

Home Equity Loan Checklist

Effective as of May 11, 2021

Submit application and notice - Completed and signed Uniform Residential Loan Application and "Notice Concerning Extensions of Credit". If applying for joint credit, both applicants must sign the application.

ın	ie following documents will be necessary to complete the application process:
	Home Equity Loan Questionnaire
	Consent for Electronic Documents — Each owner and each owner's spouse must sign the Consent.
	Notice Concerning Extensions of Credit — Each owner and each owner's spouse must sign the Notice.
	Uniform Residential Loan Application
	Verification of income for all applicants - Income can be verified with copies of each applicant's most recent paystub or, if self-employed, two years tax returns.
	Homeowners Insurance Policy Declaration Page (copy)
	Mortgage Balance Statement (copy) - verification of balance owed on any outstanding liens against the property.

Closing Cost Information – Austin Telco will pay all standard closing costs for new home equity loans under \$150,000 closed at a credit union branch. These costs include: title search, flood determination, credit report, Automated Valuation Model (AVM), and county filing fees. If necessary, additional fees for member requested appraisal, survey, and title company closing costs will be the responsibility of the borrower. Refinances of existing Austin Telco Home Equity/HELOC loans are subject to a \$300 refinance fee. Estimated costs will be disclosed upon receipt of application. Normal credit qualifying is required, rates, terms and fees may vary based on credit qualifications.

Loan Terms and Conditions*

Loan rates are expressed as Annual Percentage Rate (A.P.R.) Rates, fees and terms will vary according to the credit worthiness of each applicant, the amount borrowed and the length of the loan. Rates and terms are subject to change without notice. Rates and terms for loans above \$200,000 may vary. For current rates and terms please contact the credit union or visit our website at www.atfcu.org.

Total loan amount cannot exceed 80% of home value (inclusive of all other liens).

Loan amounts of \$150,000 and above require a certified appraisal and title insurance, and will be closed at the title company (borrower's expense). Loans below \$150,000 will be closed at an Austin Telco branch location.

Property must be owner occupied, single family homestead residence located within the Austin area and the surrounding counties of Travis, Williamson, Hays, Bastrop, Caldwell and Burnet counties, and in accordance with all provisions of Section 50(a)(6), Article XVI, of the Texas Constitution.

Only one Home Equity loan is allowed on the property per 12-month period.

Loan closing date will be set after title and flood search review; no earlier than the required 12 day waiting period.

Loan funding will occur no earlier than the 3rd business day following the loan closing; as required by Texas law.







Home Equity Loan Questionnaire

Borrower Name:	Acct. Num:	Date: _	_
Property Address (Including Zip Code)			
In order to process your loan request in the timeliest manner po	ossible, please review and ansv	wer the follow	ring
questions regarding your property listed above.			
 Are you requesting a variable rate Home Equity Line of a fixed rate Home Equity loan (HE Loan)? 	Credit (HELOC) or []	HELOC []	Home Equity
Loan Proceeds Purpose			
 Loan Term Requested (5yr / 10yr / 15yr / 20yr) 			
Current Property Value		\$	
Current Annual Homeowners Insurance Premium		\$	
Current Annual Homeowner's Association Fee (if any)		\$	
• Do you currently live at the property listed above?		[] Yes	[] No
• Is the property listed above your homestead?		[] Yes	[] No
• Is the property listed above less than 10 acres in size?		[] Yes	[] No
 Does the property listed above have any additional own and/or your spouse? (ALL owners must sign) 	ners besides you	[] Yes	[] No
Is the property listed above security for any other mort	gages or debts?	[] Yes	[] No
Have you ever obtained a Home Equity or Cash-back load	an on this property?	[] Yes	[] No
 Is the property listed above held in the name of a Trust (If yes, Property will need to be removed from the tr 		[] Yes	[] No
Will the proceeds be used for Home Improvement purp	ooses?	[] Yes	[] No
Are there any unpaid judgments or federal tax liens ow	ed by any applicants?	[] Yes	[] No
 Is the property a duplex, investment property or mobile (These property types are not eligible for an Austin T 		[] Yes	[] No
Do you have, or claim, any other property as your home.	estead for tax purposes?	[] Yes	[] No
 Powers of Attorney and mail-out closings are not permit and capable of signing all documents? 	itted. Are all parties available	[] Yes	[] No
I/We acknowledge that the above information has been provide	led truthfully and to the best o	f our ability. I	/We
understand the Austin Telco Federal Credit Union will rely upon	n and accept as true these rep	resentations i	n regards to
our request for an extension of credit in accordance with Section	on 50(a)(6) Article XVI of the To	exas Constitut	ion.
Borrower Name: Co	o-Borrower Name:		
Signature: X Date Si	gnature: X	г)ate

Consent for Electronic Documents

By signing below, you are consenting for Austin Telco Federal Credit Union ("We", "Us") to provide required disclosures to you electronically. This consent for electronic delivery applies to all required disclosures regarding your home equity loan request, and is effective until withdrawn by you. Agreeing to accept disclosures electronically means that once we present them to you, and, if required, you accept them, they will apply to you and your loan request. It also means that we may not mail you copies of disclosures that are provided electronically. Accordingly, you should print or otherwise retain a copy for your records of this disclosure and all other disclosures you receive electronically.

Listed below are some of the disclosures you may receive electronically:

- Loan Estimate;
- Closing Disclosure;
- Home Equity Notice;
- Notice of Intent to Proceed;
- Notice to Home Loan Applicant;
- Risk-Based Pricing Notice Credit Score;
- Any other disclosures that we are required to provide.

We may, at our discretion, choose to send paper copies of disclosures to you even though we made or could have made them available to you electronically.

You can withdraw your consent to electronic delivery, but doing so will not affect the legal effectiveness, validity, or enforceability of the electronic documents that were provided to you before your withdrawal became effective.

You can request that we send you a paper copy of any disclosure that was originally provided electronically, withdraw your consent to receive future documents electronically, or provide us with updated information about how we can contact you electronically by writing to us or by using a method that may be made available to you on this website. If your e-mail address changes, you must provide us with the new address before the change either by writing to us or by using a method that may be made available to you on this website.

You may address any inquiries or questions to Austin Telco FCU by visiting www.austintelco.org, sending us an e-mail at loans@atfcu.org, calling us at 512-302-5555, or writing us at:

Austin Telco Federal Credit Union 8929 Shoal Creek Blvd Austin, Tx 78757

In order to receive electronic disclosures, you will need a working connection to the Internet. In addition, you will need the following minimum software/hardware requirements: Chrome or Firefox (current version), Internet Explorer 8+, Safari 6.2+, Apple iOS 6.0 or above, Android 4.0 or above, Acrobat or similar software to view and print PDF files. You will also need either a printer connected to your computer to print documents or sufficient hard drive space available to save the information.

We may change this disclosure by posting the revised version on our website. By signing below, you are confirming that you consent to electronic delivery of disclosures, that your system meets the requirements described above, that you are able to access disclosures presented on our website or via e-mail, and that you can either print or electronically store these disclosures.

Borrower Name:	Email Address:	
Signature: X	Acct. Num:	Date:

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By signing below, you are consenting for Austin Telco Federal Credit Union ("We", "Us") to provide required disclosures to you electronically. This consent for electronic delivery applies to all required disclosures regarding your home equity loan request, and is effective until withdrawn by you. Agreeing to accept disclosures electronically means that once we present them to you, and, if required, you accept them, they will apply to you and your loan request. It also means that we may not mail you copies of disclosures that are provided electronically. Accordingly, you should print or otherwise retain a copy for your records of this disclosure and all other disclosures you receive electronically.

