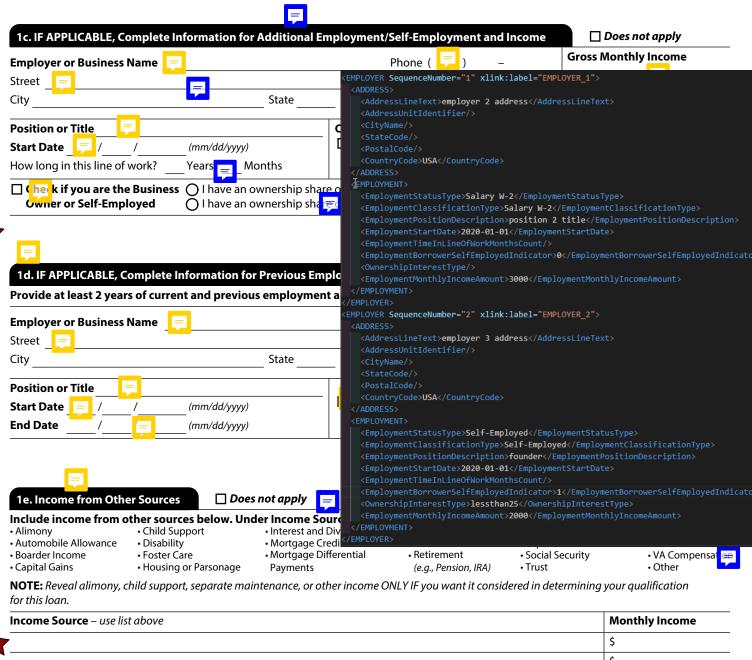
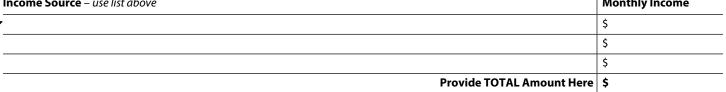
To be completed by the Lender: Lender Loan No./Universal Loan Identifier	Agency Case No.
Uniform Residential Loan Application Verify and complete the information on this application. If you are apply information as directed by your Lender.	ying for this loan with others, each additional Borrower must provide
Section 1: Borrower Information. This section asks a employment and other sources, such as retirement, that you want c	about your personal information and your income from considered to qualify for this loan.
1a. Personal Information Name (First, Middle, Last, Suffix) (NAME) (AAME) (FirstName>Ayman (LastName>Loan (NAME>	Social Security Number (or Individual Taxpayer Identification Number) NonPermanentReside
Alternate Names – List any names by which you are known or any names under which credit was previously received (First, Mic ALIASES) (ALIASES) (ALIASES)	Date of Birth (mm/dd/yyyy) U.S. Citize Permanent Resident Unknown Non-Permanent Resident Unknown USCitizen
Type of Credit I am applying for individual credit. I am applying for joint credit. Total Num of Borrowers: Each Borrower intends to apply for joint credit. Your initials:	CROLES CORROWER DETAILS CBORROWER DETAILS CBORRO
Marital S Marrie Marrie Other Other Number Separated Unknown Unmarried (Single, Divered), Widowed, Civil Union, Domestic Partnership, Registered Reciprocal Beneficiary Relationship)	Contact Information Home Phone () Cell Phone () Work Phone () Email
Current Address Chependent (Count > 2 / Dependent) (Dependent > 2 / Dependent (Count > 2 / Dependent) (Dependent > 2 / Dependent > 2 / Dependen	Applesses You, 20 hours ago * parties ADDRESS ADDRESS AddressType HOME AddressType
How Long at Current Address? 📴 ears Months Housing 🔘 No p	<pre></pre> <pre><</pre>
Street	State ZIP MAILING AddressUnitIdentifier/>
How Long at Former Address? Years Months Housing No	<pre></pre> <pre><</pre>
Street = City =	State ZIP Country
1b. Current Employment/Self-Employment and Income	s not apply
Employer or Business Name	Gross Monthly ome
CADDRESS (Address LineText) cmploye 1 address (Address LineText) cmploye 1 address (Address LineText) cmploye 1 address (Address LineText) control (Cityllane) (Cityllane) (Cityllane) (Cityllane) (Cityllane) (Country(Code) LiSA/(Country(Code) LiSA	Unit # Overtime
propert	atement applies: Inployed by a family member, ty seller, real estate to the transaction. Commission \$ /month / month
Check if you are the Business () have an ownership share of loss that Owner or Self-Employed) I have n ownership share of 1577 or	

