To be completed by the <b>Lender:</b>			
Lender Loan No./Universal Loan Identifier	A267600 A	Agency Case No.	A2025

# **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 sources, such as retirement, that you want considered to qualify for this loan.

1a. Personal Information							
Name (First, Middle, Last, Suffix)			Social Security	Number	37 - 2	2196 - 32	21
Thomas, James, Bowdon			(or Individual Ta	ıxpayer Ide	entification N	lumber)	
Alternate Names – List any names			Date of Birth		Citizenshi		
under which credit was previously re	eceived (First, Middle, Last, Suffi	ix)	(mm/dd/yyyy)	1005	Ø U.S. Citi		nt Alian
TJ				1995	O Perman O Non-Pe		esident Alien
Type of Credit			List Name(s) of				
I am applying for <b>individual cr</b>			(First, Middle, La	st, Suffix) –	- Use a separa	ator betwee	n names
<ul> <li>I am applying for joint credit.</li> <li>Each Borrower intends to apply</li> </ul>	_						
Lacif borrower interiors to appr	y for joint creatt. <b>Four initials.</b>						
Marital Status Depe	endents (not listed by another E	Sorrower)	Contact Inform	ation			
Married Num		onower)	Home Phone		_		
Separated Ages	<del></del>			`——′—		_	
Unmarried  (Single Diversed Widewed Civi	illinian Damastis Bartnarshin I	Dogistarad	Work Phone	· — · —		Ext	•
(Single, Divorced, Widowed, Civi Reciprocal Beneficiary Relations		Registerea	Email			_	
Current Address							
Street 322.5 7th St			Chaha N. I.		2200	Unit #	A
City Jersey City		O No reviere ev	State NJ [			Country	
How Long at Current Address? $3$	<del></del>		y nousing expen	se O Ov	wn O Rent	(\$0	/month
If at Current Address for LESS th			not apply			11-:4-#	
Street City			State	7IP		Unit # _ Country	
How Long at Former Address?	Years Months <b>Housin</b>	<b>g</b> O No primar					/month
Mailing Address – if different from	Current Address 🔽 Does no	ot apply					
	realient Address Does no					Unit #	
City			State	ZIP		Country	
1b. Current Employment/Self-E	Employment and Income	☐ Does not a	ıpply				
Employer or Business Name Fed		ork Phor	ne ( 201 ) 101	- 1010	Gross I	Monthly In	come
Street 101 Park Ave			Unit #		Base	\$	10750 /month
City New York	State NY ▼	7 ZIP 01107	Country US	SA	Overtim	e \$	0 /month
·					Bonus	\$	0 /month
Position or Title Analyst			atement appliesed by a family mem		Commis	sion \$	0 /month
Start Date 11 / 11 / 2022	(mm/dd/yyyy)		er, real estate agent		Military	t. ¢	0 /
How long in this line of work? $\overline{2}$	_ Years <u>5</u> Months	party to the t	ransaction.		Entitlem	ients \$	0 /month
☐ Check if you are the Business				me (or Lo	Other	÷	0 /month
Owner or Self-Employed			TOTAL	>	0.00/month		

Employer or Business Name	Phone ( ) –	Gross M	onthly Income
Street		Base	\$/mont
City State	ZIP Country	Overtime	
		Bonus	\$/mont
Position or Title	Check if this statement applies:  I am employed by a family member,		ion \$/mont
Start Date / / (mm/dd/yyyy) How long in this line of work? Years Months	property seller, real estate agent, or other party to the transaction.	Military Entitleme	ents \$ /mont
	1. 7	Othor	\$/mont
☐ Check if you are the Business ☐ I have an ownership s Owner or Self-Employed ☐ I have an ownership s	share of less than 25%. <b>Monthly income (or Loss)</b> share of 25% or more. \$	TOTAL \$	
1d. IF APPLICABLE, Complete Information for Previous Provide at least 2 years of current and previous employr		□ Doe	es not apply
Employer or Business Name		1	s Gross Monthly
Street		Income	\$/mont
City State	ZIP Country		
Position or Title		-	
Start Date / (mm/dd/yyyy)	☐ Check if you were the Business		
End Date / / (mm/dd/yyyy)	Owner or Self-Employed		
Automobile Allowance • Disability • Mortgag	e Source, choose from the sources listed here: and Dividends ge Credit Certificate ge Differential  • Notes Receivable • Public Assistance • Separat • Social Socia	Payments e Maintenal ecurity	• Unemployment nce Benefits • VA Compensatio • Other
NOTE: Reveal alimony, child support, separate maintenance, c	or other income ONLY IF you want it considered in deta	ermining y	our qualification
for this loan.			
ncome Source – use list above			Monthly Income
			\$
			\$ \$
			·
	Provide TOTAL Amou		\$ 0.00

