

## 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, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit (sign below):

DocuSigned by:  
  
 SHASTAN PAGE

9/16/2020

Date

Co-Borrower

Date

### I. TYPE OF MORTGAGE AND TERMS OF LOAN

Agency Case Number	Lender Case Number	Amount	Interest Rate	No. of Months
	1202580971-00	\$ 188,237.00	2.2500 %	360
Mortgage Applied for: <input type="checkbox"/> VA <input checked="" type="checkbox"/> FHA <input type="checkbox"/> Conventional <input type="checkbox"/> USDA/Rural Housing Service <input type="checkbox"/> Other (explain):				
Amortization Type: <input checked="" type="checkbox"/> Fixed Rate <input type="checkbox"/> GPM <input type="checkbox"/> ARM Type: <input type="checkbox"/> Other (explain):				

### II. PROPERTY INFORMATION AND PURPOSE OF LOAN

Subject Property Address (street, city, state, county, & ZIP): 466 WEST 4525 SOUTH, OGDEN, UT 84405 DAVIS	No. of Units: 1
Legal Description of Subject Property (attach description if necessary): SEE PRELIMINARY TITLE REPORT	Year Built: 1961

Purpose of Loan <input type="checkbox"/> Purchase <input type="checkbox"/> Construction <input checked="" type="checkbox"/> Refinance <input type="checkbox"/> Construction-Permanent <input type="checkbox"/> Other (explain)	Property will be: <input checked="" type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input type="checkbox"/> Investment
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Complete this line if construction or construction-permanent loan.

Year Lot Acquired	Original Cost	Amount Existing Liens	(a) Present Value of Lot	(b) Cost of Improvements	Total (a + b)
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Complete this line if this is a refinance loan.

Year Acquired	Original Cost	Amount Existing Liens	Purpose of Refinance	Describe Improvements <input type="checkbox"/> made <input checked="" type="checkbox"/> to be made
2016	\$ 200,000.00	\$ 0.00	STREAMLINE REFINANCE WITHOUT APPRAISAL	Cost: \$ 0.00

Title will be held in what Name(s) SHASTAN PAGE	Manner in which title is held: A MARRIED MAN
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Source of Down Payment, Settlement Charges, and/or Subordinate Financing (explain)	Estate will be held in: <input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold (show expiration date)
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Borrower	III. BORROWER INFORMATION	Co-Borrower
<b>Borrower's Name (include Jr. or Sr., if applicable):</b> SHASTAN PAGE		<b>Co-Borrower's Name (include Jr. or Sr., if applicable):</b>
<b>Social Security Number:</b>	528-93-8005	<b>Social Security Number:</b>
<b>Home Phone (include area code):</b>	(801) 897-1549	<b>Home Phone (include area code):</b>
<b>E-mail:</b>	PHASTANSCOTTSAGE@GMAIL.COM	<b>E-mail:</b>
<b>DOB (mm/dd/yyyy):</b>	09/26/1988	<b>DOB (mm/dd/yyyy):</b>
<b>Yrs. School:</b>	16	<b>Yrs. School:</b>
<input checked="" type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (includes single, divorced, widowed)		<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (includes single, divorced, widowed)
<b>Dependents (not listed by Co-Borrower):</b> no. 2   ages: 5 y 0 m, 1 y 0 m		<b>Dependents (not listed by Borrower):</b> no.   ages:
<b>Present Address (street, city, state, ZIP):</b> [X] Own   [ ] Rent   4.0 Years 466 WEST 4525 SOUTH, OGDEN, UT 84405		<b>Present Address (street, city, state, ZIP):</b> [ ] Own   [ ] Rent   _____ Years
<b>Mailing Address, if different from Present Address:</b> 466 WEST 4525 SOUTH, OGDEN, UT 84405		<b>Mailing Address, if different from Present Address:</b>

*If residing at present address for less than two years, complete the following:*

<b>Former Address (street, city, state, ZIP):</b> [ ] Own   [ ] Rent   0.0 Years	<b>Former Address (street, city, state, ZIP):</b> [ ] Own   [ ] Rent   _____ Years
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Borrower	IV. EMPLOYMENT INFORMATION	Co-Borrower
<b>Name &amp; Address of Employer</b> [ ] Self Employed		<b>Name &amp; Address of Employer</b> [ ] Self Employed
<b>Yrs. on this job:</b>		<b>Yrs. on this job:</b>
<b>Yrs. employed in this line of work/profession:</b>		<b>Yrs. employed in this line of work/profession:</b>
<b>Business Phone (incl. area code):</b>		<b>Business Phone (incl. area code):</b>
<b>Position/Title/Type of Business:</b>		<b>Position/Title/Type of Business:</b>
<i>If employed in current position for less than two years or if currently employed in more than one position, complete the following:</i>		
<b>Name &amp; Address of Employer</b> [ ] Self Employed		<b>Name &amp; Address of Employer</b> [ ] Self Employed
<b>Dates (from – to)</b>	<b>Monthly Income</b>	<b>Dates (from – to)</b> <b>Monthly Income</b>
<b>Business Phone (incl. area code)</b>		<b>Business Phone (incl. area code)</b>
<b>Position/Title/Type of Business</b>		<b>Position/Title/Type of Business</b>

V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION

Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expense	Present	Proposed
Base Empl. Income*	\$ 0.00	\$ 0.00	\$ 0.00	Rent	\$ 0.00	
Overtime	\$ 0.00	\$ 0.00	\$ 0.00	First Mortgage (P&I)	\$ 0.00	\$ 719.53
Bonuses	\$ 0.00	\$ 0.00	\$ 0.00	Other Financing (P&I)	\$ 0.00	\$ 0.00
Commissions	\$ 0.00	\$ 0.00	\$ 0.00	Hazard Insurance	\$ 112.00	\$ 112.00
Dividends/Interest	\$ 0.00	\$ 0.00	\$ 0.00	Real Estate Taxes	\$ 168.58	\$ 168.58
Net Rental Income	\$ 0.00	\$ 0.00	\$ 0.00	Mortgage Insurance	\$ 121.34	\$ 122.00
Other (before completing, see the notice in "describe other income," below)	\$ 0.00	\$ 0.00	\$ 0.00	Homeowner Assn. Dues	\$ 0.00	\$ 0.00
				Other:	\$ 0.00	\$ 0.00
				MCC Credit		\$ 0.00
				Buydown Credit		\$ 0.00
Total	\$ 0.00	\$ 0.00	\$ 0.00	Total	\$ 401.92	\$ 1,122.11

\* Self Employed Borrower(s) may be required to provide additional documentation such as tax returns and financial statements.

Describe Other Income      Notice: Alimony, child support, or separate maintenance income need not be revealed if the Borrower (B) or Co-Borrower (C) does not choose to have it considered for repaying this loan.

B/C	Monthly Amount

VI. ASSETS AND LIABILITIES

This Statement and any applicable supporting schedules may be completed jointly by both married and unmarried Co-Borrowers if their assets and liabilities are sufficiently joined so that the Statement can be meaningfully and fairly presented on a combined basis; otherwise, separate Statements and Schedules are required. If the Co-Borrower section was completed about a non-applicant spouse or other person, this Statement and supporting schedules must be completed about that spouse or other person also.

Completed [ ] Jointly [X] Not Jointly

ASSETS	Cash or Market Value	Liabilities and Pledged Assets. List the creditor's name, address, and account number for all outstanding debts, including automobile loans, revolving charge accounts, real estate loans, alimony, child support, stock pledges, etc. Use continuation sheet, if necessary. Indicate by (*) those liabilities, which will be satisfied upon sale of real estate owned or upon refinancing of the subject property.		
Description				
Cash deposit toward purchase held by:	\$ 0.00			
List checking and savings accounts below		LIABILITIES	Monthly Payment & Months Left to Pay	Unpaid Balance
Stocks & Bonds (Company name/ number & description)	\$ 0.00	Name and address of Company LOANDEPOT DROP 1ST 3 DIGITS  Acct. no. 3000100533462	\$ Payment \$ 1,305.00	\$ 179,943.00
			Months 323	Note PAID OFF at Close of Escrow.
Life insurance net cash value: Face amount:	\$ 0.00			
Subtotal Liquid Assets	\$ 0.00			
Real estate owned (enter market value from schedule of real estate owned)	\$ 272,900.00			
Vested interest in retirement fund	\$ 0.00			
Net worth of business(es) owned (attach financial statement)	\$ 0.00			

Automobiles owned (make and year)		Alimony/Child Support/Separate Maintenance Payments Owed to:		
Other Assets (itemize)		Job-Related Expense (child care, union dues, etc.)		
		Total Monthly Payments		\$ 1,305.00
Total Assets a.	\$ 272,900.00	Net Worth (a minus b)	\$ 92,957.00	Total Liabilities b. \$ 179,943.00

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

Property Address (enter S if sold, PS if pending sale or R if rental being held for income)	Type of Property	Present Market Value	Amount of Mortgages & Liens	Gross Rental Income	Mortgage Payments	Insurance, Maintenance, Taxes & Misc.	Net Rental Income
466 WEST 4525 SOUTH, OGDEN, UT 84405	O SFR	\$ 272,900.00	\$ 179,943.00	\$ 0.00	\$ 719.53	\$ 401.92	\$ 0.00
Totals		\$ 272,900.00	\$ 179,943.00	\$ 0.00	\$ 719.53	\$ 401.92	\$ 0.00

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

Alternate Name	Creditor Name	Account Number


VII. DETAILS OF TRANSACTION		VIII. DECLARATIONS	
a. Purchase price	\$ 0.00	If you answer Yes to any questions a through i, please use continuation sheet for explanation.	
b. Alterations, improvements, repairs	\$ 0.00		Borrower Yes No Co-Borrower Yes No
c. Land (if acquired separately)	\$ 0.00	a. Are there any outstanding judgments against you?	[ ] [X] [ ] [ ]
d. Refinance (incl. debts to be paid off)	\$ 0.00	b. Have you been declared bankrupt within the past 7 years?	[ ] [X] [ ] [ ]
e. Real Estate Balance Other Liens	\$ 179,943.00	c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?	[ ] [X] [ ] [ ]
f. Estimated prepaid items	\$ 1,932.36	d. Are you a party to a lawsuit?	[ ] [X] [ ] [ ]
g. Estimated closing costs	\$ 2,710.00	e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment?	[ ] [X] [ ] [ ]
h. PMI, MIP, Funding Fee	\$ 3,237.50		
i. Discount (if Borrower will pay)	\$ 1,200.95		
j. Other Expenses	\$ 0.00	(This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans, any mortgage, financial obligation, bond, or loan guarantee. If "Yes", provide details, including date, name, and address of Lender, FHA or VA case number, if any, and reasons for the action.)	
k. Total costs (add items a through j)	\$ 189,023.81		
l. Subordinate financing	\$ 0.00		
m. Borrower's closing costs paid by Seller	\$ 0.00		

VII. DETAILS OF TRANSACTION		VIII. DECLARATIONS	
n. Other Credits (explain)		f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee?	<input type="checkbox"/> <input checked="" type="checkbox"/>
Held Deposit	\$ 0.00		<input type="checkbox"/> <input type="checkbox"/>
Prepays Paid By Seller	\$ 0.00	g. Are you obligated to pay alimony, child support, or separate maintenance?	<input type="checkbox"/> <input checked="" type="checkbox"/>
Prepays Paid By Others	\$ 0.00		<input type="checkbox"/> <input type="checkbox"/>
Closing Cost Paid By Others	\$ 0.00	h. Is any part of the down payment borrowed?	<input type="checkbox"/> <input checked="" type="checkbox"/>
Closing Cost Paid In Advance	\$ 0.00	i. Are you a co-maker or endorser on a note?	<input type="checkbox"/> <input checked="" type="checkbox"/>
MIP Refund	\$ 0.00	j. Are you a U.S. citizen?	<input checked="" type="checkbox"/> <input type="checkbox"/>
Other Credit	\$ 0.00	k. Are you a permanent resident alien?	<input type="checkbox"/> <input checked="" type="checkbox"/>
		l. Do you intend to occupy the property as your primary residence? If "Yes," complete question m below.	<input checked="" type="checkbox"/> <input type="checkbox"/>
Total Other Credits	\$ 0.00	m. Have you had an ownership interest in a property in the last three years?	<input type="checkbox"/> <input checked="" type="checkbox"/>
o. Loan amount (exclude PMI, MIP, Funding Fee financed)	\$ 185,000.00	1) What type of property did you own - principal residence (PR), second home (SH), or investment property (IP)?	_____
p. PMI, MIP, Funding Fee financed	\$ 3,237.00	2) How did you hold title to the home - by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?	_____
q. Loan amount (add o & p)	\$ 188,237.00		
r. Cash from Borrower (subtract l, m, n & q from k)	\$ 786.81		

### IX. ACKNOWLEDGEMENT AND AGREEMENT


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

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

SHASTAN PAGE	Date	Co-Borrower's Signature	Date
DocuSigned by:  BC3EBFF650474EE...	9/16/2020		

## X. INFORMATION FOR GOVERNMENT MONITORING PURPOSES

See Attached Demographic Information Addendum

<small>DocuSigned by:</small> <b>Loan Originator's Signature</b> 		<b>Date</b> 9/16/2020
<b>Loan Originator's Name (print or type)</b> CALEB EASTMAN	<b>Loan Originator Identifier</b> 1012233	<b>Loan Originator's Phone Number (including area code)</b> (801) 419-4773
<b>Loan Originator's License Type</b> MLO LICENSE/REGISTRATION	<b>Loan Originator's License Number</b> 6654593	
<b>Loan Origination Company's Name</b> READY2FUND LLC	<b>Loan Origination Company Identifier</b> 1872884	<b>Loan Origination Company's Address</b> 3450 N TRIUMPH BLVD STE 102 LEHI, UT 84043 Phone: (801) 770-6828
<b>Loan Origination Company's License Type</b> UT - MORTGAGE ENTITY LICENSE	<b>Loan Origination Company's License Number</b> 11345879	

**CONTINUATION SHEET/RESIDENTIAL LOAN APPLICATION**

Use this continuation section if you need more space to complete the Residential Loan Application. Mark B for Borrower or C for Co-Borrower.

**Borrower:**  
SHASTAN PAGE

**Agency Case Number:**

**Co-Borrower:**

**Lender Case Number:**  
1202580971-00

I/We fully understand that it is a federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of Title 18, United States Code, Section 1001, et seq.

**SHASTAN PAGE**

**Date**

**Co-Borrower's Signature**

**Date**

DocuSigned by:

*Shastan Page*

9/16/2020

BC3EBFF650474EE...

Demographic Information Addendum. 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

Sex

- ☐ Female
- ☒ Male
- ☒ 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 or Other Pacific Islander
- ☐ Native Hawaiian☐ Guamanian or Chamorro☐ Samoan
- ☐ 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 person):

- Was the ethnicity of the Borrower collected on the basis of visual observation or surname?

☐ No☒ Yes
- Was the sex of the Borrower collected on the basis of visual observation or surname?

☐ No☒ Yes
- Was the race of the Borrower collected on the basis of visual observation or surname?

☐ No☒ Yes

The Demographic Information was provided through:

- ☐ Face-to-Face Interview (includes Electronic Media w/ Video Component)
- ☐ Telephone Interview
- ☐ Fax or Mail
- ☒ Email or Internet

Borrower Name: SHASTAN PAGE