						Uniform R	esidentia	l I oan	Annl	icati	ion					
This app	lication is	s desigr	ned to I	be completed		applicant(s) with						ete this fo	orm as "E	3orrower"	or "Co-B	Borrower,"
as applic	able. Co-	Borrowe	er inforr	nation must	also be pi	rovided (and the	appropriate bo	x checked)	when	LL tl	he income	or assets	of a pers	on other	than the	Borrower
(including	the Bor	ower's	spouse	) will be use	d as a bas	sis for loan qualif	ication or	the inc	ome or	assets	of the E	orrower's	spouse	or other	person	who has
commun	ty prope	rty righ	ts purs	uant to state	e law will	not be used as	a basis for lo	an qualifica	tion, but	t his or	her liabilit	ies must l	oe consid	ered beca	ause the	spouse or
						nt to applicable									rty is loc	ated in a
commun	ty proper	ty state	e, or the	Borrower is	relying o	n other property	located in a co	mmunity pr	operty st	tate as	a basis for	repaymen	t of the lo	an.		
If this is	an applic	ation fo	r joint c	redit, Borrov	ver and C	o-Borrower each	agree that we	intend to a	pply for j	oint cre	edit (sign be	elow):				
Borrower						Co-Borrov		AND TEE	MS OF	LOAN						
Mortgag	10	1			. 🗆 .		MORTGAGE	AND IER			se Number		Lende	r Case Nu	ımber	
Applied		⊢ VA		Convention		Other (explain):			1	,						
Amount		FH.	<u> </u>	USDA/Rural Interest Ra		No. of Months	Amortizatio	n Eiv	ed Rate	П	Other (expla	in\:				
Ś					%		Type:	·· GPI			ARM (type):					
<u> </u>						I. PROPERTY I	NFORMATIC									
Subject I	Property	Address	s (street,	city, state & Z											No.	of Units
Legal De	scription	of Subje	ect Prop	erty (attach	description	on if necessary)									Year B	uilt
Purpose	of Loop				_						Propor	ty will be:				
ruipose	UI LUAII		urchas		Construct		└── Othe	(explain):				rimary		condary		
Comple	te this li		Refinanc Onstruc			ion-Permanent n-permanent lo	an.					Residence	L Re	sidence	L Inve	estment
Year Lot	Origina					Existing Liens		t Value of L	.ot	(b) Co	ost of Impre	vements	Tota	I (a + b)		
Acquired	Ś				ŝ		ś			Ś			ŝ			
			is is a	refinance I						, ,						
Year Acquired	Origina	I Cost			Amount	Existing Liens	Purpose o	f Refinance			Desc	ribe vements		made	to t	oe made
	\$				\$						Cost:	\$				
Title will	be held i	n what	Name(s	)					Manne	er in wh	nich Title w	ill be held		Esta	ite will be	held in:
0	( D F		0			Outradiants Fin	and a facilitate							$\dashv \vdash$	Fee Sim	ple ld (show
Source o	DOWN	aymem	, Settle	ment Charge	es, and/or	Subordinate Fina	anding (explain	'							expiration	
				Borrow	ver	III.	BORROWER	INFORM.	ATION		С	o-Borrow	er			
Borrowei	's Name	(include	Jr. or	Sr. if applica	ble)					ne (incl	ude Jr. or					
0 : - 1 0 -				Discuss Const.		DOD		0			III Dh	. Cl		TROP		V
Social Se	curity Nu	imber	Home I	Phone (incl. a	area code	DOB (mm/dd/yyyy)	Yrs. School	Social Sec	urity ivur	mber	Home Phor	ie (inci. ar	ea code)	DOB (mm/dd/y	уууу)	Yrs. School
	arried (inclu		tered	Separated	Depend	ents (not listed by (	Co-Borrower)		ried (includ		tered	Separated	Depender	nts (not liste	ed by Borro	ower)
	mestic par married (ir		∟ ngle, diva	rced, widowed	no:	ages			nestic partr narried (inc		igle, divorced		no.	ages	,	,
Present A	Address	street, ci	ty, state	, ZIP)	own [	Rent	No. Yrs.	Present A	ddress (s	street, cit	ty, state, ZIP		wn	Rent		No. Yrs.
							1401 1101							_ 110111 _		_ 110. 110.
Mailing A	ddress, i	f differe	ent from	Present Ad	dress			Mailing Ad	ddress, if	differe	ent from Pre	sent Addr	ess			
					an two	years, complet	e the followi	ng:								
Former A	ddress (s	street, cit	y, state,	ZIP)	own L	Rent	No. Yrs.	Former Ad	idress (st	treet, cit	y, state, ZIP)	L 0,	wn	Rent _		No. Yrs.
				Borrow		1)/ 1	EMPLOYMEN	T INICODA	IATION			o-Borrow	0.1			
Name &	Address	of Empl	over			V	this job	Name & A					Employed	Yrs	s. on this	iob
			, -		Self Employ	rea	,				, .	Seit i	-mpioyea			,
						Yrs. employ	ed in this line							Yrs. em	ployed in	this line
						of work/	profession							of w	ork/profe	ssion
Position/	Title/Type	of Bus	iness			Business Phone (in	cl. area code)	Position/T	itle/Type	of Bus	iness		Bu	siness Phon	ne (incl. are	a code)
				on for less	than two	years or if cu						mplete t	he follov			4-1
Name &	Address	oi Eilibi	oyer		Self Employ	red Dates (i	rom - to)	Name & A	auress o	n Empi	oyer	Self I	Employed	Dat	tes (from	- 10)
						Monthly	. Incomo	l I						Mo	nthly Inc	omo
						, worth	y Income							1010	onthly Inco	UIIIU
Position/	Title/Type	of Bus	iness			Business Phone (in	cl. area code)	Position/T	itle/Tvne	of Bus	iness		Bus	siness Phon	ne (incl. are	a code)
Name &	Address	ot Empl	oyer		Self Employ	red Dates (f	from - to)	Name & A	ddress o	t Emplo	oyer	Self I	Employed	Dat	tes (from	- to)
						Monthle	y Income							Ma	onthly Inco	ome
						ivioiitiii	, 111001116							الالا	any IIIC	UIIIU
Position/	Title/Type	of Bus	iness			Business Phone (in	cl. area code)	Position/T	itle/Type	of Bus	iness		Bu	siness Phon	ne (incl. are	a code)
													1			