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: • Bridge Loan Proceeds Checking Certificate of Deposit Stock Options Trust Account Savings Mutual Fund Bonds Individual Development • Cash Value of Life Insurance · Money Market Stocks • Retirement (e.g., 401k, IRA) (used for the transaction) Account **Financial Institution Account Number Cash or Market Value Account Type** – use list above \$  $\blacksquare$ Wells Fargo 2676 10500 Checking \$ \$ Ś \$ **Provide TOTAL Amount Here** 0.00 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 0.00 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) Account Type -To be paid off at use list above **Company Name Account Number Unpaid Balance** or before closing **Monthly Payment** Ś \$ Chase 26760095 210 2 Revolving 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** \$

\$

Sectio and what	n 3: F	<b>inan</b> /e on th	cial In nem. 🔽	formation   I do not own an	→ Re ny real es	eal Est	ate. This section	asks you to list	all pr	operties yo	u currently own
3a. Propo	erty You	Own	If you	are refinancing	, list the	property	you are refinancin	g FIRST.			
Address	Street									Unit	#
	City _						State	ZIP		Count	y
		Status	s: Sold,	Intended Occu			/ Insurance,Taxes,	For 2-4 Unit F	rimar	y or Investr	ment Property
Property \	Value	1	ng Sale,	Investment, Prin Residence, Seco Home, Other	nd if not incl		<b>tion Dues, etc.</b> luded in Monthly e Payment	Monthly Rental		For LENDER to calculate Net Monthly Rental Incom	
\$						\$	•	\$		\$	
Mortgage	Loans o	n this F	Property	☐ Does not d	apply	I		1			
Creditor N	lame		Account	t Number	Month Mortga Payme	age	Unpaid Balance	To be paid off at or before closing	Conv	FHA, VA, ventional, A-RD, Other	Credit Limit (if applicable)
					\$		\$				\$
					\$		\$				\$
					1 .						
3b. IF AP	PLICABI	LE, Com	plete Inf	ormation for Ad	lditional	Property	☑ Does not ap	ply			
Address	Street									Unit	
	City _						State	ZIP		Count	y
		Status	<b>s:</b> Sold,	Intended Occu			/ Insurance, Taxes,	For 2-4 Unit F	rimar	y or Investr	ment Property
Property Value or Retained		ng Sale, Residence, Seco		ond if not incl		<b>tion Dues, etc.</b> luded in Monthly e Payment	Monthly Rental Income		For LENDER to calculate: Net Monthly Rental Income		
\$				,		\$	\$		\$		
Mortgage	Loans o	n this F	Property	□ Does not o	apply	I		1			
					Month	lv			Type	: FHA, VA,	
Creditor N	lame		Account	t Number	Mortga		Unpaid Balance	,		ventional, A-RD, Other	Credit Limit (if applicable)
					\$		\$				\$
					\$		\$			\$	
3c. IF AP	PLICABL	.E, Com	plete Info	ormation for Ad	ditional	Property	✓ Does not ap	ply			
Address	Street									Unit	·
	City _	<u> </u>					State			Counti	
Status: Sold, Pending Sale, or Retained Intended Occu Investment, Pri Residence, Sec Home, Other		mary <b>Associa</b> t		Insurance, Taxes, tion Dues, etc.	For 2-4 Unit F Monthly Renta	rimary or Investment Prope					
		-				e Payment	Income	Net Monthly Rental			
\$						\$		\$		\$	
Mortgage	Loans o	n this F	Property	☐ Does not d	apply						
Creditor N	lame		Account	t Number	Month Mortga Payme	age	Unpaid Balance	To be paid off at or before closing  Type: FHA, VA, Conventional, USDA-RD, Othe		entional,	Credit Limit (if applicable)
					\$		\$				\$
					\$		\$				\$

