Uniform Residential Loan Application

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower," as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when the income or assets of a person other than the Borrower (including the Borrower's spouse) will be used as a basis for loan qualification or the income or assets of the Borrower's spouse or other person who has community property rights pursuant to state law will not be used as a basis for loan qualification, but his or her liabilities must be considered because the spouse or other person has community property rights pursuant to applicable law and Borrower resides 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				12					Co-Borre	ower	: :						
	Storg. 4.	in a second			bes .	2 E	TYPE OF N	IORTGAG	EANDTE	RM	SOFLO	AN	St. Carl	Acres 64	ante.		- 14 - 14 14 - 14
Mortgage	VA		Conve	ntional	Ľ	Othe	r (explain)		2 No. Sec. Concernance		gency Case				Lender Case	e Number	
Amount	FHA		USDA	Rural Ho Rate	ousing S		f Months	Amortizati	on Type:	Ľ	Fixed Ra	te	Other (exp	lain):			
5					%					L	GPM		ARM (typ				
	the with	Napa-			Sec.	II. PR	OPERTY IN	FORMATI	ON AND P	PUR	POSE OI	LOAN					No. of Date
Subject Property Ad	ldress (st	reet, city	, state §	ŁZIP)													No. of Units
Legal Description o	f Subjec	t Property	y (attacl	n descript	ion if ne	cessary)											Year Built
Purpose of Loan		Purchase Refinanc		Constru		rmanent	Other (explain	1):	1	Prope	erty will be Primary			Seconda	ary Residence	e [Investment
Complete this	_		_				manent loar	11.	l.								
Year Lot Acquired		al Cost				nt Existin			Value of Lot			(b) Cos	of Improve	ments	То	tal (a + b)	
	s				s			\$				\$			\$		
Complete this	line if t	his is a	refin	ance lo				1			ĩ						1
Year Acquired	Origin	al Cost			Amou	nt Existin	ig Liens	Purpose of	Refinance			Describe	Improveme	nts	made		to be made
					1152												
Title will be held in	S Not N	me(c)			\$						Manner in	Cost: \$	itle will be h	eld		Eate	te will be held in:
The will be held if	i what is	ame(s)														Esta	Fee Simple
Source of Down Pa	yment, S	ettlemen	t Charg	es, and/or	Subord	inate Fin	ancing (explain	n)									Leasehold (show
	<u>.</u>																expiration date)
Borrower's Name	20 20 20 20 20 20 20 20 20 20 20 20 20 2	rrower Ir. or Sr.		¥			ATT B	ØRROWE	the state of the state		and the second		Sr. if applic	able)	Co-Bo	rrower	
Social Security Nu	mber	Hom	e Phone	e (incl are	a code)	DOB (r	nm/dd/yyyy)	Yrs. School	Social Secu	rity]	Number	Hom	e Phone (inc	l. area co	ode) DOB (1	mm/dd/yyy	y) Yrs School
Married		nmarried vorced, v				dents (no	ot listed by Co-l	Borrower)	Marr Sepa		dis	married (orced, wi	include sing dowed)	le, Deg	pendents (not	t listed by l	
Separated Present Address (s	treet, city	, state, Z	IP)		no. Or	wn	Rent	No. Yrs.	Present Ad			, state, Z	IP)		Own	Rent	No Yrs
Mailing Address, 1	f differer	nt from P	resent A	ddress					Mailing Ad	ldres	s, if differen	it from P	esent Addre	55			
									l								
If residing at				less tha	ın two	years,			Former Ad	drang	(streat out	, etate 7	TD)			12	
Former Address (s	treet, city	, state, 2	.IP)	l	0	wn	Rent	_ No. Yrs.	Pormer Ad	aress	(Street, Ch	y, state, z	11)		Own	Rent	No Yrs
新 、 1995		in the second		- M	1946	<u>,</u> 143	IV. D	MPLOYME							Co-Be	rrower	
Name & Address	of Emplo	yer		S	elf Emp	loyed	Yrs. on this jo	b	Name & A	ddre	ss of Emplo	yer	L	Self	Employed	Yrs. on	his Job
							Yrs. employed of work/profes		-								ployed in this line profession
Position/Title/Typ	e of Bus	iness		Busines	s Phone	(incl. are	ea code)		Position/T	itle/T	ype of Bus	iness			Business F	hone (incl	. area code)
If employed in	n curre	nt posi	tion f	or less i	than to	vo yea	rs or if curr	ently emplo	yed in mo	ore t	han one	positio	n, comple	te the	following	:	
Name & Address		_			elf Emp		Dates (from -				ss of Emplo		L	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	Employed		rom - to)

Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expense	Present	Proposed
Base Empl. Income*	\$	S	\$	Rent	\$	
Overtime				First Mortgage (P&I)		\$
Bonuses				Other Financing (P&I)		
Commissions				Hazard Insurance		1
Dividends/Interest				Real Estate Taxes		
Net Rental Income	100 Aug. 2010			Mortgage Insurance		
Other (before completing,				Homeowner Assn. Dues		
see the notice in describe				Other:		
other income," below)	\$	S	\$	Total	s	s
Total	J	0		1000		
B/C	rrower(s) may b		Alimony, child support, o	as tax returns and financial statement or separate maintenance income need -Borrower (C) does not choose to hav	not be revealed e it considered	Monthly Amount
						>
	al a second and a back the second and					
Assets be meaningfully and fairly presperson, this Statement and supp ASSETS Description Cash deposit toward purchase	ented on a comb orting schedules r	ined basis; otherwise, separa	te Statements and Schedules spouse or other person also. Liabilities and Pledged A automobile loans, revolvin	narried Co-Borrowers if their assets and a are required. If the Co-Borrower secti Assets. List the creditor's name, address ag charge accounts, real estate loans, ali ate by (*) those liabilities, which wil property.	Completed about a no Completed Jo and account number for all nony, child support, stock pl	ntly Not Jointly Not Jointly outstanding debts, including edges, etc. Use continuation
····	unte balance		LIABI		onthly Payment & lonths Left to Pay	Unpaid Balance
List checking and savings according and address of Bank, S&		n	Name and address of Com			S
Acct no. Name and address of Bank, S&	\$ EL, or Credit Unic	n	Acct. no. Name and address of Com	apany \$ Payment	/Months	\$
Acct. no.	\$		Acct. no.			
Name and address of Bank, S&		on	Name and address of Com	npany \$Payment	Months	\$
				-		
Acct no.	\$		Acct. no.			
Name and address of Bank, S&	2L, or Credit Unio	on	Name and address of Con	npany \$ Paymen	Months	\$
Acct. no.	\$					
Stocks & Bonds (Company name/ \$ number & description)			Acct. no. Name and address of Con	npany \$Paymen	t/Months	s
Life insurance net cash value Face amount: \$	s					
Subtotal Liquid Assets	s		Acct. no.			
Real estate owned (enter mark from schedule of real estate ov	et value \$		Name and address of Con	npany \$ Paymen	t/Months	\$
			1			
Vested interest in retirement fi Net worth of business(es) owr (attach financial statement)						
(attach imancial statement)			Acct. no.	mpany \$ Paymer	t/Months	
Automobiles owned (make and year)	\$		Name and address of Cor	o rayine		S

	\$	\$	\$	S	\$	\$
Schedule of Real Estate Owned (If additional properties a Property Address (enter S if sold, PS if pending sale or R if rental being held for income)	Present Market Value	Amount of Mortgages & Liens	Gross Rental Income	Mortgage Payments	Insurance, Maintenance, Taxes & Misc.	Net Rental Income

Alternate	Name
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Creditor Name

Account Number

a. Purchase price	\$	If you answer "Yes" to any questions a through i,	Borro	wer	Co-Bo	
b. Alterations, improvements, repairs		please use continuation sheet for explanation.	Yes	No	Yes	No
c. Land (if acquired separately)		a. Are there any outstanding judgments against you?				
d. Refinance (incl. debts to be paid off)		b. Have you been declared bankrupt within the past 7 years?				
e. Estimated prepaid items		c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?				
f. Estimated closing costs			_			
g. PMI, MIP, Funding Fee		d. Are you a party to a lawsuit?				
h. Discount (if Borrower will pay)		e. Have you directly or indirectly been obligated on any loan which resulted foreclosure, or judgment? (This would include such loans as home mortgage lo	in foreclo ans, SBA	loans, hom	er of title e improve	ment loans.
i. Total costs (add items a through h)		educational loans, manufactured (mobile) home loans, any mortgage, financial o	bligation, l	oond, or loan	n guarante	e. If "Yes,"
j. Subordinate financing		provide details, including date, name, and address of Lender, FHA or VA case number, if any, and reasons for the action.)	\square			
k. Borrower's closing costs paid by Seller		f. Are you presently delinquent or in default on any Federal debt or any				
1. Other Credits (explain)		other loan, mortgage, financial obligation, bond, or loan guarantee? If "Yes," give details as described in the preceding question.				
		g. Are you obligated to pay alimony, child support, or separate maintenance?				
		h. Is any part of the down payment borrowed?				
		i. Are you a co-maker or endorser on a note?				
		j. Are you a U.S. citizen?				
m. Loan amount (exclude PMI, MIP, Funding Fee financed)		k. Are you a permanent resident alien?				
	+	1. Do you intend to occupy the property as your primary residence?				
n. PMI, MIP, Funding Fee financed		If "Yes," complete question m below.				
o. Loan amount (add m & n)		m. Have you had an ownership interest in a property in the last three years?				
		(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, 1 & o from i)	×°.	(2) How did you hold title to the home—solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?				
				1.1		a

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 (3) the property will not be used for any illegal or prohibited purpose or use; (4) all statements made in "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 and assigns may continuously rely on the information contained in the application, whether or not the Loan is approved; (7) the Lender and its agents, brokers, insurers, 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 is agents, brokers, insurers, servicers, successors or assigns has made any represented herein 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 represente

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					
		v						

	CONTINUATION SUBET/RESIDENTL	LLOAN APPLICATIO	N
Use this continuation sheet if you need more space to complete the Residential Loan Application. Mark B f or Borrower or C for	Borrower:	8	Agency Case Number:
Co-Borrower.	Co-Borrower		Lender Case Number: