



Please complete and sign the attached documents and return for processing

- Credit Authorization
- Equal Credit Opportunity Act
- Fair Lending Notice
- Loan Application

The following information is required to complete your loan application.

As you gather this information, place a check mark beside the items collected. By returning the required forms and photocopies of the requested documents you can save valuable time in processing your loan request.

- Prior two months statements from each bank, credit union, mutual fund, 401k or retirement plans
- [W-2](#) forms for the past two years
- Recent paycheck stub for each applicant
- Signed Federal tax returns for the last two years including all schedules, worksheets, and attachments



Borrowers' Certification and Authorization

CERTIFICATION

The Undersigned certify the following:

1. I/We have applied for a mortgage loan through Pacific Service Credit Union. In applying for the loan, I/We completed a loan application containing various information on the purpose of the loan, the amount and source of the down payment, employment and income information, and the assets and liabilities. I/We certify that all of the information is true and complete. I/We made no misrepresentations in the loan application or other documents, nor did I/We omit any pertinent information.
2. I/We understand and agree that Pacific Service Credit Union reserves the right to change the mortgage loan review processes to a full documentation program. This may include verifying the information provided on the application with the employer and/or the financial institution.
3. I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for this mortgage, as applicable under the provisions of Title 18, United States Code, Section 1014.

AUTHORIZATION TO RELEASE INFORMATION

To Whom It May Concern:

1. I/We have applied for a mortgage loan through Pacific Service Credit Union. As part of the application process, Pacific Service Credit Union and the mortgage guaranty insurer (if any), may verify information contained in my/our loan application and in other documents required in connection with the loan, either before the loan is closed or as part of its quality control program.
2. I/We authorize you to provide to Pacific Service Credit Union and to any investor to whom Pacific Service Credit Union may sell my mortgage, any and all information and documentation that they request. Such information includes, but is not limited to, employment history and income; bank, money market and similar account balances; credit history; and copies of income tax returns.
3. Pacific Service Credit Union or any investor that purchases the mortgage may address this authorization to any party named in the loan application.
4. A copy of this authorization may be accepted as an original.

Borrower

Social Security Number

Date

Co-Borrower

Social Security Number

Date



Equal Credit Opportunity Act

Please Read, Sign and Return this form.

NOTICE: The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is:

Federal Trade Commission
Equal Credit Opportunity
Washington, DC 20580

I (we) received a copy of this notice:

Borrower's Signature

Date

Co-Borrower's Signature

Date



State of California - Fair Lending Notice

Under the Housing Financial Discrimination Act of 1977, it is unlawful for a financial institution to discriminate in the provision of or in the availability of financial assistance based on any of the following considerations:

1. Trends, characteristics or conditions in the neighborhood or geographic area surrounding a housing accommodation, unless the financial institution can demonstrate in the particular case that such consideration is required to avoid an unsafe and unsound business practice.
2. Race, sex, color, religion, marital status, national origin or ancestry.

It is also illegal to consider the racial, ethnic, religious or national origin composition of a neighborhood or geographic area surrounding a housing accommodation or whether or not such composition is undergoing change, or is expected to undergo change, in appraising a housing accommodation or in determining whether or not, or under what terms and conditions, to provide financial assistance.

These provisions govern financial assistance for the purpose of the purchase, construction, rehabilitation or refinancing of one-to-four unit family residences occupied by the owner and for the purpose to the home improvement of any one-to-four unit family residence.

If you wish to file a complaint or if you have questions about your rights contact the management of this credit union or:

Department of business Oversight
 Division of Financial Institutions
 45 Fremont Street, Suite 1700
 San Francisco, CA 94105

Home Mortgage Disclosure Act Notice

The HMDA data about our residential mortgage lending are available for review. The data show geographic distribution of loans and applications; ethnicity, race, sex, and income of applicants and borrowers; and information about loan approvals and denials. Inquire at this office regarding the locations where HMDA data may be inspected. To receive a copy of this data, send a written request to Pacific Service CU, P.O. Box 8191, Walnut Creek, CA 94596.

