, S&L, or Credit Union Acct. no. \$ Payment/Months Acct. no. \$ Name and address of Company Name and address of Bank, S&L, or Credit Union Acct. no. Name and address of Company \$ Payment/Months Acct. no. \$ Stocks & Bonds (Company name/ number & description) Acct. no. Name and address of Company \$ Payment/Months Life insurance net cash value \$ Face amount: \$ Subtotal Liquid Assets Acct. no. Real estate owned (enter market value \$ from schedule of real estate owned) Name and address of Company \$ Payment/Months Vested interest in retirement fund \$ Net worth of business(es) owned (attach financial statement) \$ Automobiles owned (make and vear) \$

riatemes emies (mane ana year)	Acct. no.				
	Alimony/Child Support/Se Payments Owed to:	\$			
Other Assets (itemize)	\$ 1				
	Job Related Expense (child care, union dues, etc.)		\$		
	Total Monthly Payments		\$		
Total Assets a.	\$ Net Worth (a minus b)	\$	Total Liabilities b.	\$	
		_			
Freddie Mac Form 65 01/04 Calyx Form 1003 Loanapp2.frm 01/04	Page 2 of 4	Borrower	Fannie i	Mae Form 1003 01/0	4
Caryx 1 offir 1000 Loanappz.iiii 01/04	1 age 2 01 4	Co-Borrower	_		

				ND LIABILITIES	(cont.)						
Schedule of Real Estate Owned(if addition		1 1	owned, use con	tinuation sheet)	ı	ı	Insurar	nce,			
Property Address (enter S if sold, PS if pending sale on R if rental being held for income)			Present Market Value	Amount of Mortgages & Liens	Gross	Mortgage Payments	Maintenance, Taxes & Misc.		Net Rental Income		
or K ir rental being field for income)			Warket value	Wortgages & Elens	Terrial meome	1 ayments	Taxes a	IVIISC.	Trontal moonie		
			\$	\$	\$	\$	\$		\$		
									+		
		Totals	¢	¢	e e	œ.	\$		œ.		
List any additional names under which o	redit ha			∣ <sup>ଡ଼</sup> ed and indicate an	ା <sup>⊅</sup> ppropriate credi	∣ <sup>ଡ</sup> tor name(s) and	*	num	Ψ ber(s	s):	
Alternate Name			Creditor Name	•		. ,	count Nu		•	,	
VIII DETAILS OF TRANS	CTION	•			\//III DEC	LADATIONS					
VII. DETAILS OF TRANSA	ACTION		If you answe	r "yes" to any guest		LARATIONS	inuation				
a. Purchase price b. Alterations, improvements, repairs	Ψ		sheet for exp	, , ,	o.io a tiii oagii i,	picaco aco com	-	Yes		Co-Bo Yes	
c. Land (if acquired separately)			Are there a	any outstanding judgr	nents against vou	?		l es		l es	
d. Refinance (incl. debts to be paid off)				peen declared bankru	,				ᆔ		
e. Estimated prepaid items			<b>⊣</b> '	nad property foreclos		-	ı thereof	$\Box$	$\Box$		$\overline{\Box}$
f. Estimated closing costs			in the last						_		_
g. PMI, MIP, Funding Fee			d. Are you a	party to a lawsuit?				П	пl		
h. Discount (if Borrower will pay)			<b>⊣</b> ''''	directly or indirectly be	een obligated on a	any loan which res	sulted in				
i. Total costs (add items a through h)			foreclosure	e, transfer of title in lie	eu of foreclosure,	or judgment?					
j. Subordinate financing			loans, educa	nclude such loans as hom tional loans, manufacture	d (mobile) home loans	s, any mortgage, fina	ıncial				
k. Borrower's closing costs paid by Seller			obligation, be address of L	ond, or loan guarantee. If ender, FHA or VA case nu	"Yes," provide details umber, if any, and rea	, including date, namesons for the action.)	e and				
I. Other Credits(explain)			f. Are you pr	esently delinquent or	in default on any	Federal debt or a	ny other				
				gage, financial obliga							
				e details as described ir oligated to pay alimon			nanaa?		$\neg$		
			-	of the down paymen		i separate mame	ilalice:	$\exists$	닒	Н	$\Box$
			1 1	co-maker or endorse					ᆔ		
								_		_	
m. Loan amount			—j. Are you a∃	U. S. citizen?							