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- Any other disclosures that we are required to provide.

We may, at our discretion, choose to send paper copies of disclosures to you even though we made or could have made them available to you electronically.

You can withdraw your consent to electronic delivery, but doing so will not affect the legal effectiveness, validity, or enforceability of the electronic documents that were provided to you before your withdrawal became effective.

You can request that we send you a paper copy of any disclosure that was originally provided electronically, withdraw your consent to receive future documents electronically, or provide us with updated information about how we can contact you electronically by writing to us or by using a method that may be made available to you on this website. If your e-mail address changes, you must provide us with the new address before the change either by writing to us or by using a method that may be made available to you on this website.

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Austin Telco Federal Credit Union 8929 Shoal Creek Blvd Austin, Tx 78757

In order to receive electronic disclosures, you will need a working connection to the Internet. In addition, you will need the following minimum software/hardware requirements: Chrome or Firefox (current version), Internet Explorer 8+, Safari 6.2+, Apple iOS 6.0 or above, Android 4.0 or above, Acrobat or similar software to view and print PDF files. You will also need either a printer connected to your computer to print documents or sufficient hard drive space available to save the information.

We may change this disclosure by posting the revised version on our website. By signing below, you are confirming that you consent to electronic delivery of disclosures, that your system meets the requirements described above, that you are able to access disclosures presented on our website or via e-mail, and that you can either print or electronically store these disclosures.

Co-Borrower Name:(or Non-Borrowing Spouse Name)	Email Address:	
Signature: X	Acct. Num:	Date:

NOTICE CONCERNING EXTENSIONS OF CREDIT DEFINED BY SECTION 50(a)(6), ARTICLE XVI, TEXAS CONSTITUTION:

SECTION 50(a)(6), ARTICLE XVI, OF THE *TEXAS CONSTITUTION* ALLOWS CERTAIN LOANS TO BE SECURED AGAINST THE EQUITY IN YOUR HOME. SUCH LOANS ARE COMMONLY KNOWN AS EQUITY LOANS. IF YOU DO NOT REPAY THE LOAN OR IF YOU FAIL TO MEET THE TERMS OF THE LOAN, THE LENDER MAY FORECLOSE AND SELL YOUR HOME. THE CONSTITUTION PROVIDES THAT:

- (A) THE LOAN MUST BE VOLUNTARILY CREATED WITH THE CONSENT OF EACH OWNER OF YOUR HOME AND EACH OWNER'S SPOUSE;
- (B) THE PRINCIPAL LOAN AMOUNT AT THE TIME THE LOAN IS MADE MUST NOT EXCEED AN AMOUNT THAT, WHEN ADDED TO THE PRINCIPAL BALANCES OF ALL OTHER LIENS AGAINST YOUR HOME, IS MORE THAN 80 PERCENT OF THE FAIR MARKET VALUE OF YOUR HOME;
- (C) THE LOAN MUST BE WITHOUT RECOURSE FOR PERSONAL LIABILITY AGAINST YOU AND YOUR SPOUSE UNLESS YOU OR YOUR SPOUSE OBTAINED THIS EXTENSION OF CREDIT BY ACTUAL FRAUD;
- (D) THE LIEN SECURING THE LOAN MAY BE FORECLOSED UPON ONLY WITH A COURT ORDER;
- (E) FEES AND CHARGES TO MAKE THE LOAN MAY NOT EXCEED 2 PERCENT OF THE LOAN AMOUNT, EXCEPT FOR A FEE OR CHARGE FOR AN APPRAISAL PERFORMED BY A THIRD PARTY APPRAISER, A PROPERTY SURVEY PERFORMED BY A STATE REGISTERED OR LICENSED SURVEYOR, A STATE BASE PREMIUM FOR A MORTGAGEE POLICY OF TITLE INSURANCE WITH ENDORSEMENTS, OR A TITLE EXAMINATION REPORT:
- (F) THE LOAN MAY NOT BE AN OPEN-END ACCOUNT THAT MAY BE DEBITED FROM TIME TO TIME OR UNDER WHICH CREDIT MAY BE EXTENDED FROM TIME TO TIME UNLESS IT IS A HOME EQUITY LINE OF CREDIT;
- (G) YOU MAY PREPAY THE LOAN WITHOUT PENALTY OR CHARGE;
- (H) NO ADDITIONAL COLLATERAL MAY BE SECURITY FOR THE LOAN;
- (I) (repealed)
- (J) YOU ARE NOT REQUIRED TO REPAY THE LOAN EARLIER THAN AGREED SOLELY BECAUSE THE FAIR MARKET VALUE OF YOUR HOME DECREASES OR BECAUSE YOU DEFAULT ON ANOTHER LOAN THAT IS NOT SECURED BY YOUR HOME;
- (K)ONLY ONE LOAN DESCRIBED BY SECTION 50(a)(6), ARTICLE XVI, OF THE TEXAS CONSTITUTION MAY BE SECURED WITH YOUR HOME AT ANY GIVEN TIME;
- (L) THE LOAN MUST BE SCHEDULED TO BE REPAID IN PAYMENTS THAT EQUAL OR EXCEED THE AMOUNT OF ACCRUED INTEREST FOR EACH PAYMENT PERIOD;
- (M)THE LOAN MAY NOT CLOSE BEFORE 12 DAYS AFTER YOU SUBMIT A LOAN APPLICATION TO THE LENDER OR BEFORE 12 DAYS AFTER YOU RECEIVE THIS NOTICE, WHICHEVER DATE IS LATER; AND MAY NOT WITHOUT YOUR CONSENT CLOSE BEFORE ONE BUSINESS DAY AFTER THE DATE ON WHICH YOU RECEIVE A COPY OF YOUR LOAN APPLICATION IF NOT PREVIOUSLY PROVIDED AND A FINAL ITEMIZED DISCLOSURE OF THE ACTUAL FEES, POINTS, INTEREST, COSTS, AND CHARGES THAT WILL BE CHARGED AT CLOSING; AND IF YOUR HOME WAS SECURITY FOR THE SAME TYPE OF LOAN WITHIN THE PAST YEAR, A NEW LOAN SECURED BY THE SAME PROPERTY MAY NOT CLOSE BEFORE ONE YEAR HAS PASSED FROM THE CLOSING DATE OF THE OTHER LOAN, UNLESS ON OATH YOU REQUEST AN EARLIER CLOSING DUE TO A DECLARED STATE OF EMERGENCY;
- (N) THE LOAN MAY CLOSE ONLY AT THE OFFICE OF THE LENDER, TITLE COMPANY, OR AN ATTORNEY AT LAW;
- (O) THE LENDER MAY CHARGE ANY FIXED OR VARIABLE RATE OF INTEREST AUTHORIZED BY STATUTE;