I (we) received a copy of this notice:

Borrower's Signature

Date

Co-Borrower's Signature

Date

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 or similar rights pursuant to applicable 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 who has community property or similar rights and the 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 Applied for: | <input type="checkbox"/> VA <input type="checkbox"/> USDA/Rural Housing Service <input type="checkbox"/> FHA <input type="checkbox"/> Conventional <input type="checkbox"/> Other (explain): | Agency Case Number | Lender Case Number |
| Amount \$ | Interest Rate % | No. of Months | Amortization Type: <input type="checkbox"/> Fixed Rate <input type="checkbox"/> Other (explain): <input type="checkbox"/> GPM <input type="checkbox"/> 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 <input type="checkbox"/> Purchase <input type="checkbox"/> Refinance <input type="checkbox"/> Construction <input type="checkbox"/> Construction-Permanent <input type="checkbox"/> Other (explain): | Property will be: <input type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input type="checkbox"/> 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.

| Year Acquired | Original Cost | Amount Existing Liens | Purpose of Refinance | Describe Improvements made to be made |
|---------------|---------------|-----------------------|----------------------|---------------------------------------|
| | \$ | \$ | | |

| | | |
|------------------------------------|------------------------------------|--|
| Title will be held in what Name(s) | Manner in which Title will be held | Estate will be held in: <input type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold (show expiration date) |
|------------------------------------|------------------------------------|--|

Source of Down Payment, Settlement Charges, and/or Subordinate Financing (explain)

| 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 | | | | |
| <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (include single, divorced, widowed) | | Dependents (not listed by Co-Borrower) no. ages | | <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (include single, divorced, widowed) | | Dependents (not listed by Borrower) no. ages | | | | | |
| Present Address (street, city, state, ZIP) | | <input type="checkbox"/> Own | <input type="checkbox"/> Rent | __No. Yrs. | | Present Address (street, city, state, ZIP) | | <input type="checkbox"/> Own | <input type="checkbox"/> 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) | | | | <input type="checkbox"/> Own | <input type="checkbox"/> Rent | __No. Yrs. | | Former Address (street, city, state, ZIP) | | | | <input type="checkbox"/> Own | <input type="checkbox"/> Rent | __No. Yrs. | |
|---|--|--|--|------------------------------|-------------------------------|------------|--|---|--|--|--|------------------------------|-------------------------------|------------|--|

| Borrower | | IV. EMPLOYMENT INFORMATION | | | | Co-Borrower | |
|---------------------------------|--|---|--|---------------------------------|--|---|--|
| Name & Address of Employer | <input type="checkbox"/> Self Employed | Yrs. on this job | | Name & Address of Employer | <input type="checkbox"/> Self Employed | Yrs. on this job | |
| | | Yrs. employed in this line of work/profession | | | | Yrs. employed in this line 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 two years or if currently employed in more than one position, complete the following:

| | | | | | | | |
|---------------------------------|--|----------------------------------|--|---------------------------------|--|----------------------------------|--|
| Name & Address of Employer | <input type="checkbox"/> Self Employed | Dates (from - to) | | Name & Address of Employer | <input type="checkbox"/> Self Employed | Dates (from - to) | |
| | | 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 | <input type="checkbox"/> Self Employed | Dates (from - to) | | Name & Address of Employer | <input type="checkbox"/> Self Employed | Dates (from - to) | |
| | | Monthly Income \$ | | | | Monthly Income \$ | |
| Position/Title/Type of Business | | Business Phone (incl. area code) | | Position/Title/Type of Business | | Business Phone (incl. area code) | |

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, see the notice in "describe other income," below) | | | | Homeowner Assn. Dues | | |
| | | | | 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 non-applicant spouse or other person, this Statement and supporting schedules must be completed about that spouse or other person also.