(exclude PMI, MIP, Funding Fee finance	d)		,	permanent resident a							
n. PMI, MIP, Funding Fee financed			14 113 6 11	tend to occupy the public to the public of t		primary residend	ce?	Ш	니	Ш	Ш
, ,				nad an ownership inte		in the last three v	ears?	П	пl		
o. Loan amount (add m & n)				pe of property did yo		•		_		_	
			second	home (SH), or invest	ment property (IP)	)?			_		
<ul><li>p. Cash from/to Borrower (subtract j, k, I &amp; o from i)</li></ul>			1 ' '	d you hold title to the	, , ,	. ,,					
(Subtract J, K, I & O HOIII I)				rith your spouse (SP)		other person (O)?	-				
Each of the undersigned specifically represents	. 40   00			IENT AND AGR							
and agrees and acknowledges that: (1) the infinegligent misrepresentation of this information reliance upon any misrepresentation that I have of Title 18, United States Code, Sec. 1001, et a described herein; (3) the property will not be us residential mortgage loan: (5) the property wil application from any source named in this appli is not approved; (7) the Lender and its agents, to obligated to amend and/or supplement the info Loan; (8) in the event that my payments on the relating to such delinquency, report my name a Loan account may be transferred with such not representation or warranty, express or implied, record" containing my "electronic signature," transmission of this application containing a fac	contained made on made on eq.; (2) the deformant of the occupation, and orokers, in remation per Loan beind accounce as mato me regas those	in this applicate the loan required in the required in the loan required	ication may resultion, and/or in critested pursuant to prohibited purposticated herein; (6 s successors or a ricers, successors or a quent, the owner on to one or more dby law; (10) ne property or the codefined in application in a grouper or the codefined in application and the property or the codefined in application.	t in civil liability, incluminal penalties includ to this application (the e or use; (4) all state) any owner or service issigns may retain the sand assigns may coany of the material factor servicer of the Lote consumer credit repither Lender nor its acondition or value of the cable federal and/or	ding monetary dan ining, but not limited "Loan") will be se ments made in this er of the Loan ma e original and/or ar intinuously rely on the that I have reproan may, in addition orting agencies; (9 lents, brokers, insu- property; and (11 state laws (exclusion).	nages, to any pers I to, fine or impriso cured by a mortga sapplication are nay verify or reverif a electronic record the information co resented herein ston to any other rigal ownership of the urers, servicers, such my transmission ding audio and verse servicers and the servicers are servicers.	son who monment or tage or deem nade for the five any information of this appropriate the five and the five and the five and the five and the five appropriate appropriate and the five approvement of this appropriate appropriate or the five appropriate and the five appropriate appro	ay suff both und of trude purp rmational purp rmational purp the app age price medies d/or add or assignational plicational purp rdings)	er ander the standard the standard to confine the standard the standar	y loss of the proving the proving the proving tained the proving an archosing at the tained tration as made an "election" the proving the	due to visions operty ning a in the e Loan of the y have of the de any ctronic simile
my original written signature.  Borrower's Signature			ate	Co-Borrower's	Signature			Da	te		
X			X	-							
	JEOD N	IATION 5	OR GOVERN	NMENT MONITO	DING DUDDO	nere					
							dor's com	nlianc	o witl	h ogua	Lorodi
The following information is requested by the opportunity, fairhousing and homemortgage discriminate neither on the basis of this inform may check more than one designation. If you cobservation or surname. If you do not wish to furnish BORROWER	disclosur ation, no lonotfurr Irnishthe ect unde	relaws. You ron whethe hish ethnicit einformation er applicabl	uarenotrequired ryouchoosetofo y,race,orsex,ur n,pleasecheckt	Itofurnishthisinform urnishit. Ifyoufurnish nderFederalregulati heboxbelow. (Lendo he particular type of	ation,butareencontheinformation, ons,thislenderisermustreviewthe	ouragedtodoso. pleaseprovidebo requiredtonoteth abovematerialto .)	Thelawpro othethnicit neinforma oassureth	ovides tyandr tionor attheo	thata ace. otheb	aLend Forrac asisof	ermay ce, you f visua
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Alaska Native	African America		_	American Indian or Asian Alaska Native			_	an Am	erican		
Native Hawaiian or	/hite		☐ Native Hawaiian or ☐ White								
Other Pacific Islander				<u> </u>		fic Islander					
Sex: Female		ale	(ma)	Sex:	Female		Male	nla:			
To be Completed by Interviewer This application was taken by:	ı s Name	e (print or t	ype)		IName and Ad	Idress of Intervie	wers Em	pioyer			
☐ Face-to-face interview ☐ Mail ☐ Telephone Interviewe	(incl. area code	Date									
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