- (P) ONLY A LAWFULLY AUTHORIZED LENDER MAY MAKE LOANS DESCRIBED BY SECTION 50(a)(6), ARTICLE XVI, OF THE TEXAS CONSTITUTION;
- (Q)LOANS DESCRIBED BY SECTION 50(a)(6), ARTICLE XVI, OF THE TEXAS CONSTITUTION MUST:
 - (1) NOT REQUIRE YOU TO APPLY THE PROCEEDS TO ANOTHER DEBT EXCEPT A DEBT THAT IS SECURED BY YOUR HOME OR OWED TO ANOTHER LENDER;
 - (2) NOT REQUIRE THAT YOU ASSIGN WAGES AS SECURITY;
 - (3) NOT REQUIRE THAT YOU EXECUTE INSTRUMENTS WHICH HAVE BLANKS FOR SUBSTANTIVE TERMS OF AGREEMENT LEFT TO BE FILLED IN;
 - (4) NOT REQUIRE THAT YOU SIGN A CONFESSION OF JUDGMENT OR POWER OF ATTORNEY TO ANOTHER PERSON TO CONFESS JUDGMENT OR APPEAR IN A LEGAL PROCEEDING ON YOUR BEHALF;
 - (5) PROVIDE THAT YOU RECEIVE A COPY OF YOUR FINAL LOAN APPLICATION AND ALL EXECUTED DOCUMENTS YOU SIGN AT CLOSING:
 - (6) PROVIDE THAT THE SECURITY INSTRUMENTS CONTAIN A DISCLOSURE THAT THIS LOAN IS A LOAN DEFINED BY SECTION 50(a)(6), ARTICLE XVI, OF THE TEXAS CONSTITUTION;
 - (7) PROVIDE THAT WHEN THE LOAN IS PAID IN FULL, THE LENDER WILL SIGN AND GIVE YOU A RELEASE OF LIEN OR AN ASSIGNMENT OF THE LIEN.WHICHEVER IS APPROPRIATE:
 - (8) PROVIDE THAT YOU MAY, WITHIN 3 DAYS AFTER CLOSING, RESCIND THE LOAN WITHOUT PENALTY OR CHARGE:
 - (9) PROVIDE THAT YOU AND THE LENDER ACKNOWLEDGE THE FAIR MARKET VALUE OF YOUR HOME ON THE DATE THE LOAN CLOSES; AND
 - (10) PROVIDE THAT THE LENDER WILL FORFEIT ALL PRINCIPAL AND INTEREST IF THE LENDER FAILS TO COMPLY WITH THE LENDER'S OBLIGATIONS UNLESS THE LENDER CURES THE FAILURE TO COMPLY AS PROVIDED BY SECTION 50(a)(6)(Q)(x), ARTICLE XVI, OF THE TEXAS CONSTITUTION; AND
- (R) IF THE LOAN IS A HOME EQUITY LINE OF CREDIT:
 - (1) YOU MAY REQUEST ADVANCES, REPAY MONEY, AND REBORROW MONEY UNDER THE LINE OF CREDIT;
 - (2) EACH ADVANCE UNDER THE LINE OF CREDIT MUST BE IN AN AMOUNT OF AT LEAST \$4,000:
 - (3) YOU MAY NOT USE A CREDIT CARD, DEBIT CARD, OR SIMILAR DEVICE, OR PREPRINTED CHECK THAT YOU DID NOT SOLICIT. TO OBTAIN ADVANCES UNDER THE LINE OF CREDIT:
 - (4) ANY FEES THE LENDER CHARGES MAY BE CHARGED AND COLLECTED ONLY AT THE TIME THE LINE OF CREDIT IS ESTABLISHED AND THE LENDER MAY NOT CHARGE A FEE IN CONNECTION WITH ANY ADVANCE;
 - (5) THE MAXIMUM PRINCIPAL AMOUNT THAT MAY BE EXTENDED, WHEN ADDED TO ALL OTHER DEBTS SECURED BY YOUR HOME, MAY NOT EXCEED 80 PERCENT OF THE FAIR MARKET VALUE OF YOUR HOME ON THE DATE THE LINE OF CREDIT IS ESTABLISHED;
 - (6) IF THE PRINCIPAL BALANCE UNDER THE LINE OF CREDIT AT ANY TIME EXCEEDS 80 PERCENT OF THE FAIR MARKET VALUE OF YOUR HOME, AS DETERMINED ON THE DATE THE LINE OF CREDIT IS ESTABLISHED, YOU MAY NOT CONTINUE TO REQUEST ADVANCES UNDER THE LINE OF CREDIT UNTIL THE BALANCE IS LESS THAN 80 PERCENT OF THE FAIR MARKET VALUE; AND
 - (7) THE LENDER MAY NOT UNILATERALLY AMEND THE TERMS OF THE LINE OF CREDIT.

THIS NOTICE IS ONLY A SUMMARY OF YOUR RIGHTS UNDER THE TEXAS CONSTITUTION. YOUR RIGHTS ARE GOVERNED BY SECTION 50, ARTICLE XVI, OF THE TEXAS CONSTITUTION, AND NOT BY THIS NOTICE.

Signatures

THE UNDERSIGNED ACKNOWLEDGE RECEIPT OF THE FOREGOING NOTICE.

EACH OWNER AND EACH OWNER'S SPOUSE MUST SIGN BELOW:

X	
Signature	Date
X	
Signature	Date



Home Equity Loans - Frequently Asked Questions

WHAT IS A HOME EQUITY LOAN?

Home equity loans fall under the provisions of Section 50(a)(6), Article XVI, of the Texas Constitution. A home equity loan can be for any legal purpose which uses the equity (the difference between the home's value and any outstanding debts against the home) in a member's home for collateral. For home equity lending, Texas law restricts the total amount of all loans secured by the homestead to a maximum of 80% of the home's value. Texas home equity loans can be a closed end loan with substantially equal payments over a fixed period of time, or an open-end Home Equity Line of Credit (HELOC).

WHAT PROPERTIES CAN BE CONSIDERED?

The property used for collateral must be a single-family, owner-occupied homestead property, located within the Austin area and the surrounding counties of Travis, Williamson, Hays, Bastrop, Caldwell and Burnet counties. Qualifying properties are defined as either urban or rural. Urban properties consist of not more than 10 acres of land with any improvements contained thereon, within the limits of a municipality or it's extraterritorial jurisdiction, or a platted subdivision; AND served by police protection, paid or volunteer fire protection, and at least three of the following services provided by a municipality or under contract to a municipality: electric, natural gas, sewer, storm sewer, or water. Rural property shall consist of not more than 200 acres for a family (100 acres for a single, adult person not otherwise entitled to a homestead), with the improvements thereon. Ineligible properties include duplexes, investment properties and mobile homes.

WHAT FEES CAN I EXPECT TO PAY?

Austin Telco will pay all standard closing costs for new home equity loans under \$150,000 closed at a credit union branch. These costs include: title search, flood determination, credit report, Automated Valuation Model report, and county filing fees. If necessary, additional fees for borrower requested appraisal, survey, and title company closing costs will be the responsibility of the borrower. Refinances of existing Austin Telco Home Equity/HELOC loans are subject to a \$300 refinance fee. Estimated costs will be disclosed upon receipt of application. Normal credit qualifying is required; rates, terms and fees may vary based on credit qualifications.

- Valuation many home equity loans can be underwritten using an Automated Valuation Model report. However, if the loan amount is \$150,000 or larger, or at the borrower's request, an appraisal may be ordered by Austin Telco and paid for by the borrower. Appraisals typically cost between \$600 and \$750.
- **Title Insurance** usually required only on loan amounts of \$150,000 and above. Borrower will be charged the actual cost of the title insurance policy and any costs for a title company closing (if applicable).
- Closing costs most home equity loans will be closed at a credit union branch location. If a borrower is unable to close at our office, they will pay any fees charged by the Title Company or lawyer who conducts the closing.

How much can I borrow from Austin Telco?

