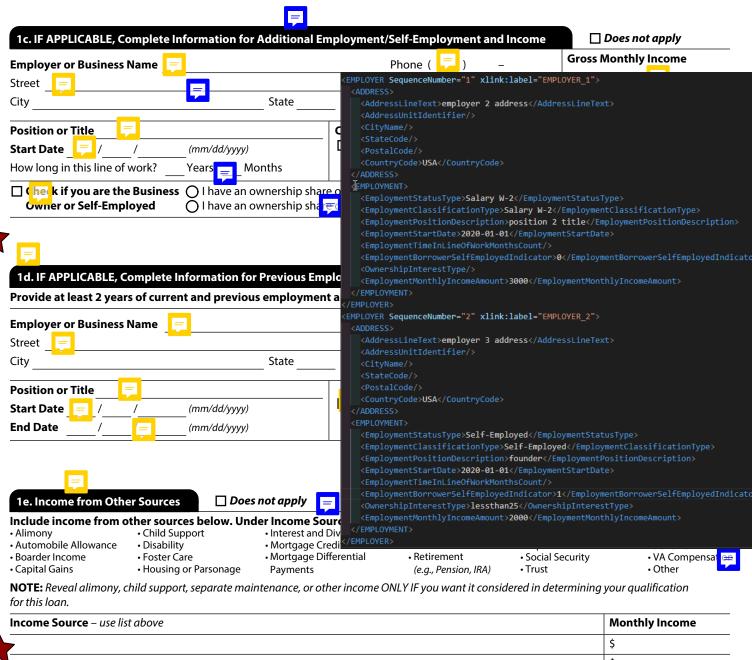
To be completed by the Lender: Lender Loan No./Universal Loan Identifier	Agency Case No.
Uniform Residential Loan Application Verify and complete the information on this application. If you are applying information as directed by your Lender.	
Section 1: Borrower Information. This section asks about the employment and other sources, such as retirement, that you want contains the section asks about the employment and other sources.	nsidered to qualify for this loan.
1a. Personal Information Name (First, Middle, Last, Suffix) <pre></pre>	Social Security Number (or Individual Taxpayer Identification Number)
Alternate Names – List any names by which you are known or any names under which credit was previously received (First, Mic ALTAS) (ALTAS) (ALTAS) (ALTAS) (ALTAS) (ALTAS) (ALTAS) (ALTAS)	Date of Birth (mm/dd/yyyy) U.S. Citize PermanentResidentAlien PermanentResidentAlien NonResidentAlien NonResidentAlien NonResidentAlien PermanentResidentAlien Unknown UNCitizen
O I am applying for individual credit. O I am applying for joint credit. Total Num of Borrowers: Each Borrower intends to apply for joint credit. Your initials: Value	**ROROWER DETAIL SEPARATE SEPA
Marital S NotProvided Other Number Separated Unknown Unmarried (Single, Divered), Widowed, Civil Union, Domestic Partnership, Registered Reciprocal Beneficiary Relationship)	Contact Information Home Phone () -
Current Address Street City How Long at Current Address? Address Months Housing O No print Current Address?	
If at Current Address for LESS than 2 years, list Former Address Street City How Long at Former Address? Years Months Housing No	oes not apply State ZIP Nary housing expense O VIII Controlled
Mailing Address – if different from Current Address Does not apply Street City =	<countrycode>USA</countrycode> /ADDRESSE State ZIP Country Code> COUNTRY State ZIP Country
1b. Current Employment/Self-Employment and Income	
Employer or Business Name Street (ity Position or Title (#PRUOVERS)	Country Overtime /month Bonus \$ /month
tart Date / / (mm/dd/yyyy)	bloyed by a family member, seller, real estate the transaction. Military Entitlements \$/month
Check if you are the Business Owner or Self-Employed On a result in a result i	25%. Monthly Income (or Loss)