	,	/ BACKITH V INCORE A	ND COMPINED HOUSE	INC EVENUE INCORM	ATION	
Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expense	Present	Proposed
Base Empl. Income*	\$	\$	\$	Rent	Ś	Froposed
Overtime	Ş.	•	7	First Mortgage (P&I)	9	\$
Bonuses				Other Financing (P&I)		Y
Commissions				Hazard Insurance		
Dividends/Interest				Real Estate Taxes		
Net Rental Income				Mortgage Insurance		
Other (before completing, see the notice in "describe				Homeowner Assn. Dues		
other income," below)			1.	Other:		
* Self Employed Borrower(s	s) may be required to n	s rovide additional documentation	such as tax returns and finan	Total	\$	\$
		tice: Alimony, child support, or		e need not be revealed if the Bo	orrower (B)	Monthly Amount
						\$
		\	I. ASSETS AND LIABI	LITIES		
sufficiently joined so th	nat the Statement of was completed a	orting schedules may be can be meaningfully and fa bout a non-applicant spou Cash or Market Value	completed jointly by bo irly presented on a comb se or other person, this \$ Liabilities and Pledged Asse including automobile loans,	th married and unmarried ined basis; otherwise, sel statement and supporting sets. List the creditor's name, revolving charge accounts, reaccessary. Indicate by (*) those	corate Statements and schedules must be corected Completed address, and account num I estate loans, alimony, chi	Schedules are required. If npleted about that spouse Jointly Not Jointly ber for all outstanding debts, ld support, stock pledges, etc.
	,	\$	LIABI	LITIES	Monthly Payment & Months Left to Pay	Unpaid Balance
			Name and address of Co	ompany	\$ Payment/Months	\$
List checking and sav Name and address of Ba			Acct. no.			
			Name and address of Co	ompany	\$ Payment/Months	\$
Acct. no.		\$				
Name and address of Ba	ank, S&L, of Credit	Olion Committee	Acct. no.  Name and address of Co	ompany	\$ Payment/Months	\$
		\$				
Name and address of Ba	ank, S&L, or Credit	Union	Acct. no.  Name and address of Cc	annon v	\$ Payment/Months	47
Acct. no.			Name and address of Co	mpany	V I ayment/Wonths	Ť
Name and address of Ba	ank, S&L, or Credit	Union				
			Acct. no.			
Acct. no.			Name and address of Co	ompany	\$ Payment/Months	\$
Stocks & Bonds (Compa & description)	any name/number	\$				
			Acct. no.		A.D	
Life insurance net cash	value	\$	Name and address of Co	ompany	\$ Payment/Months	\$
Face amount: \$						
Real estate owned (enter		\$				
from schedule of real es	state owned)	\$	Acct. no.  Name and address of Co	nmnany	\$ Payment/Months	\$
Net worth of business(e		\$	Name and address of Co	mpany	V I ayment/Wonths	¥
Automobiles owned (ma		\$				
		v	Acct. no.			
			Alimony/Child Support/S Payments Owed to:	Separate Maintenance	\$	
Other Assets (itemize) §			Job-Related Expense (chetc.)	aild care, union dues,	\$	
			Total Monthly Payme	nts	\$	
	Total Assets a.	\$	Net Worth (a minus b)	\$	Total Liabilities b.	\$