- The home equity loan and all other loans secured by the property (first mortgage, home improvement loan, etc.) cannot exceed 80% of the fair market value of the home.
- The minimum home equity loan is \$15,000.
- Normal qualifying applies, the actual amount you may borrow will depend on our normal credit criteria.

WHAT ARE THE TERMS?

Loan rates are expressed as Annual Percentage Rate (A.P.R.) Rates, fees and terms will vary according to the credit worthiness of each applicant, the amount borrowed and the length of the loan. Rates and terms are subject to change without notice. Rates and terms for loans above \$200,000 may vary. For current rates and terms please contact the credit union or visit our website at www.atfcu.org.

WHAT DOCUMENTS WILL I NEED TO COMPLETE THE LOAN PROCESS?

- Home Equity Loan Questionnaire
- Completed and signed loan application and "Notice Concerning Extensions of Credit"
- Home Equity Line of Credit Early Disclosure (HELOC's only)
- Verification of income most recent paystubs or two years tax returns for self-employed individuals.
- · Consent for Electronic Documents
- Verification of the current balance of any mortgage loan or other liens against the property.
- Copy of homeowner's insurance policy declaration page (mandatory) and flood insurance policy (if required)

Other Information

- A Home Equity Deed of Trust will be taken on the home.
- The Telco home equity loan must be in either a first or second lien position.
- Only one home equity loan is allowed on the property per 12-month period.
- The spouse of the owner must sign the closing documents whether or not they are on the deed.
- Loan documents must be signed at the credit union, a title company, or lawyer's office.





Lender Loan No./Universal Loan Identifier	Agency Ca	se No.
Uniform Residential Loan Application Verify and complete the information on this application. If you are applying the formation as directed by your Lender.	ng for this loan with others, each a	additional Borrower must provide
Section 1: Borrower Information. This section asks abomployment and other sources, such as retirement, that you want co	out your personal information nsidered to qualify for this loar	and your income from n.
1a. Personal Information		
Name (First, Middle, Last, Suffix)	Social Security Number	
	(or Individual Taxpayer Identii	fication Number)
Alternate Names – List any names by which you are known or any names under which credit was previously received (First, Middle, Last, Suffix)	(mm/dd/yyyy)	tizenship) U.S. Citizen) Permanent Resident Alien) Non-Permanent Resident Alien
Type of Credit I am applying for individual credit. I am applying for joint credit. Total Number of Borrowers: Each Borrower intends to apply for joint credit. Your initials:	List Name(s) of Other Borro (First, Middle, Last, Suffix) – Use	wer(s) Applying for this Loan e a separator between names
Day and day to a fill the different supplies to the supplies t	Canta et la fanna etia a	
Marital Status Dependents (not listed by another Borrower) Number	Contact Information	
Separated Ages	Home Phone () · Cell Phone ()	- -
Unmarried (Single, Divorced, Widowed, Civil Union, Domestic Partnership, Registered Reciprocal Beneficiary Relationship)	Work Phone ()	Ext
Current Address	•	
Street		Unit #
City	State ZIP	Country
	mary housing expense Own	Rent (\$/month)
The state of the s	oes not apply	Unit #
citreet	State ZIP	Country
How Long at Former Address? Years Months Housing O No pri		
	——————————————————————————————————————	
Mailing Address – if different from Current Address Does not apply Street		Unit #
CitreetCity	State ZIP	Country
		<u> </u>
1b. Current Employment/Self-Employment and Income	ot apply	
		Gross Monthly Income
	Phone ()	Base \$ /month
Street	Unit #	Overtime \$ /month
City State ZIP	Country	Bonus \$ /month
	is statement applies:	Commission \$ /month
	loyed by a family member, seller, real estate agent, or other	Military
	he transaction.	Entitlements \$/month
Check if you are the Business I have an ownership share of less than		Other \$/month TOTAL \$ /month
Owner or Self-Employed	nore. \$	TOTAL \$/month

Employer or Rusiness Name		Di	nono (Gross I	Monthly In	come
Employer or Business Name					\$	/montl
Street City		ZIP			e \$	/montl
				Bonus	\$	/montl
Position or Title			statement applies: yed by a family membe	Commis	sion \$	/montl
Start Date// How long in this line of work?		property se	eller, real estate agent, o transaction.	rother Military	nents \$	/montl
☐ Check if you are the Busin	ess O I have an ownership sl	 nare of less than 2	5%. Monthly Incom	e (or Loss)	\$	/montl
Owner or Self-Employed	O I have an ownership sh			TOTAL	\$	/month
	rrent and previous employm	ent and income.		Previo	us Gross M	onthly /montl
Street			Unit #			
City	State	ZIP	Country			
Position or Title						
Start Date / /	(mm/dd/yyyy)	ı —	ou were the Busine Self-Employed	ss		
End Date//	(mm/dd/yyyy)					
1e. Income from Other Sour Include income from other so • Alimony	ources below. Under Income I Support Interest a bility Mortgage er Care Mortgage	nd Dividends e Credit Certificate e Differential	Notes ReceivablePublic AssistanceRetirement (e.g., Pension, IRA)	Royalty PaymentsSeparate MaintenSocial SecurityTrust	ance E • \ • (Inemployment ienefits 'A Compensatic Other
Boarder IncomeCapital GainsFosteHouse	sing or Parsonage Payments			lered in determining	your qualifi	cation
Boarder Income Capital Gains NOTE: Reveal alimony, child sup		other income ON	.Y IF you want it consid			
Boarder Income Capital Gains NOTE: Reveal alimony, child supfor this loan.	pport, separate maintenance, or	r other income ON:	Y IF you want it consid		Monthly	Income
Boarder Income Capital Gains House NOTE: Reveal alimony, child supfor this loan.	pport, separate maintenance, or	r other income ON	Y IF you want it consid		Monthly \$	Income
Boarder Income Capital Gains House NOTE: Reveal alimony, child supfor this loan.	pport, separate maintenance, or	r other income ON	Y IF you want it consid		_	Income
Boarder Income Foster	pport, separate maintenance, or	r other income ON	,	TAL Amount Here	\$ \$ \$	Income

are worth money and that you want considered to qualify for this loan. It then asks about your liabilities (or debts) that you pay each month, such as credit cards, alimony, or other expenses. 2a. Assets - Bank Accounts, Retirement, and Other Accounts You Have Include all accounts below. Under Account Type, choose from the types listed here: Certificate of Deposit • Bridge Loan Proceeds Checking Stock Options Trust Account • Individual Development Savings Mutual Fund Bonds • Cash Value of Life Insurance · Money Market Stocks • Retirement (e.g., 401k, IRA) (used for the transaction) **Financial Institution Account Number Cash or Market Value Account Type** – use list above \$ \$ Ś Ś \$ **Provide TOTAL Amount Here** 2b. Other Assets and Credits You Have □ Does not apply Include all other assets and credits below. Under Asset or Credit Type, choose from the types listed here: Assets • Proceeds from Real Estate • Proceeds from Sale of Unsecured Borrowed Funds · Earnest Money • Relocation Funds Sweat Equity Property to be sold on or Non-Real Estate Asset Other Employer Assistance • Rent Credit Trade Equity before closing Secured Borrowed Funds Lot Equity **Cash or Market Value** Asset or Credit Type – use list above Ś Ś \$ \$ **Provide TOTAL Amount Here** Ś 2c. Liabilities - Credit Cards, Other Debts, and Leases that You Owe □ Does not apply List all liabilities below (except real estate) and include deferred payments. Under Account Type, choose from the types listed here: • Revolving (e.g., credit cards) • Installment (e.g., car, student, personal loans) • Open 30-Day (balance paid monthly) • Lease (not real estate) To be paid off at Account Type -**Company Name Account Number Unpaid Balance** or before closing **Monthly Payment** use list above Ś \$ Ś Ś \$ \$ \$ \$ П \$ Ś **2d. Other Liabilities and Expenses** ☐ Does not apply Include all other liabilities and expenses below. Choose from the types listed here: Alimony Child Support • Separate Maintenance Job Related Expenses **Monthly Payment** \$ \$

