To be completed by the <b>Lender</b> :	
Lender Loan No./Universal Loan Identifier	Agency Case No

#### **Uniform Residential Loan Application**

Verify and complete the information on this application. If you are applying for this loan with others, each additional Borrower must provide information as directed by your Lender.

Section 1: Borrower Information. This section asks about your personal information and your income from

employment and other	r source	s, such as re	etirement,	that you wai	nt considered to q	ualify for	this loan.	and your me	omo nom
1a. Personal Inform	ation								
Name (First, Middle, Last, John Q Jones	Suffix)				Social Secu (or Individual	-			
Alternate Names - List a under which credit was pre	any names viously red	s by which you a ceived (First, M	are known o liddle, Last, S	r any names Suffix)	Date of Birtl (mm/dd/yyyy) 01/01/196	0			
Type of Credit OI am applying for indiv OI am applying for joint Each Borrower intend	t credit.	Total Number			List Name(s) of (First, Middle, La Mary C Jones			Applying for	this Loan
Marital Status  Married Separated Unmarried (Single, Divorced, Wide Reciprocal Beneficiary	Num Age: owed, Civ				Home Phone Cell Phone Work Phone	e <u>666-6</u> <u>555-5</u>	66-6666 55555 om	Ex	t
Current Address Street 1234 Main St.								Unit #	
City San Diego					•				
How Long at Current Ad					_		Own	ORent (\$	/month)
If at Current Address for Street			-						
City									
How Long at Former Ad				<del>-</del>		g expense	OOwn	ORent (\$	/month)
Mailing Address - if diff Street			dress 🗸	Does not ap	pply			Unit #	
City		State_	ZIF	·	Country				
1b. Current Employm	nent/Self-	-Employmen	t and Inco	me Do	oes not apply				
Employer or Busines	ss Name	Ross		Phone	999-999-9999			nthly Incom	
Street Office					Unit #_ <b>222</b>		Base Overtime	\$ <u>7,000.00</u> \$	
City San Diego		State	CA ZIP	<b>92111</b> Co	ountry		Bonus	\$ \$	
Desiries of Title Engin				011-				n \$	
Position or Title Engine Start Date 05/21/1998		n/dd/yyyy)		☐ I am e	if this statement a employed by a family men	nber,	Military	,	
		· 7777/			rty seller, real estate ager	nt, or other	•	s \$	/month
How long in this line of w	vork? <u>30</u>	Years <u>1</u>	Months	party	to the transaction.			· •	
How long in this line of v						(or Loss)	Other	\$	/month