#### want to purchase or refinance. 4a. Loan and Property Information Refinance Other (specify) Loan Amount \$ 350000 **Loan Purpose** (v) Purchase **Property Address** Street 324 5th St Unit# City Jersey City State NJ ZIP 07302 County USA Number of Units Property Value \$450000 Occupancy 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 NO 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) 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 Monthly Payment Amount to be Drawn** (if applicable) **Lien Type** ○ 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 4: Loan and Property Information. This section asks about the loan's purpose and the property you

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

5	a. 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:		
	(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?	Ø 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?	<b>⊘</b> 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?	Ø 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?	<b>⊘</b> 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)?	Ø NO	O YES
5	b. About Your Finances		
	Are you a co-signer or guarantor on any debt or loan that is not disclosed on this application?	<b>⊘</b> NO	O YES
G.	Are there any outstanding judgments against you?	Ø NO	O YES
н.	Are you currently delinquent or in default on a Federal debt?	Ø NO	O YES
ı.	Are you a party to a lawsuit in which you potentially have any personal financial liability?	<b>⊘</b> 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
M.	Have you declared bankruptcy within the past 7 years?  If YES, identify the type(s) of bankruptcy:	<b>⊘</b> 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	Date (mm/dd/yyyy)	_/	/	
Additional Borrower Signature	Date ( <i>mm/dd/yyyy</i> )	_/	/	

Section 7: Milita	ry Service. This section asks question	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	you currently serving, in the United States Armed Forces? ONO YES
If YES, check all that apply:	Currently retired, discharged, or separa	rojected expiration date of service/tour / / (mm/dd/yyyy) ted from service ivated member of the Reserve or National Guard
		tion asks about your ethnicity, sex, and race.
Demographic Informati	on of Borrower	
and neighborhoods are bei information (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 lending and race) in order to monitor our compliance t required to provide this information, but and e designations for "Race." <b>The law provides</b> vide it. However, if you choose not to provice to be your ethnicity, sex, and race on the basis of age or marital status information you provi	applicants are treated fairly and that the housing needs of communities g, Federal law requires that we ask applicants for their demographic the with equal credit opportunity, fair housing, and home mortgage are encouraged to do so. You may select one or more designations for <b>that we may not discriminate</b> on the basis of this information, or on the the information and you have made this application in person, Federal of visual observation or surname. The law also provides that we may not de in this application. If you do not wish to provide some or all of this
Ethnicity: Check one or more Hispanic or Latino Mexican Puert Other Hispanic or Latino For example: Argentin Salvadoran, Spaniard Not Hispanic or Latino I do not wish to provide  Sex Female Male I do not wish to provide	o Rican	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  Other Pacific Islander – Print race:  For example: Fijian, Tongan, and so on.
		☐ I do not wish to provide this information
To Be Completed by Fina	ncial Institution (for application taken in	person):
Was the sex of the Borrow	orrower collected on the basis of visual obse er collected on the basis of visual observation wer collected on the basis of visual observation	on or surname?
The Demographic Inform	nation was provided through:	
O Face-to-Face Interview	(includes Electronic Media w/ Video Compone	nt) Telephone Interview Fax or Mail Email or Internet

Section 9: Loan Originator Information. To be	e completed by your <b>Loan Originator</b> .
Loan Originator Information	
Loan Originator Organization Name Quicken Loans	
Address 1050 Woodward Ave. Detroit, MI 48226 US	
Loan Originator Organization NMLSR ID# 123124554	State License ID# 213335
Loan Originator Name Tommy Bozinski	
Loan Originator NMLSR ID# 12394353332	State License ID# 12923
Email tommy.bozinski@quickenloans.com	Phone ( <u>248</u> ) <u>312</u> – <u>2922</u>
Signature	/ Date (mm/dd/yyyy)///