			VI. ASS	ETS AND I	IABILITIES (cont'	d)					
Schedule of Real Estate Owned (If additional properties are owned, use continuation sheet.)											
Property Address (enter S if sold, PS if pending s or R if rental being held for income)	ale 🔻	Type of Property		esent et Value	Amount of Mortgages & Liens	Gross Rental Income	Mortgage Payments	Maintenance, Taxes & Misc.	Net Rental Income		
			\$		ŝ	\$	5	\$	\$		
						,			<u> </u>		
		Totals	\$		\$	\$	\$	\$	\$		
List any additional names under which credit has previously been received and indicate appropriate creditor name(s) and account number(s):  Alternate Name Account Number  Creditor Name											
VII. DETAILS OF TRANSAC	CTION					VIII. DECL	ARATIONS				
a. Purchase price	<b>;</b>				swer "Yes" to any nuation sheet for o		rough i, please	Borrowe	r Co-Borrower		
b. Alterations, improvements, repairs						•		Yes N	lo Yes No		
c. Land (if acquired separately)				a. Are the	re any outstanding jo	udgments agains	t you?				
d. Refinance (incl. debts to be paid off)					ou been declared bar						
e. Estimated prepaid items					ou had property fore reof in the last 7 yea		iven title or deed	in			
f. Estimated closing costs					a party to a lawsuit						
g. PMI, MIP, Funding Fee					ou directly or indire						
h. Discount (if Borrower will pay)					r of title in lieu of fo ge Ioans, SBA Ioan						
i. Total costs (add items a through h)				(mobile	home loans, any n details, including	nortgage, financi	ial obligation, bo	nd, or loan gua	rantee. If "Yes,"		
j. Subordinate financing				FHA or	VA case number, if	any, and reasons	for the action.)				
k. Borrower's closing costs paid by Seller				f. Are voi	ı presently delinque	nt or in default o	on any Federal d	ebt or			
I. Other Credits (explain)				any ot	her loan, mortgage	, financial oblig	gation, bond, or	r Ioan			
1. Other creates (explain)				guarant	ee? If "Yes," give n.	details as descr	ibed in the pred	ceding			
				g. Are you	obligated to pay ali	mony, child supp	ort, or separate				
				mainter h. Is any p	nance? part of the down pay	ment borrowed?					
				i. Are you	ı a co-maker or endo	orser on a note?					
					ı a U.S. citizen?						
					ı a permanent reside	nt alien?					
					ı intend to occupy		ae vour primarı	,	리는 는		
m. Loan amount (exclude PMI, MIP, Funding Fee financed)				reside	nce? If "Yes," comp	olete question m	below.				
n. PMI, MIP, Funding Fee financed				three y	ou had an ownersh ears?						
o. Loan amount (add m & n)				(1) Wi	nat type of property R), second home (SH			dence			
p. Cash from/to Borrower				(2) Ho	w did you hold title	to the home	solely by yoursel				
(subtract j, k, I & o from i)				(O)	ntly with your spous ?	se (SP), or jointly	with another p	erson ———			
		IX.	ACKNO\	VLEDGEM	ENT AND AGREEN	MENT					
Each of the undersigned specifically represents to Len acknowledges that: (1) the information provided in this information contained in this application may result in cive this information contained in this application may result in cive this application, and/or in criminal penalties including, but pursuant to this application the "Loan") will be secured to ruse; (4) all statements made in this application are me servicers, successors or assigns may retain the original successors, and assigns may continuously rely on the informaterial facts that I have represented herein should chang may, in addition to any other rights and remedies that it the Loan and/or administration of the Loan account may has made any representation or varranty, express or imponition in the properties of the properties of the services of the control of the services of the services of the control of the services of	applicaril liabilitat not linory a monute for the and/or a formation ge prior may have the translied, to a defined able and	tion is truy, includinited to, rtgage or the purpo on contain to closing we relating ferred with me regardin application and as	e and correng monetary fine or impri deed of trus se of obtain inc record o ed in the ap of the Loan j to such de th such noti ing the prop ble federal i if a paper vi	tot as of the order damages, to sonment or be ton the proper or a resident of the proper of the prop	date set forth opposite any person who may us on the under the provisions stry described in this app al mortgage loan; (5) the on, whether or not the lam obligated to amenent that my payments or ort my name and accourequired by law; (10) ne ndition or value of the p we (excluding audio and application were delivere	my signature and i uffer any loss due to s of Title 18, United plication; (3) the pro Loan is approved; of d and/or supplemer n the Loan become int information to o either Lender nor its oroperty; and (11) m d video recordings), and containing my ori	that any intentional or reliance upon any of States Code, Sec. operty will not be us ccupied as indicate (7) the Lender and i at the information pt delinquent, the Lenc ne or more consum agents, brokers, ins y transmission of the or my facsimile tranginal written signat	or negligent misre misrepresentation 1001, et seq.; (2 ed for any illegal o d in this application ts agents, brokers, rovided in this applier, its servicers, sier reporting agencisurers, servicers, sis application as an ismission of this agure.	presentation of this that I have made on ) the loan requested r prohibited purpose, (6) the Lender, its , insurers, servicers, insurers servicers, insurers servicers, escaped of the cocessors or assigns or "electronic record" application containing		
or obtain any information or data relating to the Loan, for	any leg	jitimate b	usiness purp	ose through a	ny source, including a s	ource named in this	application or a co	nsumer reporting a	gency.		
Borrower's Signature			Date		Co-Borrower's Sig	gnature		Da	ate		
<u>x</u>					X						
X. INFORMATION FOR GOVERNMENT MONITORING PURPOSES  The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender may not discriminate either on the basis of this information, or on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, this lender is required to note the information on besser of visual observation and surmame if you have made this application in person. If you do not wish to furnish the information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the particular type of loan applied for.)											
Loan Originator's Signature Date											
X Loan Originator's Name (print or type)	1	oan O	iginator I	Identifier Loan Originator's Phone Number (including			ding area code)				
			.gu.t01 1				2000 Signator of none realises (moraling area code)				
Loan Origination Company's Name Loan Origination					Identifier	Loan Origi	Loan Origination Company's Address				