TC: II AI I EIGABLE, COII	nplete Information for Additi	onal Employment/Self Employment and	Income	✓ Does not ap
Employer or Rusiness I	Namo	Phone	Gross Mor	nthly Income
			Base	\$/mont
		Unit #	Overtime	\$/mont
City	State ZIP	Country	Bonus	\$/mont
Position or Title		Check if this statement applies:	Commission	n \$/mont
Start Date	(mm/dd/yyyy)	I am employed by a family member, property seller, real estate agent, or other	Military	
How long in this line of work	k? Years Months	party to the transaction.	Entitlements	s \$/mont
Check if you are the Bus	siness I have an ownership share	e of less than 25%. Monthly Income (or Loss)	Other	\$/mont
Owner or Self-Employed	I have an ownership share	e of 25% or more. \$	TOTAL	\$/mon
		ous Employment/Self Employment and employment and income.	Income	Does not ap
Employer or Business I	Name			Gross Monthly /mon
Street		Unit #	income \$	///////
City	State ZIP	Country		
Position or Title		Check if you were the Business		
	(mm/dd/yyyy)	Owner or Self-Employed		
Start Date	(11111111111111111111111111111111111111			
Start Date				
1e. Income from Other S Include income from ot Alimony Ch Automobile Allowance Dis	mm/dd/yyyy)  Sources Does not a  ther sources below. Unde ild Support sability • Interest an • Mortgage	r Income Source, choose from the stand Dividends Notes Receivable Roy Credit Certificate Public Assistance Sep	sources list alty Payments arate Maintenan ial Security	<ul><li>Unemployment Benefits</li></ul>
1e. Income from Other S Include income from ot Alimony	Cources Does not as ther sources below. Under ild Support sability ster Care using or Parsonage (mm/dd/yyyy)	r Income Source, choose from the stand Dividends Notes Receivable Roy Credit Certificate Public Assistance Sep	alty Payments arate Maintenan ial Security st	<ul><li>Unemployment Benefits</li><li>VA Compensation</li><li>Other</li></ul>
1e. Income from Other S Include income from ot  Alimony	mm/dd/yyyy)  Sources Does not a  Ther sources below. Unde  Ild Support Interest an  Sability Interest an  Mortgage Interest an  Mort	r Income Source, choose from the second Dividends Credit Certificate Differential  Notes Receivable Public Assistance Retirement Soc (e.g., Pension, IRA)  Trus	alty Payments arate Maintenan ial Security st	<ul> <li>Unemployment Benefits</li> <li>VA Compensation</li> <li>Other</li> </ul> mining your qualification
1e. Income from Other S Include income from ot Alimony	mm/dd/yyyy)  Sources Does not a  Ther sources below. Unde  Ild Support Interest an  Sability Interest an  Mortgage Interest an  Mort	r Income Source, choose from the second Dividends Credit Certificate Differential  Notes Receivable Public Assistance Retirement Soc (e.g., Pension, IRA)  Trus	alty Payments arate Maintenan ial Security st	<ul> <li>Unemployment Benefits</li> <li>VA Compensati</li> <li>Other</li> <li>mining your qualificati</li> <li>Monthly Income</li> </ul>
1e. Income from Other S Include income from ot  Alimony	mm/dd/yyyy)  Sources Does not a  Ther sources below. Unde  Ild Support Interest an  Sability Interest an  Mortgage Interest an  Mort	r Income Source, choose from the second Dividends Credit Certificate Differential  Notes Receivable Public Assistance Retirement Soc (e.g., Pension, IRA)  Trus	alty Payments arate Maintenan ial Security st	<ul> <li>Unemployment Benefits</li> <li>VA Compensation</li> <li>Other</li> <li>mining your qualification</li> <li>Monthly Income</li> <li>\$ 980</li> </ul>
1e. Income from Other S Include income from ot Alimony	mm/dd/yyyy)  Sources Does not a  Ther sources below. Unde  Ild Support Interest an  Sability Interest an  Mortgage Interest an  Mort	r Income Source, choose from the second Dividends Credit Certificate Differential  Notes Receivable Public Assistance Retirement Soc (e.g., Pension, IRA)  Trus	alty Payments arate Maintenan ial Security st	<ul> <li>Unemployment Benefits</li> <li>VA Compensati</li> <li>Other</li> <li>mining your qualificati</li> <li>Monthly Income</li> </ul>

Section 2: Financial Information — Assets and Liabilities. This section asks about things you own that 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: Checking • Certificate of Deposit • Stock Options · Bridge Loan Proceeds Trust Account Savings · Cash Value of Life Insurance · Mutual Fund Bonds · Individual Development Money Market Stocks • Retirement (e.g., 401k, IRA) Account (used for the transaction) **Financial Institution** Account Type - use list above **Account Number** Cash or Market Value XYZ Bank \$4,500.00 11111111 Checking Savings XYZ Bank 222222-1 \$ 25,000.00 \$ \$ \$ **Provide TOTAL Amount Here** \$ 29,500.00 Does not apply 2b. Other Assets and Credits You Have Include all other assets and credits below. Under Asset or Credit Type, choose from the types listed here: Assets Credits Proceeds from Real Estate
 Proceeds from Sale of Unsecured Borrowed Funds Farnest 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 \$ 125,000.00 **Investment Account** \$ \$ \$ \$ 125,000.00 **Provide TOTAL Amount Here** 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) • Other Account Type -**Company Name** Account Number Unpaid Balance To be paid off at Monthly Payment use list above or before closing Installment **BBB Auto Company** A7665401 \$ 23,765.00 \$ 670.00 \$ \$ Revolving **YYY Credit** YYY123456 2,345.00 45.00 \$ \$ \$ \$ \$ \$ 2d. Other Liabilities and Expenses Does not apply Include all other liabilities and expenses below. Choose from the types listed here: **Monthly Payment**  Alimony · Child Support • Separate Maintenance · Job Related Expenses Other Other \$ \$ Other