Completed Jointly Not Jointly

| ASSETS | Cash or Market Value | Liabilities and Pledged Assets. List the creditor's name, address, and account number for all outstanding 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 satisfied upon sale of real estate owned or upon refinancing of the subject property. | | | |
|---|----------------------|--|--------------------------------------|-----------------------------|-----------|
| Description | | LIABILITIES | Monthly Payment & Months Left to Pay | Unpaid Balance | |
| Cash deposit toward purchase held by: | \$ | | | | |
| List checking and savings accounts below | | | | | |
| Name and address of Bank, S&L, or Credit Union | | Name and address of Company | \$ Payment/Months | \$ | |
| | | Acct. no. | | | |
| Acct. no. | \$ | Name and address of Company | \$ Payment/Months | \$ | |
| 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. | | | |
| Acct. no. | \$ | Name and address of Company | \$ Payment/Months | \$ | |
| Name and address of Bank, S&L, or Credit Union | | Acct. no. | | | |
| Acct. no. | \$ | Name and address of Company | \$ Payment/Months | \$ | |
| Stocks & Bonds (Company name/number & description) | \$ | Name and address of Company | \$ Payment/Months | \$ | |
| | | Acct. no. | | | |
| Life insurance net cash value | \$ | Name and address of Company | \$ Payment/Months | \$ | |
| Face amount: \$ | | Acct. no. | | | |
| Subtotal Liquid Assets | \$ | | | | |
| Real estate owned (enter market value from schedule of real estate owned) | \$ | Alimony/Child Support/Separate Maintenance Payments Owed to: | \$ | | |
| Vested interest in retirement fund | \$ | | | | |
| Net worth of business(es) owned (attach financial statement) | \$ | Job-Related Expense (child care, union dues, etc.) | \$ | | |
| Automobiles owned (make and year) | \$ | | | | |
| Other Assets (itemize) | \$ | | | | |
| | | Total Monthly Payments | \$ | | |
| Total Assets a. | \$ | Net Worth (a minus b) | \$ | Total Liabilities b. | \$ |

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 or similar rights pursuant to applicable 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 who has community property or similar rights and the 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 Applied for: | <input type="checkbox"/> VA <input type="checkbox"/> USDA/Rural Housing Service <input type="checkbox"/> FHA <input type="checkbox"/> Conventional <input type="checkbox"/> Other (explain): | Agency Case Number | Lender Case Number |
| Amount \$ | Interest Rate % | No. of Months | Amortization Type: <input type="checkbox"/> Fixed Rate <input type="checkbox"/> Other (explain): <input type="checkbox"/> GPM <input type="checkbox"/> 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 <input type="checkbox"/> Purchase <input type="checkbox"/> Refinance <input type="checkbox"/> Construction <input type="checkbox"/> Construction-Permanent <input type="checkbox"/> Other (explain): | Property will be: <input type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input type="checkbox"/> 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.

| Year Acquired | Original Cost | Amount Existing Liens | Purpose of Refinance | Describe Improvements | made | to be made |
|---------------|---------------|-----------------------|----------------------|-----------------------|------|------------|
| | \$ | \$ | | | | |

| | | |
|------------------------------------|------------------------------------|--|
| Title will be held in what Name(s) | Manner in which Title will be held | Estate will be held in: <input type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold (show expiration date) |
|------------------------------------|------------------------------------|--|

Source of Down Payment, Settlement Charges, and/or Subordinate Financing (explain)

| 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 | | | | |
| <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (include single, divorced, widowed) | | Dependents (not listed by Co-Borrower) no. ages | | <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (include single, divorced, widowed) | | Dependents (not listed by Borrower) no. ages | | | | | |
| Present Address (street, city, state, ZIP) | | <input type="checkbox"/> Own <input type="checkbox"/> Rent ___ No. Yrs. | | Present Address (street, city, state, ZIP) | | <input type="checkbox"/> Own <input type="checkbox"/> 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) | | <input type="checkbox"/> Own <input type="checkbox"/> Rent ___ No. Yrs. | | Former Address (street, city, state, ZIP) | | <input type="checkbox"/> Own <input type="checkbox"/> Rent ___ No. Yrs. | | | | | |
|---|--|--|--|---|--|--|--|--|--|--|--|