Section 2: Financial Information — Assets and Liabilities. This section asks about things you own that

Borrower Name:

Section 3: I and what you ov	inan ve on t	ncial In hem. \Box	formation] I do not own ar	N — Reny real es	eal Est	tate. This section	asks you to list	all pr	operties yo	u currently own
3a. Property You	u Own	If you	are refinancing	, list the	property	you are refinancin	g FIRST.			
Address Street									Unit	#
City _	1				1	State				
	1	s: Sold,	Intended Occu Investment, Pri			y Insurance,Taxes, tion Dues, etc.			1	ment Property
Property Value	Pendi or Ret	ng Sale, ained	Residence, Seco Home, Other		if not inc	luded in Monthly e Payment	Monthly Renta Income	al		R to calculate: ly Rental Income
\$					\$		\$		\$	
Mortgage Loans	on this	Property	☐ Does not d	apply						
Creditor Name		Account	t Number	Month Mortga Payme	age	Unpaid Balance	To be paid off at or before closing	Conv	e: FHA, VA, ventional, A-RD, Other	Credit Limit (if applicable)
				\$		\$				\$
				\$		\$				\$
				*		-				*
3b. IF APPLICAB	LE, Con	nplete Inf	ormation for Ad	Iditional	Property	☐ Does not ap	ply			
Address Street						<u> </u>	710		Unit	#
City _			Intended Occ		Manable	State				
	1	s: Sold,	Intended Occu Investment, Pri			y Insurance, Taxes, tion Dues, etc.				
Property Value		Residence, Second Home, Other		ond if not inc		luded in Monthly e Payment	Monthly Rental Income		For LENDER to calculate: Net Monthly Rental Income	
\$					\$		\$		\$	
Mortgage Loans	on this	Property	☐ Does not d	apply						
Creditor Name		Account	t Number	Month Mortga Payme	age	Unpaid Balance	To be paid off at or before closing	Conv	e: FHA, VA, ventional, A-RD, Other	Credit Limit (if applicable)
				\$		\$				\$
				\$		\$				\$
3c. IF APPLICAB Address Street		plete Info	ormation for Ad	ditional	Property	☐ Does not ap	ply	ı	Unit	#
City _						State	ZIP		Count	y
	Statu	s: Sold,	Intended Occu			y Insurance, Taxes,	For 2-4 Unit F	Primar	y or Investr	nent Property
Property Value	Pendi	ng Sale, ained	Investment, Pri Residence, Seco Home, Other		if not inc	tion Dues, etc. luded in Monthly e Payment	Monthly Renta	al		R to calculate: ly Rental Income
\$					\$		\$		\$	
Mortgage Loans	on this	Property	☐ Does not d	apply	ı		1			
Creditor Name		Account	t Number	Month Mortga Payme	age	Unpaid Balance	To be paid off at or before closing	Conv	E: FHA, VA, ventional, A-RD, Other	Credit Limit (if applicable)
				\$		\$				\$
				\$		\$				\$

Section 4: Loan and Property Information. This section asks about the loan's purpose and the property you want to purchase or refinance. 4a. Loan and Property Information Loan Amount \$ O Purchase O Refinance Other (specify) **Loan Purpose Property Address** Street Unit # City State ZIP County Number of Units **Property Value \$** Occupancy O Primary Residence Second Home O Investment Property FHA Secondary Residence 1. Mixed-Use Property. If you will occupy the property, will you set aside space within the property to operate O NO O YES your own business? (e.g., daycare facility, medical office, beauty/barber shop) 2. Manufactured Home. Is the property a manufactured home? (e.g., a factory built dwelling built on a permanent chassis) O NO O YES 4b. Other New Mortgage Loans on the Property You are Buying or Refinancing □ Does not apply Loan Amount/ **Credit Limit Creditor Name Lien Type Monthly Payment Amount to be Drawn** (if applicable) ○ First Lien ○ Subordinate Lien \$ \$ \$ O First Lien O Subordinate Lien 4c. Rental Income on the Property You Want to Purchase **For Purchase Only** □ Does not apply Complete if the property is a 2-4 Unit Primary Residence or an Investment Property Amount **Expected Monthly Rental Income** For LENDER to calculate: Expected Net Monthly Rental Income \$ 4d. Gifts or Grants You Have Been Given or Will Receive for this Loan ☐ Does not apply Include all gifts and grants below. Under Source, choose from the sources listed here: Community Nonprofit • Federal Agency Relative State Agency Lender • Religious Nonprofit Other Employer Local Agency Unmarried Partner Asset Type: Cash Gift, Gift of Equity, Grant **Deposited/Not Deposited Source** – use list above **Cash or Market Value** \$ O Deposited Not Deposited O Deposited O Not Deposited \$

Section 5: Declarations. This section asks you specific questions about the property, your funding, and your past financial history.

5	ia. About this Property and Your Money for this Loan		
Α.	Will you occupy the property as your primary residence? If YES, have you had an ownership interest in another property in the last three years? If YES, complete (1) and (2) below:	O NO	
	(1) What type of property did you own: primary residence (PR), FHA secondary residence (SR), second home (SH),		
	or investment property (IP)? (2) How did you hold title to the property: by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?		
В.	If this is a Purchase Transaction: Do you have a family relationship or business affiliation with the seller of the property?	O NO	O YES
c.	Are you borrowing any money for this real estate transaction (e.g., money for your closing costs or down payment) or obtaining any money from another party, such as the seller or realtor, that you have not disclosed on this loan application? If YES, what is the amount of this money?	O NO \$	O YES
D.	. 1. Have you or will you be applying for a mortgage loan on another property (not the property securing this loan) on or before closing this transaction that is not disclosed on this loan application?	O NO	O YES
	2. Have you or will you be applying for any new credit (e.g., installment loan, credit card, etc.) on or before closing this loan that is not disclosed on this application?	ONO	O YES
E.	Will this property be subject to a lien that could take priority over the first mortgage lien, such as a clean energy lien paid through your property taxes (e.g., the Property Assessed Clean Energy Program)?	O NO	O YES
	Sb. About Your Finances		
	Are you a co-signer or guarantor on any debt or loan that is not disclosed on this application?	O NO	O YES
G.	Are there any outstanding judgments against you?	O NO	O YES
Н.	. Are you currently delinquent or in default on a Federal debt?	O NO	O YES
I.	Are you a party to a lawsuit in which you potentially have any personal financial liability?	O NO	O YES
J.	Have you conveyed title to any property in lieu of foreclosure in the past 7 years?	O NO	O YES
K.	Within the past 7 years, have you completed a pre-foreclosure sale or short sale, whereby the property was sold to a third party and the Lender agreed to accept less than the outstanding mortgage balance due?	ONO	O YES
L.	Have you had property foreclosed upon in the last 7 years?	O NO	O YES
M	. Have you declared bankruptcy within the past 7 years? If YES, identify the type(s) of bankruptcy:	O NO	O YES

Section 6: Acknowledgments and Agreements. This section tells you about your legal obligations when you sign this application.

Acknowledgments and Agreements

Definitions:

- "Lender" includes the Lender's agents, service providers, and any of their successors and assigns.
- "Other Loan Participants" includes (i) any actual or potential owners of a loan resulting from this application (the "Loan"), (ii) acquirers of any beneficial or other interest in the Loan, (iii) any mortgage insurer, (iv) any guarantor, (v) any servicer of the Loan, and (vi) any of these parties' service providers, successors or assigns.

I agree to, acknowledge, and represent the following:

(1) The Complete Information for this Application

- The information I have provided in this application is true, accurate, and complete as of the date I signed this application.
- If the information I submitted changes or I have new information before closing of the Loan, I must change and supplement this application, including providing any updated/supplemented real estate sales contract.
- For purchase transactions: The terms and conditions of any real estate sales contract signed by me in connection with this application are true, accurate, and complete to the best of my knowledge and belief. I have not entered into any other agreement, written or oral, in connection with this real estate transaction.
- The Lender and Other Loan Participants may rely on the information contained in the application before and after closing of the Loan.
- Any intentional or negligent misrepresentation of information may result in the imposition of:
 - (a) civil liability on me, including monetary damages, if a
 person suffers any loss because the person relied on any
 misrepresentation that I have made on this application, and/or
 - (b) criminal penalties on me including, but not limited to, fine or imprisonment or both under the provisions of Federal law (18 U.S.C. §§ 1001 et seq.).

(2) The Property's Security

The Loan I have applied for in this application will be secured by a mortgage or deed of trust which provides the Lender a security interest in the property described in this application.

(3) The Property's Appraisal, Value, and Condition

- Any appraisal or value of the property obtained by the Lender is for use by the Lender and Other Loan Participants.
- The Lender and Other Loan Participants have not made any representation or warranty, express or implied, to me about the property, its condition, or its value.

(4) Electronic Records and Signatures

 The Lender and Other Loan Participants may keep any paper record and/or electronic record of this application, whether or not the Loan is approved.

- If this application is created as (or converted into) an "electronic application", I consent to the use of "electronic records" and "electronic signatures" as the terms are defined in and governed by applicable Federal and/or state electronic transactions laws.
- I intend to sign and have signed this application either using my:
 (a) electronic signature; or
 - (b) a written signature and agree that if a paper version of this application is converted into an electronic application, the application will be an electronic record, and the representation of my written signature on this application will be my binding electronic signature.
- I agree that the application, if delivered or transmitted to the Lender or Other Loan Participants as an electronic record with my electronic signature, will be as effective and enforceable as a paper application signed by me in writing.

(5) Delinquency

- The Lender and Other Loan Participants may report information about my account to credit bureaus. Late payments, missed payments, or other defaults on my account may be reflected in my credit report and will likely affect my credit score.
- If I have trouble making my payments I understand that I may contact a HUD-approved housing counseling organization for advice about actions I can take to meet my mortgage obligations.

(6) Authorization for Use and Sharing of Information

By signing below, in addition to the representations and agreements made above, I expressly authorize the Lender and Other Loan Participants to obtain, use, and share with each other (i) the loan application and related loan information and documentation, (ii) a consumer credit report on me, and (iii) my tax return information, as necessary to perform the actions listed below, for so long as they have an interest in my loan or its servicing:

- (a) process and underwrite my loan;
- (b) verify any data contained in my consumer credit report, my loan application and other information supporting my loan application;
- (c) inform credit and investment decisions by the Lender and Other Loan Participants;
- (d) perform audit, quality control, and legal compliance analysis and reviews;
- (e) perform analysis and modeling for risk assessments;
- (f) monitor the account for this loan for potential delinquencies and determine any assistance that may be available to me; and
- (g) other actions permissible under applicable law.

Borrower Signature	X	Date (mm/dd/yyyy)	/	
Additional Borrower	Signature X	Date (mm/dd/yyyy)	/	

	ry Service. This section asks questi	ons about your (or your deceased spouse's) military service.			
Military Service of Borro	wer				
Military Service – Did you	(or your deceased spouse) ever serve, or are	e you currently serving, in the United States Armed Forces? ONO YES			
If YES, check all that apply:	□ Currently serving on active duty with projected expiration date of service/tour / / (mm/dd/yyyy □ Currently retired, discharged, or separated from service □ Only period of service was as a non-activated member of the Reserve or National Guard □ Surviving spouse				
Soction 9: Domo	avanhic Information -				
Demographic Informati		ction asks about your ethnicity, sex, and race.			
and neighborhoods are beinformation (ethnicity, sex, disclosure laws. You are no "Ethnicity" and one or more whether you choose to pro regulations require us to no	ng fulfilled. For residential mortgage lendin and race) in order to monitor our compliand t required to provide this information, but at e designations for "Race." The law provides vide it. However, if you choose not to provice to your ethnicity, sex, and race on the basis fage or marital status information you provi	applicants are treated fairly and that the housing needs of communities 1999. Federal law requires that we ask applicants for their demographic 1999 ce with equal credit opportunity, fair housing, and home mortgage 1999 are encouraged to do so. You may select one or more designations for 1999 that we may not discriminate on the basis of this information, or on 1999 de the information and you have made this application in person, Federal 1999 of visual observation or surname. The law also provides that we may not 1999 idea in this application. If you do not wish to provide some or all of this			
Ethnicity: Check one or model Hispanic or Latino Mexican Puert Other Hispanic or Latin	o Rican 🔲 Cuban	Race: Check one or more American Indian or Alaska Native – Print name of enrolled or principal tribe: Asian Asian Chinese			
For example: Argentir Salvadoran, Spaniard Not Hispanic or Latino I do not wish to provide		☐ Japanese ☐ Korean ☐ Vietnamese ☐ Other Asian — Print race: For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so or ☐ Black or African American ☐ Native Hawaiian or Other Pacific Islander			
Sex ☐ Female		☐ Native Hawaiian ☐ Guamanian or Chamorro ☐ Samoan☐ Other Pacific Islander – <i>Print race</i> :			
☐ Male☐ I do not wish to provide	this information	For example: Fijian, Tongan, and so on. White I do not wish to provide this information			
To Be Completed by Fina	ncial Institution (for application taken in	person):			
•	orrower collected on the basis of visual obse er collected on the basis of visual observation ver collected on the basis of visual observation	on or surname? ONO YES			
Was the race of the Borrov	nation was provided through:				

Section 9: Loan Originator Information. To be completed by your Loan Originator.							
Loan Originator Information							
Loan Originator Organization Name							
Address							
Loan Originator Organization NMLSR ID#	State License ID#						
Loan Originator Name							
Loan Originator NMLSR ID#	State License ID#						
Email	Phone ()						
Signature	Date (<i>mm/dd/yyyy</i>) / /						

