

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT:

In connection with opening an account, we will ask for and retain your name, address, date of birth, and other information that will allow us to identify and verify you. We also may ask to see your driver's license or other identifying documents. If required by Federal law, we may report this information to government agencies to help fight the funding of terrorism and money laundering activities.

A. Personal Information

First Name: Henrik	Middle Initial: J	Last Name: Mann
Evening Or Cell Phone: 9259151536		

B. Loan Details

Mortgage Applied For: Other	Loan Amount: 1200000
Interest Rate: 5	Loan Term In Months: 60
Amortization Type: Other	Mortgage Will Be: First Mortgage

C. Property

Property Address: 500 Jupiter Terrace Rd.	City: Santa Cruz	State: CA	Zip: 94526
Number Of Units: 1	Purpose Of Loan: Purchase	Property Will Be: Investment Property	
Source Of Down Payment: Checking/Savings	Property Will Be Held In: Fee Simple		
Amount Existing Liens: 0	Purchase Price (Or Estimated Value): 2200000 Est.		

D. Borrower Information

Social Security Number: 545570878	Evening Phone: 9259151536	Date Of Birth: 1962-07-22
Years In School: 22	Marital Status: Married	Number Of Dependents: 1

Current Address

Street: Berkshire Ct.	City: Danville	State: CA	ZIP Code: 94526
Do You: Own	How Long At Address (Year): 25	How Long At Address (Month): 6	

Income Sources

Base Monthly Income: 5200	Overtime:	Bonuses: 3000
Commissions:	Dividends/Interest:	
Other Income Source:	Other Income Amount:	

Current Employer

Name: Henrik J Mann			
Address: 216 Berkshire Ct.	City: Danville	State: CA	Zip: 94526
Business Phone: 9259151536	Are You Self-Employed: Yes	Employed For:: 3 Year and 5 Month	
Years Employed In This Line Of Work/Profession: 25			
Are You Employed In Your Current Position Less Than Two Years Or Currently Employed In More Than One Position?: No			

Mailing Address

Is Your Mailing Address Same As Current Address?: on			
Street: 216 Berkshire Ct.	City: Danville	State: CA	Zip: 94526
Country: United States	Do You: Own	How Long At Address: 25 Year and 6 Month	

E. Co-Borrower Information

First Name:	Middle Initial: J	Last Name: Mann
Email: 985Hope@gmail.com		
Social Security Number:	Evening Phone: 9255771854	Date Of Birth: 1963-12-21
Years In School: 16	Marital Status: Married	Number Of Dependents: 216

Current Address

Is Your Current Address Same As Borrower Address?: Yes			
Street: 216 Berkshire Ct.	City: Danville	State: CA	ZIP Code: 94526
Do You: Own	How Long At Address (Year): 25	How Long At Address (Month): 6	

Income Sources

Base Monthly Income: 13,333	Overtime:	Bonuses:
Commissions:	Dividends/Interest:	
Other Income Source:	Other Income Amount:	

Current Employer

Name: Kaiser Permanente			
Address: 10050 N. Wolfe Road		City: Cupertino	State: CA Zip: 95014
Business Phone: 408-236-6160		Are You Self-Employed:	Employed For:: 0 Years and 2 Months
Position: Senior Occupational Therapist			
Years Employed In This Line Of Work/Profession: 29			
Are You Employed In Your Current Position Less Than Two Years Or Currently Employed In More Than One Position?: No			

Mailing Address

Is Your Mailing Address Same As Co-Borrower Current Address?: Yes			
Street: 216 Berkshire Ct.		City: Danville	State: CA Zip: 94526
Country: United States		Do You: Own	How Long At Address: 25 Years and 6 Months

F. Combined Monthly Expense

Present Rent: 0	Proposed Rent: 0
Present First Mortgage (P&I): 3800	Proposed First Mortgage (P&I):
Present Other Financing (P&I):	Proposed Other Financing (P&I):
Present Hazard Insurance:	Proposed Hazard Insurance:
Present Real Estate Taxes: 6000	Proposed Real Estate Taxes:
Proposed Mortgage Insurance:	Present Mortgage Insurance: 2000
Present Homeowner Assn. Dues: 50	Proposed Homeowner Assn. Dues: 0
Other Present Dues:	Other Proposed Dues:

G. Liabilities

Outstanding Credits

Name Of Creditor: Nelnet	Type Of Liability: School Loan
Monthly Payment: 200	Unpaid Balance: 17000

Real Estate

Do You Currently Own Real Estate?: Yes
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Liabilities

Alimony Payment: 0	Child Support Payment: 0
Separate Maintenance Payment: 0	Job Related Expense (Child Care, Union Dues, Etc.): 0

H. Assets

Cash Deposit Toward Purchase: 160000

G. Checking and Savings Accounts

Account/Asset Type: Bank	Name Of Bank Or Credit Union: US Bank
Account Number: 153457172267	Balance Or Value:

H. Stocks and Bonds

Asset Type: Stocks	Name Of Institution: Merrill Lynch	Value: 190000
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I. Automobiles Owned

Car Year: 2022	Car Value: 23000	Car Maker: Mitsubishi
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J. Other Information

Asset Type: Land - 69 Acres	Name Of Institution:	Value:
Life Insurance Net Cash Value:	Life Insurance Face Amount:	Vested Interest In Retirement Fund (IRA, 401K, SEP):

K. Declarations

Are there any outstanding judgments against you?	Borrower: No	Co-Borrower: No
Have you been declared bankrupt within the last seven years?	Borrower: No	Co-Borrower: No
Have you had property foreclosed upon or given title or deed in lieu thereof in the last seven years?	Borrower: No	Co-Borrower: No
Are you a party to a lawsuit?	Borrower: No	Co-Borrower: No
Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? (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.)	Borrower: No	Co-Borrower: No
Are you presently delinquent or in default on any federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee?	Borrower: No	Co-Borrower: No
Are you obligated to pay alimony, child support, or separate maintenance?	Borrower: No	Co-Borrower: No

Is any part of the down payment borrowed?	Borrower: No	Co-Borrower: No
Are you a co-maker or endorser on a note?	Borrower: No	Co-Borrower: No
Are you a U.S. citizen?	Borrower: Yes	Co-Borrower: Yes
Are you a permanent resident alien?	Borrower: No	Co-Borrower: No
Do you intend to occupy the property as your primary residence?	Borrower: Yes	Co-Borrower: Yes
Have you had an ownership interest in a property in the last three years? (If Yes, please complete questions 1 and 2 below.)	Borrower: Yes	Co-Borrower: No
What type of property did you own?	Borrower:	Co-Borrower:
How did you hold title to the home?	Borrower: Yes	Co-Borrower: No
Comment: I presently own 69 AG acres in Northern California. My wife is not on the deed. Recently we owned a condo that we flipped.		

Demographic Information Of Borrower

Ethnicity: Not Hispanic or Latino	Race:	Sex: Male
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Demographic Information Of Co-Borrower

Ethnicity: Not Hispanic or Latino	Race:	Sex: Female
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