Other \$

Borrower Name: <u>John Q Jones</u>

Calyx Form - URLA\_3.frm (12/2020)

Section 3 : and what you		- 41	Information  I do not own			<b>state.</b> This sec	tion asks you to list a	II properties you c	urrently own
3a. Property	/au 0v	VID	If you are refine		liat tha mua	martir vari ara rafi	noncina FIDST		
			San Diego, CA 92		list the pro	pperty you are refi SFR	nancing FiRS1.	Unit # 1	
	San Die						ZIP <b>92111</b>		
		s: Sold,	Intended Occup	pancy:	Monthly I	nsurance, Taxes,	For 2-4 Unit Primary of		
Property Value		ng Sale,	Investment, Prin Residence, Sec Home, Other	,		on Dues, etc. Ided in Monthly Payment	Monthly Rental Income  For LENDER to calcula Net Monthly Rental Income		
\$600,000.00	Retail	ned	Primary		\$400.00		\$	\$	
Mortgage Loans	on this	Property	Does not a	vlaas				L	
Creditor Name		Account	Number	Monthly Mortgage		Unpaid Balance	To be paid off at or before closing	Type: FHA, VA, Conventional, USDA-RD, Other	Credit Limit (if applicable)
				Paym					, , ,
AAA Mortgage S	Servicin	gAAA1234	5	\$ 1,34	15.00	\$ 325,000.00	<u> </u>	Conventional	\$
				\$		\$			\$
			te Information				Does not apply		
							ZIP		
			Intended Occup	nancy.	Monthly I	nsurance, Taxes,		·	
Pending Sale, Residence, Second			Association Dues, etc. if not included in Monthly Mortgage Payment		Monthly Rental	For LENDER to ca	alculate:		
\$	Tiome, Striet				,	\$	\$		
Mortgage Loans	on this	Proporty	<b>√</b> Does not a	nnly				<u> </u>	
Mortgage Loans	on this	Property	<b>V</b> Does not a	арріу					
Mor		Mont Morto Paym	gage	Unpaid Balance	To be paid off at or before closing	Type FHA, VA, Conventional, USDA-RD, Other	Credit Limit (if applicable)		
				\$		\$			\$
				\$		\$	П		\$
				,			·		<u>,                                      </u>
3c. IF APPLIC	ABLE,	, Comple	te Information 1	for Ad	ditional P	roperty <	Does not apply		
Address Street								Unit #	
City _						State	ZIP	Country	
	Status	s: Sold,	Intended Occup		Monthly In	surance, Taxes, on Dues, etc.	For 2-4 Unit Primary of	or Investment Prop	erty
Property Value		ng Sale,	Residence, Sec Home, Other	dence, Second if not incl		ded in Monthly	Monthly Rental Income		
\$					\$		\$	\$	
Mortgage Loans	on this	Property	<b>√</b> Does not a	pply					
Creditor Name		Account	Number	Mont Morto Paym	gage	Unpaid Balance	To be paid off at or before closing	Type FHA, VA, Conventional, USDA-RD, Other	Credit Limit (if applicable)
				\$		\$			\$
\$ \$						\$			

Borrower Name: John Q Jones

## 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 Pr	operty Informat	ion						
Loan Amount \$ _3	29,000.00	Loan	Purpose OPurchase		nance	OOther (specify)	)	
Property Address	Street 1234 ma	in St., SFR					Un	nit #1
,	City San diego		State	CA	ZIP <b>92111</b>	CountyS	an Diego	
	Number of Units		Property Value \$ 600,0			,		
Occupancy	Primary Resident	ence OS	econd Home O Investme			FHA Secondary Re	esidence	
your own business	s? (e.g., daycare f	acility, medica	perty, will you set aside spand office, beauty/barber shout the state of the second of	p)			<b>⊚</b> NO	-
4b. Other New M	lortgage Loans	on the Pro	perty You are Buying o	or Refinanc	cing 🗸 🗸	Does not apply		
Creditor Name		Lien Type		Monthly	Payment	Loan Amount/ Amount to be D	1-	Credit Limit if applicable)
		OFirst Lier	O Subordinate Lien	\$		\$	9	;
		OFirst Lier	O Subordinate Lien	\$		\$	9	;
	-		nt to Purchase For P			Does not apply		Amount
Expected Monthly Rental Income					Ç	\$		
-		ted Net Mon	thly Rental Income					\$
	nd grants belov	w. Under So	or Will Receive for this ource, choose from the • Relative • Religious Nonprofi	sources I		• Lender tner • Other		
Asset Type: Cash			Deposited/Not Deposit		Source - us	e list above	Cash o	r Market Va
71. 20.00	.,	3,	ODeposited O Not De				\$	
			ODeposited O Not De	eposited		_	\$	