To be completed by the Lender:	
Lender Loan No./Universal Loan Identifier	Agency Case No
Uniform Residential Loan Application — U	Jnmarried Addendum
• •	
For Borrower Selecting the Unmarried Status	
Lenders Instructions for Using the Unmarried Addendum	
The Lender may use the Unmarried Addendum only when a Borrowe	r selected "Unmarried" in Section 1 and the information collected is
necessary to determine how State property laws directly or indirectly	affecting creditworthiness apply, including ensuring clear title.
For example, the Lender may use the Unmarried Addendum when th	e Borrower resides in a State that recognizes civil unions domestic
	en the property is located in such a State. "State" means any state, the
District of Columbia, the Commonwealth of Puerto Rico, or any territory	· · · · · · · · · · · · · · · · · · ·
If you selected "Unmarried" in Section 1, is there a person who is r those of a legal spouse?	ot your legal spouse but who currently has real property rights similar to
If VES indicate the type of relationship and the State in whi	ch the relationship was formed. For example, indicate if you are in a
	ary relationship, or other relationship recognized by the State in which you
currently reside or where the property is located.	, , , , , , , , , , , , , , , , , , , ,
○ Civil Union ○ Domestic Partnership ○ Registered Recipro	ocal Reneficiary Relationship \(\infty\) Other (evoluin)
O civil official O bonnestic Farthership O negistered hecipit	

State:

To be completed by the Lender: Lender Loan No./Universal Loan Identifier	Agency Ca	ase No.	
Uniform Posidontial Loan Application — Addit	tional Parrawar		
Uniform Residential Loan Application — Addit			
Verify and complete the information on this application as directed by y	our Lender.		
Section 1: Borrower Information. This section asks ab	out your personal information	and your income fr	
employment and other sources, such as retirement, that you want co	nsidered to qualify for this loan	n.	0111
1a. Personal Information			
Name (First, Middle, Last, Suffix)	Social Security Number (or Individual Taxpayer Ident	ification Number)	
Alternate Names – List any names by which you are known or any names			
under which credit was previously received (First, Middle, Last, Suffix)		i tizenship) U.S. Citizen	
) Permanent Resident	Alien
		Non-Permanent Res	
Type of Credit	List Name(s) of Other Borro	wer(s) Applying for t	his Loan
I am applying for individual credit.	(First, Middle, Last, Suffix) – Use		
I am applying for joint credit. Total Number of Borrowers: _			
Each Borrower intends to apply for joint credit. Your initials:			
Marital Status Dependents (not listed by another Borrower)	Contact Information		
Married Number	Home Phone ()	_	
Separated Ages	Cell Phone ()		
Unmarried	Work Phone ()	Ext.	
(Single, Divorced, Widowed, Civil Union, Domestic Partnership, Registered Reciprocal Beneficiary Relationship)	Email		
Current Address			
Street		Unit #	
City	State ZIP ZIP	Country _	
How Long at Current Address? Years Months Housing O No pri If at Current Address for LESS than 2 years, list Former Address D D		O Rent (\$	/month)
Street	oes not apply	Unit #	
City	State ZIP	Country	
How Long at Former Address? Years Months Housing O No pri	imary housing expense O Own		/month)
Mailing Address – if different from Current Address		<u> </u>	
Street		Unit #	
City	State ZIP	Country	
1b. Current Employment/Self-Employment and Income Does n	not apply		
Employer or Business Name	Phone () –	Gross Monthly Inco	ome
	Unit #	Base \$	/month
Street City	Country	Overtime \$	/month
		Bonus \$	/month
	is statement applies:	Commission \$	/month
	oloyed by a family member, seller, real estate agent, or other	Military	
	the transaction.	Entitlements \$	/month
☐ Check if you are the Business	25% Monthly Income (or Loss)	Other \$	/month
Owner or Self-Employed		TOTAL \$	/month

	r Additional	Lilipioyillelit/.	cii Empioyimenta			Does not	,
Employer or Business Name		Pl	none ()	_	Gross N	lonthly In	come
Street			Unit #		Base	\$	/montl
City	State	ZIP	Country		Overtime	\$	/month
					Bonus	\$	/montl
Position or Title			statement applies yed by a family memb		Commiss	ion \$	/month
Start Date / / (mm/dd/yyyy)	.1	property se	eller, real estate agent,		Military	ents \$	/montl
	onths	' ′	e transaction.		Other	\$	
Owner or Self-Employed I have an o		are of less than 2 are of 25% or mo		ne (or Loss)	TOTAL		· /montl
1d. IF APPLICABLE, Complete Information for				Income	□ Do	es not ap	ply
Provide at least 2 years of current and previous	s employme	nt and income.					
Employer or Business Name						ıs Gross N	•
Street			Unit #		Income	\$	/montl
City	State	ZIP					
Position or Title							
Start Date / / (mm/dd/yyyy)			you were the Busin	ess			
End Date / / (mm/dd/yyyy)		Owner or	Self-Employed				
Include income from other sources below. Und • Alimony • Child Support • Automobile Allowance • Boarder Income • Foster Care	Interest andMortgage C	d Dividends Credit Certificate	 Notes Receivable 	ted here: • Royalty F • Separate • Social Se	. Mainten	ance [Jnemployment Benefits /A Compensatio
AlimonyAutomobile AllowanceDisability	Interest andMortgage CMortgage IPayments	d Dividends Credit Certificate Differential	Notes ReceivablePublic AssistanceRetirement (e.g., Pension, IRA)	Royalty FSeparateSocial SeTrust	Maintena curity	ance [•\ •(Benefits /A Compensatio Other fication
 Alimony Automobile Allowance Boarder Income Capital Gains Capital Gains Child Support Foster Care Housing or Parsonage NOTE: Reveal alimony, child support, separate mail for this loan. 	Interest andMortgage CMortgage IPayments	d Dividends Credit Certificate Differential	Notes ReceivablePublic AssistanceRetirement (e.g., Pension, IRA)	Royalty FSeparateSocial SeTrust	Maintena curity	ance [•\ •(your quali	Benefits /A Compensatio Other fication
 Alimony Automobile Allowance Boarder Income Capital Gains Capital Gains Child Support Foster Care Housing or Parsonage NOTE: Reveal alimony, child support, separate mail for this loan. 	Interest andMortgage CMortgage IPayments	d Dividends Credit Certificate Differential	Notes ReceivablePublic AssistanceRetirement (e.g., Pension, IRA)	Royalty FSeparateSocial SeTrust	Maintena curity	ance [] v v v your qualii Monthly	Benefits /A Compensatio Other fication
 Alimony Automobile Allowance Boarder Income Capital Gains Capital Gains Child Support Poster Care Housing or Parsonage NOTE: Reveal alimony, child support, separate mail for this loan. 	Interest andMortgage CMortgage IPayments	d Dividends Credit Certificate Differential	Notes Receivable Public Assistance Retirement (e.g., Pension, IRA) LY IF you want it cons	Royalty FSeparateSocial SeTrust	e Maintend ecurity ermining	Monthly \$	Benefits /A Compensatio Other fication
 Alimony Automobile Allowance Boarder Income Capital Gains Capital Gains Child Support Poster Care Housing or Parsonage NOTE: Reveal alimony, child support, separate mail for this loan. 	• Interest and • Mortgage C • Mortgage I Payments intenance, or c	d Dividends Credit Certificate Differential Other income ON	• Notes Receivable • Public Assistance • Retirement (e.g., Pension, IRA) LY IF you want it cons Provide To	• Royalty F • Separate • Social Se • Trust sidered in dete	e Maintendecurity ermining nt Here	Monthly \$	Benefits // A Compensation Other fication Income
• Alimony • Automobile Allowance • Boarder Income • Capital Gains • Housing or Parsonage NOTE: Reveal alimony, child support, separate mail for this loan. Income Source – use list above Section 2: Financial Information	• Interest and • Mortgage C • Mortgage I Payments Intenance, or C On — As Uniform Res	d Dividends Credit Certificate Differential Other income ON Sets and L Sidential Loan	• Notes Receivable • Public Assistance • Retirement (e.g., Pension, IRA) LY IF you want it cons Provide To	• Royalty F • Separate • Social Se • Trust sidered in dete	e Maintendecurity ermining nt Here	Monthly \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	Benefits // A Compensation Other fication Income
• Alimony • Automobile Allowance • Boarder Income • Capital Gains • Housing or Parsonage NOTE: Reveal alimony, child support, separate mail for this loan. Income Source – use list above Section 2: Financial Information My information for Section 2 is listed on the light of	• Interest and • Mortgage C • Mortgage I Payments intenance, or c On — As Uniform Res	sets and L sidential Loan A	• Notes Receivable • Public Assistance • Retirement (e.g., Pension, IRA) ILY IF you want it cons Provide To Liabilities. Application with	• Royalty F • Separate • Social Se • Trust sidered in dete	e Maintendecurity ermining nt Here	Monthly \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	Benefits /A Compensatio Other fication Income
• Alimony • Automobile Allowance • Boarder Income • Capital Gains • Housing or Parsonage NOTE: Reveal alimony, child support, separate main for this loan. Income Source – use list above Section 2: Financial Information My information for Section 2 is listed on the light separate main for the light separate main for this loan.	• Interest and • Mortgage C • Mortgage I Payments intenance, or c Uniform Res Uniform Res Uniform Res	sets and L sidential Loan A	• Notes Receivable • Public Assistance • Retirement (e.g., Pension, IRA) ILY IF you want it cons Provide To Liabilities. Application with	• Royalty F • Separate • Social Se • Trust sidered in dete	e Maintendecurity ermining nt Here	Monthly \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ The of Borrow	Benefits /A Compensatio Other fication Income
• Alimony • Automobile Allowance • Boarder Income • Capital Gains • Housing or Parsonage NOTE: Reveal alimony, child support, separate main for this loan. Income Source – use list above Section 2: Financial Information My information for Section 2 is listed on the light of	• Interest and • Mortgage C • Mortgage I Payments Intenance, or of On — As Uniform Res Uniform Res	sets and L sidential Loan A sidential Loan A sidential Loan A	• Notes Receivable • Public Assistance • Retirement (e.g., Pension, IRA) ILY IF you want it cons Provide T Liabilities. Application with Application with	• Royalty F • Separate • Social Se • Trust sidered in dete	e Maintendecurity ermining nt Here	Monthly \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ The of Borrow	Benefits /A Compensatio Other fication Income