Uniform Residential Loan Application Freddie Mac Form 65 • Fannie Mae Form 1003 Effective 9/2020 CEMPLOWMENTS

cmploymentStatusType>Salary W-2</EmploymentStatusType>
{EmploymentClassificationType>Salary W-2</EmploymentClassificationType>
(EmploymentPositionDescription>employer 1 occupation
cEmploymentPositionDescription>employer 1 occupation
cEmploymentStartDate> 2010-04-06
cEmploymentStartDate> 2010-04-06
cEmploymentTimeInLineOfNorkMonthsCount>2
/EmploymentBorrowerSelfEmployer
(OwnershipInterestType)>
(EmploymentMontNothlyIncomeAmount/>
//EmploymentMontNothlyIncomeAmount/>





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 ea nonth, 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: Certificate of Deposit • Bridge Loan Proceeds Checking Stock Options Trust Account Savings Mutual Fund • Bonds Individual Development • Cash Value of Life Insurance 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** Provide TO 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 ne Credits 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 Asset or Credit Type – use list above **Cash or Market Value** Ś Ś \$ \$ **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) To be paid off at Account Type -**Company Name Account Number Unpaid Balance** or before closing **Monthly Payment** use list above \$ 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 Payment \$ \$ \$

Section 3: F and what you ow	inancial Ir ve on them. [nformation	— Re ny real es	eal Est	t ate. This	section	asks you to lis	t all pr	operties yo	u currently own	
3a. Property You	Own If you	ı are refinancing	, list the	property	you are re	financin	g FIRST.				
Address Street	₽								Unit	#	
City	Ę	=				State	ZIP _	<u> </u>	Count	ry	
Status: Sold, Intended Occu					For 2-4 Unit Primar		ry or Investment Property				
D con why Volus	Pending Sale, or Retained	Residence, Second		if not included in Monthly		Monthly Rental		For LENDER to calculate:			
Preparty Value	of Retained F		Home, Other		Mortgage Payment		Income		Net Monthly Rental Income		
Montana na Lagra a	n this Dramautra	☐ Does not		\$	<u> </u> 루		\$		\$		
Mortgage Loans o	n this Property	□ Does not	Month	l.,				Type	e: FHA, VA,	I	
		Мо		rtgage		-	To be paid off at		ventional,	Credit Limit	
ditor Name	Accoun	Account Number		Payment		alance (or before closing	USD	A-RD, Other	(if applicable)	
			\$		\$					\$	
			\$		\$			<46SET SequenceNumber="4" xlink: onase0_septertro zause0_septertro_zauto.	LateI="ASSET_4">		