| Borrower | | IV. EMPLOYMENT INFORMATION | | Co-Borrower | | | |
|---------------------------------|--|----------------------------------|---|---------------------------------|--|----------------------------------|---|
| Name & Address of Employer | <input type="checkbox"/> Self Employed | Yrs. on this job | Yrs. employed in this line of work/profession | Name & Address of Employer | <input type="checkbox"/> Self Employed | Yrs. on this job | Yrs. employed in this line 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 two years or if currently employed in more than one position, complete the following:

| | | | | | |
|---------------------------------|--|----------------------------------|---------------------------------|--|----------------------------------|
| Name & Address of Employer | <input type="checkbox"/> Self Employed | Dates (from - to) | Name & Address of Employer | <input type="checkbox"/> Self Employed | Dates (from - to) |
| | | 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 | <input type="checkbox"/> Self Employed | Dates (from - to) | Name & Address of Employer | <input type="checkbox"/> Self Employed | Dates (from - to) |
| | | Monthly Income \$ | | | |
| Position/Title/Type of Business | | Business Phone (incl. area code) | Position/Title/Type of Business | | Business Phone (incl. area code) |

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, see the notice in "describe other income," below) | | | | Homeowner Assn. Dues | | |
| | | | | 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 non-applicant spouse or other person, this Statement and supporting schedules must be completed about that spouse or other person also.

Completed Jointly Not Jointly

| ASSETS | Cash or Market Value | Liabilities and Pledged Assets. List the creditor's name, address, and account number for all outstanding 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 satisfied upon sale of real estate owned or upon refinancing of the subject property. | | | |
|---|----------------------|--|--------------------------------------|-----------------------------|-----------|
| Description | | LIABILITIES | Monthly Payment & Months Left to Pay | Unpaid Balance | |
| Cash deposit toward purchase held by: | \$ | | | | |
| List checking and savings accounts below | | | | | |
| Name and address of Bank, S&L, or Credit Union | | Name and address of Company | \$ Payment/Months | \$ | |
| | | Acct. no. | | | |
| Acct. no. | \$ | Name and address of Company | \$ Payment/Months | \$ | |
| 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. | | | |
| Acct. no. | \$ | Name and address of Company | \$ Payment/Months | \$ | |
| Name and address of Bank, S&L, or Credit Union | | Acct. no. | | | |
| Acct. no. | \$ | Name and address of Company | \$ Payment/Months | \$ | |
| Stocks & Bonds (Company name/number & description) | \$ | Name and address of Company | \$ Payment/Months | \$ | |
| | | Acct. no. | | | |
| Life insurance net cash value | \$ | Name and address of Company | \$ Payment/Months | \$ | |
| Face amount: \$ | | Acct. no. | | | |
| Subtotal Liquid Assets | \$ | | | | |
| Real estate owned (enter market value from schedule of real estate owned) | \$ | Alimony/Child Support/Separate Maintenance Payments Owed to: | \$ | | |
| Vested interest in retirement fund | \$ | | | | |
| Net worth of business(es) owned (attach financial statement) | \$ | Job-Related Expense (child care, union dues, etc.) | \$ | | |
| Automobiles owned (make and year) | \$ | | | | |
| Other Assets (itemize) | \$ | | | | |
| | | Total Monthly Payments | \$ | | |
| Total Assets a. | \$ | Net Worth (a minus b) | \$ | Total Liabilities b. | \$ |

Schedule of Real Estate Owned (If additional properties are owned, use continuation sheet.)

| Property Address (enter S if sold, PS if pending sale or R if rental being held for income) | Type of Property | Present Market Value | Amount of Mortgages & Liens | Gross Rental Income | Mortgage Payments | Insurance, Maintenance, Taxes & Misc. | Net Rental Income |
|--|------------------|----------------------|-----------------------------|---------------------|-------------------|---------------------------------------|-------------------|
| | | \$ | \$ | \$ | \$ | \$ | \$ |
| | | | | | | | |
| | | | | | | | |
| | Totals | \$ | \$ | \$ | \$ | \$ | \$ |

List any additional names under which credit has previously been received and indicate appropriate creditor name(s) and account number(s):

| Alternate Name | Creditor Name | Account Number |
|----------------|---------------|----------------|
| | | |

| VII. DETAILS OF TRANSACTION | | VIII. DECLARATIONS | | | | | |
|--|----|---|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|
| a. Purchase price | \$ | If you answer "Yes" to any questions a through i, please use continuation sheet for explanation. | | Borrower | | Co-Borrower | |
| b. Alterations, improvements, repairs | | | | Yes | No | Yes | No |
| c. Land (if acquired separately) | | a. Are there any outstanding judgments against you? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| d. Refinance (incl. debts to be paid off) | | b. Have you been declared bankrupt within the past 7 years? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| e. Estimated prepaid items | | c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| f. Estimated closing costs | | d. Are you a party to a lawsuit? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| g. PMI, MIP, Funding Fee | | e. Have you directly or indirectly been obligated on any loan of which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? (This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans, any mortgage, financial obligation, bond, or loan guarantee. If "Yes," provide details, including date, name, and address of Lender, FHA or VA case number, if any, and reasons for the action.) | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| h. Discount (if Borrower will pay) | | f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee? If "Yes," give details as described in the preceding question. | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| i. Total costs (add items a through h) | | g. Are you obligated to pay alimony, child support, or separate maintenance? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| j. Subordinate financing | | h. Is any part of the down payment borrowed? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

| VII. DETAILS OF TRANSACTION (cont'd) | | VIII. DECLARATIONS (cont'd) | | | | |
|---|--|---|--------------------------|--------------------------|--------------------------|--------------------------|
| k. Borrower's closing costs paid by Seller | | i. Are you a co-maker or endorser on a note? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| l. Other Credits (explain) | | ----- | | | | |
| | | j. Are you a U.S. citizen? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| | | k. Are you a permanent resident alien? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| m. Loan amount (exclude PMI, MIP, Funding Fee financed) | | l. Do you intend to occupy the property as your primary residence? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| | | If "Yes," complete question m below. | | | | |
| n. PMI, MIP, Funding Fee financed | | m. Have you had an ownership interest in a property in the last three years? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| o. Loan amount (add m & n) | | (1) What type of property did you own—principal residence (PR), second home (SH), or investment property (IP)? | ___ | ___ | ___ | ___ |
| p. Cash from/to Borrower (subtract j, k, l & o from i) | | (2) How did you hold title to the home— by yourself (S), jointly with your spouse or jointly with another person (O)? | ___ | ___ | ___ | ___ |

IX. ACKNOWLEDGMENT AND AGREEMENT

Each of the undersigned specifically represents to Lender and to Lender's actual or potential agents, brokers, processors, attorneys, insurers, servicers, successors and assigns and agrees and acknowledges that: (1) the information provided in this application is true and correct as of the date set forth opposite my signature and that any intentional or negligent misrepresentation of this information contained in this application may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon any misrepresentation that I have made on this application, and/or in criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Sec. 1001, et seq.; (2) the loan requested pursuant to this application (the "Loan") will be secured by a mortgage or deed of trust on the property described in this application; (3) the property will not be used for any illegal or prohibited purpose or use; (4) all statements made in this application are made for the purpose of obtaining a residential mortgage loan; (5) the property will be occupied as indicated in this application; (6) the Lender, its servicers, successors or assigns may retain the original and/or an electronic record of this application, whether or not the Loan is approved; (7) the Lender and its agents, brokers, insurers, servicers, successors, and assigns may continuously rely on the information contained in the application, and I am obligated to amend and/or supplement the information provided in this application if any of the material facts that I have represented herein should change prior to closing of the Loan; (8) in the event that my payments on the Loan become delinquent, the Lender, its servicers, successors or assigns may, in addition to any other rights and remedies that it may have relating to such delinquency, report my name and account information to one or more consumer reporting agencies; (9) ownership of the Loan and/or administration of the Loan account may be transferred with such notice as may be required by law; (10) neither Lender nor its agents, brokers, insurers, servicers, successors or assigns has made any representation or warranty, express or implied, to me regarding the property or the condition or value of the property; and (11) my transmission of this application as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or my facsimile transmission of this application containing a facsimile of my signature, shall be as effective, enforceable and valid as if a paper version of this application were delivered containing my original written signature.