Effective 1/2021

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

5	a. About this Property and Your Money for this Loan	1	
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:		<ul><li>YES</li><li>YES</li></ul>
	(1) What type of property did you own: primary residence (PR), FHA secondary residence (SR), second home (SH), or investment property (IP)?	P	R
	(2) How did you hold title to the property: by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?	s	Р
В.	If this is a Purchase Transaction: Do you have a family relationship or business affiliation with the seller of the property?	<b>⊚</b> 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 seller or realtor, that you have not disclosed on this loan application? If YES, what is the amount of this money?	● NO	O YES
D.	<ol> <li>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?</li> <li>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?</li> </ol>	● NO	O YES
Ε.	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)?	<b>⊚</b> NO	O YES
5	b. About Your Finances		
F.	Are you a co-signer or guarantor on any debt or loan that is not disclosed on this application?	● NO	O YES
G.	Are there any outstanding judgments against you?	● NO	O YES
Н.	Are you currently delinquent or in default on a federal debt?		O YES
I.	Are you a party to a lawsuit in which you potentially have any personal financial liability?	NO	O YES
J.	Have you conveyed title to any property in lieu of foreclosure in the past 7 years?	<b>⊚</b> 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?	<b>⊚</b> NO	O YES
L.	Have you had property foreclosed upon in the last 7 years?	<b>⊚</b> NO	O YES
М.	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	<b>●</b> NO	O YES

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

#### Acknowledgements and Agreements

#### **Definitions**

- "Lender" includes the Lender's agents, service providers and any of their successors and assigns.
- "Other Loan Participants" (this includes 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) guarantor, (v)any servicers or service providers 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 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 of 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	Date (mm/dd/yyyy)	 /
Borrower Signature	Date (mm/dd/yyyy)	 /

Section 7: Military Service. This section asks qu	uestions about your (or your deceased spouse's) military service.
Military Service of Borrower	
Military Service - Did you (or your deceased spouse) ever serve, or are	e you currently serving, in the United States Armed Forces? ONO OYES
If YES, check all that apply: Currently serving on active duty with Currently retired, discharged, or separate	projected expiration date of service/tour (mm/dd/yyyy)
Section 8: Demographic Information. This Demographic Information of Borrower	
and neighborhoods are being fulfilled. For residential mortgage lending, F information (ethnicity, sex, and race) in order to monitor our compliance w disclosure laws. You are not required to provide this information, but are	with equal credit opportunity, fair housing, and home mortgage encouraged to do so. You may select one or more designations for a that we may not discriminate on the basis of this information, or on the information and you have made this application in person, Federal f visual observation or surname. The law also provides that we may not
Ethnicity: Check one or more  Hispanic or Latino	Race: Check one or more  American Indian or Alaskan Native - Print name of enrolled
Mexican	observation or surname?     NO YES ervation or surname?  NO YES
The Demographic Information was provided through:  O Face-to-Face Interview (includes Electronic Media w/ Video Compone	ent) O Telephone Interview O Fax or Mail

Loan Originator Name Harry L. Jensen

Loan Originator NMLSR ID# 236752

Email harryjensen039@gmail.com

Signature \_

# Section 9: Loan Originator Information. Loan Originator Information Loan Originator Organization Name Harry L. Jensen Address 2445 Morena Blvd., Ste. 102 San Diego, CA 92110-4156 Loan Originator Organization NMLSR ID# 357085 State License ID# .00532825

State License ID# 00532825

Phone <u>619-275-8390</u>

Date (mm/dd/yyyy) \_03/01/2021

Borrower Name: John Q Jones
Uniform Residential Loan Application
Freddie Mac Form 65 Fannie Mae Form 1003
Effective 1/2021