Uniform Residential Loan Application - CA Fannie Mae/Freddie Mac VMP ® Wolters Kluwer Financial Services

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>B</b> for Borrower or <b>C</b> for Co-Borrower.	Co-Borrower:	Lender Case Number:								

Under California Civil Code 1812.30(j) "Credit applications for the obtainment of money, goods, labor, or services shall clearly specify that the applicant, if married, may apply for a separate account."

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	

## **Demographic Information Addendum.** This section asks about your ethnicity, sex, and race. **Demographic Information of Borrower** 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 Race: Check one or more ☐ Hispanic or Latino ☐ American Indian or Alaska Native – *Print name of enrolled* ☐ Mexican ☐ Puerto Rican or principal tribe: ☐ Other Hispanic or Latino – *Print origin*: ☐ Asian ☐ Asian Indian ☐ Chinese ☐ Filipino ☐ Japanese ☐ Korean ☐ Vietnamese For example: Argentinean, Colombian, Dominican, Nicaraguan, ☐ Other Asian – *Print race*: Salvadoran, Spaniard, and so on. For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on. ☐ Not Hispanic or Latino ☐ Black or African American ☐ I do not wish to provide this information ☐ Native Hawaiian or Other Pacific Islander ☐ Native Hawaiian ☐ Guamanian or Chamorro Sex ☐ Other Pacific Islander – *Print race*: ☐ Female ☐ Male For example: Fijian, Tongan, and so on. ☐ I do not wish to provide this information ☐ White ☐ I do not wish to provide this information To Be Completed by Financial Institution (for application taken in person): ONO OYES Was the ethnicity of the Borrower collected on the basis of visual observation or surname? Was the sex of the Borrower collected on the basis of visual observation or surname? ONO OYES Was the race of the Borrower collected on the basis of visual observation or surname? ONO OYES The Demographic Information was provided through: OFace-to-Face Interview (includes Electronic Media w/ Video Component) OTelephone Interview OFax or Mail OEmail or Internet