Section 5: Declarations. This section asks you specific questions about the property, your funding, and your past financial history.

5a. About this Property and Your Money for this Loan	
A. Will you occupy the property as your primary residence? If YES, have you had an ownership interest in another property in the last three years? If YES, complete (1) and (2) below: (1) What type of property did you own: primary residence (PR), FHA secondary residence (SR), second home (SH),	O NO O YES
or investment property (IP)? (2) How did you hold title to the property: by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?	
B. If this is a Purchase Transaction: Do you have a family relationship or business affiliation with the seller of the property?	O NO O YES
C. Are you borrowing any money for this real estate transaction (e.g., money for your closing costs or down payment) or obtaining any money from another party, such as the seller or realtor, that you have not disclosed on this loan application? If YES, what is the amount of this money?	O NO O YES
 D. 1. Have you or will you be applying for a mortgage loan on another property (not the property securing this loan) on or before closing this transaction that is not disclosed on this loan application? 2. Have you or will you be applying for any new credit (e.g., installment loan, credit card, etc.) on or before closing this loan that is not disclosed on this application? 	O NO O YES
E. Will this property be subject to a lien that could take priority over the first mortgage lien, such as a clean energy lien paid through your property taxes (e.g., the Property Assessed Clean Energy Program)?	O NO O YES
5b. About Your Finances	
F. Are you a co-signer or guarantor on any debt or loan that is not disclosed on this application?	O NO O YES
G. Are there any outstanding judgments against you?	O NO O YES
H. Are you currently delinquent or in default on a Federal debt?	O NO O YES
I. Are you a party to a lawsuit in which you potentially have any personal financial liability?	O NO O YES
J. Have you conveyed title to any property in lieu of foreclosure in the past 7 years?	O NO O YES
K. Within the past 7 years, have you completed a pre-foreclosure sale or short sale, whereby the property was sold to a third party and the Lender agreed to accept less than the outstanding mortgage balance due?	O NO O YES
L. Have you had property foreclosed upon in the last 7 years?	O NO O YES
M. Have you declared bankruptcy within the past 7 years? If YES, identify the type(s) of bankruptcy: ☐ Chapter 7 ☐ Chapter 11 ☐ Chapter 12 ☐ Chapter 13	O NO O YES
Section 6: Acknowledgements and Agreements. My signature for Section 6 is on the Uniform Residential Loan Application with	
(insert name of B	orrower)
Section 7: Military Service. This section asks questions about your (or your deceased spouse's) military	ry service.
Military Service of Borrower	
Military Service – Did you (or your deceased spouse) ever serve, or are you currently serving, in the United States Armed Force	es? O NO O YES
Currently serving on active duty with projected expiration date of service/tour// Currently retired, discharged, or separated from service Only period of service was as a non-activated member of the Reserve or National Guard Surviving spouse	(mm/dd/yyyy)

Section 8: Demographic Information. 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 Hispanic or Latino Mexican Puerto Rican Cuban Other Hispanic or Latino – Print origin: For example: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on. Not Hispanic or Latino I do not wish to provide this information	Race: Check one or more American Indian or Alaska Native – Print name of enrolled or principal tribe: Asian Asian Indian Chinese Filipino Japanese Korean Vietnamese Other Asian – Print race: For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on Black or African American Native Hawaiian Guamanian or Chamorro Samoan			
Sex Female Male I do not wish to provide this information	Other Pacific Islander – Print race: For example: Fijian, Tongan, and so on. White I do not wish to provide this information			
To Be Completed by Financial Institution (for application taken in Was the ethnicity of the Borrower collected on the basis of visual observation Was the sex of the Borrower collected on the basis of visual observation was the race of the Borrower collected on the basis of visual observation.	rvation or surname? ONO YES n or surname? NO YES			
The Demographic Information was provided through: O Face-to-Face Interview (includes Electronic Media w/ Video Component Section 9: Loan Originator Information. To				
Loan Originator Information				
Loan Originator Organization Name				
Address Loan Originator Organization NMLSR ID# Loan Originator Name	State License ID#			
	State License ID#			
Email				
Signature	/ Date (mm/dd/yyyy)//			

To be completed by the Lender: Lender Loan No./Universal Loan Identifier	Agency Case No
Uniform Residential Loan Application — Cont	tinuation Sheet
Continuation Sheet Use this continuation sheet if you need more	e space to complete the Uniform Residential Loan Application.
Borrower Name (First, Middle, Last, Suffix)	
Additional Information	
Additional Borrower Name (First, Middle, Last, Suffix)	
Additional Information	
I/We fully understand that it is a federal crime punishable by fine or impriso any of the above facts as applicable under the provisions of federal law (18	
Borrower Signature X	Date (mana/dd/mag)
Borrower Signature	Date (mm/dd/yyyy) / / /
Additional Borrower Signature	Date (mars /dd/mars)
Additional Borrower Signature	Date (<i>mm/dd/yyyy</i>) / /