									OwnedPropertySubjectIndic OwnedPropertyOispositionS OwnedPropertyMaintenance OwnedPropertyMentalIncome OwnedPropertyMentalIncome	atonik://www.dinopertysibfectIndicator- tatus/ppe:/ketaineds//www.dinoperty/lisposition/Status/ppe- pensakousis-1200-//www.dinoperty/sintemanceExpenseAmount inosAmount-1250-//www.dinoperty/kentallincome/rossAmount- tetamount-1250-//www.dinoperty/kentallincome/rossAmount- tetamount-1250-//www.dinoperty/kentallincome/rossAmount- tetamount-1250-//www.dinoperty/kentallincome/rossAmount- tetamount-1250-//www.dinoperty/kentallincome/rossAmount- tetamount-1250-//www.dinoperty/kentallincome/rossAmount- tetamount-1250-//www.dinoperty/kentallincome/rossAmount- tetamount-1250-//www.dinoperty/kentallincome/rossAmount- tetamount-1250-//www.dinoperty/kentallincome/rossAmount- 1250-//www.dinoperty/kentallincome/rossAmount-1250-//www.dinoperty/kentallincome/rossAm	
3b. IF APPLICABL	F. Complete In	formation for Ac	lditional	Property		es not app	olv			DS3000.004/OwnedPropertyLierUPEAmount> ago = collaterals stc/AddressLimeText>	
Address Street				,,,,,			,		Gadressmitteentister) (CityMame city 1:/CityMa (StateCode GA/StateCode (PostalCode)92604/Postal (CountryCode)USA(/Code)USA(/CountryCode)USA(/CountryCode)USA(/CountryCode)USA(/CountryCode)USA(/CountryCode)USA(/CountryCode)USA(/C		
City						State	ZIP	7	(PropertyListimatedValue) (PropertyListimatedValue) (PropertyLimageType) (PropertyUnageTypeOtherO	mounts/T00000 (/PropertytstimatedValueAmount) >:Investment(/PropertytunrentUsageType) :munt(/PropertyUsageType) :scription()	
	Status: Sold,	Intended Occu	pancy: Monthly Insurance, Taxes,			For 2-4 Unit	Prima		FAIL: partly 700000 (/Prepartly/alustionAmount)		
Pending Sale,		Investment, Primary Residence, Second		Association Dues, etc. if not included in Monthly			Monthly Rental		COMMUNITY WIGHT LONG (A FACE) COMMUNITY WIGHT LONG COMMUNITY WIGHT LONG COMMUNITY CO		
Property Value	or Retained	Home, Other		Mortgage Payment			Income		Net Monthly Rental Income		
\$ =	F	Ę	<u> </u>	\$			\$ =		\$ 5		
Mortgage Loans o	on this Property	☐ Does not	apply								
			Month				To be paid off at		e: FHA, VA, ventional,	Credit Limit	
Creditor Name	Accoun	Account Number		Mortgage Payment			or before closing		A-RD <mark>, Oth</mark> er	(if applicable)	
□			\$ =		\$	 			F	\$	
			\$	F	\$ =					 	
							_				
3c. IF APPLICABL	<u> </u>	ormation for Ad	ditional	Property		s not app	oly				
Address Street City						State	ZIP		Unit Count		
		Intended Occu	ıpancy:	Monthly	y Insurance		For 2-4 Unit	Prima		nent Property	
	Status: Sold, Pending Sale,	Investment, Primary Association Dues, etc.			Monthly Rental		For LENDER to calculate:				
Property Value	or Retained	Home, Other	Jiiu	if not included in Monthly Mortgage Payment		пипу	Income		Net Monthly Rental Income		
\$				\$			\$		\$		
Mortgage Loans o	n this Property	☐ Does not	apply								
			Monthly						e: FHA, VA,		
Creditor Name	Accoun	Account Number		Mortgage Payment			To be paid off at or before closing		ventional, A-RD, Other	(if applicable)	
			\$		\$			333	, o a i ci	\$	
								+			
\$ \$ D \$					\$					۶	