Acknowledgement. Each of the undersigned hereby acknowledges that any owner of the Loan, its servicers, successors and assigns, may verify or reverify any information contained in this application or obtain any information or data relating to the Loan, for any legitimate business purpose through any source, including a source named in this application or a consumer reporting agency.

| Borrower's Signature | Date | Co-Borrower's Signature | Date |
|----------------------|------|-------------------------|------|
| X | | X | |

Schedule of Real Estate Owned (If additional properties are owned, use continuation sheet.)

| Property Address (enter S if sold, PS if pending sale or R if rental being held for income) | Type of Property | Present Market Value | Amount of Mortgages & Liens | Gross Rental Income | Mortgage Payments | Insurance, Maintenance, Taxes & Misc. | Net Rental Income |
|--|------------------|----------------------|-----------------------------|---------------------|-------------------|---------------------------------------|-------------------|
| | | \$ | \$ | \$ | \$ | \$ | \$ |
| | | | | | | | |
| | | | | | | | |
| | Totals | \$ | \$ | \$ | \$ | \$ | \$ |

List any additional names under which credit has previously been received and indicate appropriate creditor name(s) and account number(s):

| Alternate Name | Creditor Name | Account Number |
|----------------|---------------|----------------|
| | | |

| VII. DETAILS OF TRANSACTION | | VIII. DECLARATIONS | | | | | |
|---|----|---|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|
| a. Purchase price | \$ | If you answer "Yes" to any questions a through i, please use continuation sheet for explanation. | | Borrower | | Co-Borrower | |
| b. Alterations, improvements, repairs | | | | Yes | No | Yes | No |
| c. Land (if acquired separately) | | a. Are there any outstanding judgments against you? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| d. Refinance (incl. debts to be paid off) | | b. Have you been declared bankrupt within the past 7 years? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| e. Estimated prepaid items | | c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| f. Estimated closing costs | | d. Are you a party to a lawsuit? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| g. PMI, MIP, Funding Fee | | e. Have you directly or indirectly been obligated on any loan of which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? (This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans, any mortgage, financial obligation, bond, or loan guarantee. If "Yes," provide details, including date, name, and address of Lender, FHA or VA case number, if any, and reasons for the action.) | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| h. Discount (if Borrower will pay) | | f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee? If "Yes," give details as described in the preceding question. | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| i. Total costs (add items a through h) | | g. Are you obligated to pay alimony, child support, or separate maintenance? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| j. Subordinate financing | | h. Is any part of the down payment borrowed? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

| VII. DETAILS OF TRANSACTION (cont'd) | | VIII. DECLARATIONS (cont'd) | | | | |
|---|--|---|--------------------------|--------------------------|--------------------------|--------------------------|
| k. Borrower's closing costs paid by Seller | | i. Are you a co-maker or endorser on a note? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| l. Other Credits (explain) | | ----- | | | | |
| | | j. Are you a U.S. citizen? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| | | k. Are you a permanent resident alien? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| m. Loan amount (exclude PMI, MIP, Funding Fee financed) | | l. Do you intend to occupy the property as your primary residence? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| | | If "Yes," complete question m below. | | | | |
| n. PMI, MIP, Funding Fee financed | | m. Have you had an ownership interest in a property in the last three years? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| o. Loan amount (add m & n) | | (1) What type of property did you own—principal residence (PR), second home (SH), or investment property (IP)? | ___ | ___ | ___ | ___ |
| p. Cash from/to Borrower (subtract j, k, l & o from i) | | (2) How did you hold title to the home— by yourself (S), jointly with your spouse or jointly with another person (O)? | ___ | ___ | ___ | ___ |

IX. ACKNOWLEDGMENT AND AGREEMENT

Each of the undersigned specifically represents to Lender and to Lender's actual or potential agents, brokers, processors, attorneys, insurers, servicers, successors and assigns and agrees and acknowledges that: (1) the information provided in this application is true and correct as of the date set forth opposite my signature and that any intentional or negligent misrepresentation of this information contained in this application may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon any misrepresentation that I have made on this application, and/or in criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Sec. 1001, et seq.; (2) the loan requested pursuant to this application (the "Loan") will be secured by a mortgage or deed of trust on the property described in this application; (3) the property will not be used for any illegal or prohibited purpose or use; (4) all statements made in this application are made for the purpose of obtaining a residential mortgage loan; (5) the property will be occupied as indicated in this application; (6) the Lender, its servicers, successors or assigns may retain the original and/or an electronic record of this application, whether or not the Loan is approved; (7) the Lender and its agents, brokers, insurers, servicers, successors, and assigns may continuously rely on the information contained in the application, and I am obligated to amend and/or supplement the information provided in this application if any of the material facts that I have represented herein should change prior to closing of the Loan; (8) in the event that my payments on the Loan become delinquent, the Lender, its servicers, successors or assigns may, in addition to any other rights and remedies that it may have relating to such delinquency, report my name and account information to one or more consumer reporting agencies; (9) ownership of the Loan and/or administration of the Loan account may be transferred with such notice as may be required by law; (10) neither Lender nor its agents, brokers, insurers, servicers, successors or assigns has made any representation or warranty, express or implied, to me regarding the property or the condition or value of the property; and (11) my transmission of this application as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or my facsimile transmission of this application containing a facsimile of my signature, shall be as effective, enforceable and valid as if a paper version of this application were delivered containing my original written signature.

Acknowledgement. Each of the undersigned hereby acknowledges that any owner of the Loan, its servicers, successors and assigns, may verify or reverify any information contained in this application or obtain any information or data relating to the Loan, for any legitimate business purpose through any source, including a source named in this application or a consumer reporting agency.

| | | | |
|---------------------------|------|------------------------------|------|
| Borrower's Signature X | Date | Co-Borrower's Signature X | Date |
|---------------------------|------|------------------------------|------|

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 the basis of visual observation and surname 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.)

| | | | |
|--|--|--|--|
| BORROWER <input type="checkbox"/> I do not wish to furnish this information | | CO-BORROWER <input type="checkbox"/> I do not wish to furnish this information | |
| Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino | | Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino | |
| Race: <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White | | Race: <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White | |
| Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male | | Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male | |
| To be Completed by Interviewer This application was taken by: <input type="checkbox"/> Face-to-face interview <input type="checkbox"/> Mail <input type="checkbox"/> Telephone <input type="checkbox"/> Internet | Interviewer's Name (print or type) | Name and Address of Interviewer's Employer | |
| | Interviewer's Signature | Date | |
| | Interviewer's Phone Number (incl. area code) | | |

CONTINUATION SHEET/RESIDENTIAL LOAN APPLICATION

| | | |
|--|--------------|---------------------|
| Use this continuation sheet if you need more space to complete the Residential Loan Application. Mark B for Borrower or C for Co-Borrower. | Borrower: | Agency Case Number: |
| | Co-Borrower: | Lender 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 X | Date | Co-Borrower's Signature X | Date |
|----------------------------------|------|-------------------------------------|------|