4a. Loan and Proper	ty Information					seType>Purchase/pe>Purchase -/>
.5> AGL SequenceNumber="1" xlink:label="COLLATERAL IT PROPERTY> You, 5 days ago * collateral	_1">	Loan Purpose	rchase	Refinance		ercent>2.3
ESS> dressLineText> subjectaddress dressUnitIdentifier/>	=			O	<u> </u>	Unit #
tyName>subjectcity ateCode>CA stalCode> 92604				State _	ZIP =	Country
untyName>Orange EESS> ERTY_DETAIL> nancedUnitCount/>	Units	Property Value \$_	<u> </u>		_	
pertyEstimatedValueAmount/> pertyUsageType/> SecondaryResidenceIndicator/>	ry Residence	O Second Home	O Inv	estment Prop	erty FHA Second	ary Residence 🗌
<pre>pertyMixedUsageIndicator>1</pre> /PropertyMixedUsaj structionMethodType>8 sRTY_DETAIL>	will occupy the	property, will you set as dical office, beauty/barb		ithin the prop	erty to operate	O I 🔼 O YE
. Manufactured Hom		nufactured home? (e.g.,	-	It a PROPERTY_DETA	IL>	O NO SYE
4		perty You are Buying o			Loan Amount/	Credit Limit
reditor Name	Lien Type	en 🔿 Subordinate Lien	Monthly P	ayment	Amount to be Drawn	(if applicable)
	O FIRST LIE	en O Subordinate Lien	\$		\$	\$
4c. Fental Income on	the Property You Wa	nt to Purchase Fo	or Purchase	Only □ <i>Do</i>	es not apply	
, P	- '	ry Residence or an Inv	estment Pro	operty		Amount
Expected Monthly Rent	tal Income					\$
	* F + N - + M +					\$
For LENDER to calcula	i te: Expected Net Mont	niy kentai income				7
For LENDER to calcula	te: Expected Net Mont	nly Rental Income				*
	·					•
	·	· Will Receive for this L	oan 🔲	Does not app	ly	
4d <mark>. Gif i</mark> s or Grants Yo	ou Have Been Given o		sources list • State		• Lender • Other	
4d. Gifes or Grants Youngles and grants and grants of Community Nonprofit	ou Have Been Given of rants below. Under So • Federal Agency • Local Agency	Will Receive for this Lurce, choose from the • Relative	sources list • State • Unma	ed here: Agency	• Lender • Other	Cash or Market Valu
4d. Gifts or Grants Young to Community Nonprofit Employer	ou Have Been Given of rants below. Under So • Federal Agency • Local Agency	Will Receive for this L urce, choose from the • Relative • Religious Nonprofit	sources list • State • Unma	ed here: Agency arried Partner	• Lender • Other	

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

5a. About this Property and Your Money for this Loan O NO (NO S **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? ONO OYES 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)? **B.** If this is a Purchase Transaction: Do you have a family relationship or business affiliation with the seller of the property? 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? 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? 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? **E.** Will this property be subject to a lien that could take en paid <CitizenshipResidencyType>U.S. Citizen</CitizenshipResidencyType> through your property taxes (e.g., the Property Assess <HomeownerPastThreeYearsType/> PriorPropertyUsageType/ <FHASecondaryResidenceIndicator,</pre> **5b. About Your Finances** F. Are you a co-signer or guarantor on any debt or loar O NO O YES **G.** Are there any outstanding judgments against you? <PresentlyDelinguentIndicator>Yes</presentlyDelinguentIndicator</pre> H. Are you currently delinquent or in default on a Fede ON (Are you a party to a lawsuit in which you potentially **J.** Have you conveyed title to any property in lieu of foreclosure in the past 7 years? O NC 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? L. Have you had property foreclosed upon in the last 7 years?

☐ Chapter 11 ☐ Chapter 12 ☐ C 2 er 13

O NO O YE



If YES, identify the type(s) of bankruptcy:

M. Have you declared bankruptcy within the past 7 years?

Chapter 7

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 (mm/dd/yyyy)	/	/	

Section 7: Militar	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
Soction % Domo	graphic Information =	
Demographic Informati		tion asks about your ethnicity, sex, and race.
and neighborhoods are bei information (ethnicity, sex, disclosure laws. You are not "Ethnicity" and one or more whether you choose to pro- regulations require us to no	ng fulfilled. For residential mortgage lendin and race) in order to monitor our compliand t required to provide this information, but at e designations for "Race." The law provides vide it. However, if you choose not to provice to your ethnicity, sex, and race on the basis 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 that we may not discriminate 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 mor ☐ Hispanic or Latino ☐ Mexican ☐ Puert ☐ Other Hispanic or Lat	o Rican 🔲 Cuban	Race: Check one or more American Indian or Alaska Native – Print name of enrolled or principal tribe: Asian Sian Indian Chinese Filipino
For example: Argentin Salvadoran, Spaniard Not Hispanic or Latino I do not wish to provide		☐ Japanese ☐ Korean ☐ Vietnamese ☐ Other Asian — Print race: For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so or ☐ Black or African American ☐ Native Hawaiian or Other Pacific Islander
Sex Female		☐ Native Hawaiian ☐ Guamanian or Chamorro ☐ Samoan ☐ Other Pacific Islander – <i>Print race</i> :
☐ Male☐ I do not wish to provide☐	this information	For example: Fijian, Tongan, and so on. White 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 observati	surname? ONO YES
was the face of the bollow		
	nation was provided through:	