\$
\$
Provide TOTAL Amount Here

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 \$ \$ \$

and what you ov 3a. Property You] I do not own an	y real es	tate	you are refinancin			operties yo	u currently ow
Address Street		you		, iist tile	property	you are reminancing			Unit	#
City		Ę				State	ZIP	,	Countr	у
	Status: S	iold,	Intended Occu Investment, Pri			For 2-4 Unit Primar		ry or Investment Property		
	Pending		Residence, Second		if not incl	luded in Monthly	Monthly Rental		For LENDER to calculate:	
Preperty Value	or Retain	ed	Home, Other	Mortgage Payment		Income		Net Monthly Rental Income		
<u> </u>	<u> - - - </u>				\$		\$		\$	
Mortgage Loans o	on this Pro	perty	☐ Does not d	1	_			T	ELLA 3/A	
ditor Name Account N		Monthly Mortga Number Paymer		age 7		To be paid off at Conv		e: FHA, VA, ventional, A-RD, Other (if applicable)		
				\$		\$				\$
				\$		\$			<48SET SequenceNumber="4" xlink:li	\$\dot{c}\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\
City Status: Sold, Pending Sale, or Retained Or Residence, Sec Home, Other		pancy: Monthly Insurance, Taxes mary Association Dues, etc.		t ion Dues, etc. luded in Monthly	, For 2-4 Unit Primal Monthly Rental		POSETY MALTING OPERATY MALTING	International Control of the Control		
\$ =	F		Ę		\$	厚	\$ =		\$ =	
Mortgage Loans o	on this Pro	perty	☐ Does not d	pply						
Creditor Name	A	ccount	t Number	Month Mortga Payme	age	Unpaid Balance	To be paid off at or before closing	Conv	FHA, VA, entional, A-RD, Other	Credit Limit (if applicable)
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<mark>₽</mark>	F			\$	F	\$ =		L L		\$ =
3c. IF APPLICABI				\$ ditional		\$ = Does not app	□ ply	ļ	Unit	#y
3c. IF APPLICABLE Address Street	Status: S	fold,	Intended Occu	\$ ditional	Monthly	State	□ ply	Primar	Countr	#
3c. IF APPLICABLE Address Street City		old, Sale,		\$ ditional pancy:	Monthly Associat if not incl	\$ = Does not app	□ ply		Country or Investment	# y nent Property R to calculate:
3c. IF APPLICABLE Address Street	Status: S Pending	old, Sale,	Intended Occu Investment, Prin Residence, Seco	\$ ditional pancy:	Monthly Associat if not incl	State / Insurance, Taxes, tion Dues, etc. Juded in Monthly	ZIP For 2-4 Unit I		Country or Investment	#ynent Property
3c. IF APPLICABI Address Street City Property Value	Status: S Pending or Retain	sold, Sale, ed	Intended Occu Investment, Prin Residence, Seco	\$ ditional pancy: mary ond	Monthly Associat if not incl Mortgag	State / Insurance, Taxes, tion Dues, etc. Juded in Monthly	ZIP ZIP For 2-4 Unit I Income		Country or Investment For LENDE Net Month	# y nent Property R to calculate:
3c. IF APPLICABLA Address Street City Property Value	Status: S Pending or Retain	sold, Sale, ed	Intended Occu Investment, Prin Residence, Seco Home, Other	\$ ditional pancy: mary ond	Monthly Associat if not inci Mortgag \$	State State Insurance, Taxes, tion Dues, etc. Juded in Monthly e Payment	ZIP ZIP For 2-4 Unit I Monthly Renta Income \$	Type	Country or Investment For LENDE Net Month	# y nent Property R to calculate:
3c. IF APPLICABLE Address Street City Property Value Mortgage Loans of	Status: S Pending or Retain	sold, Sale, ed	Intended Occu Investment, Prin Residence, Seco Home, Other	\$ ditional pancy: mary ond apply Month Mortga	Monthly Associat if not inci Mortgag \$	State Insurance, Taxes, tion Dues, etc. Juded in Monthly e Payment	ZIP ZIP For 2-4 Unit I Monthly Renta Income \$	Type	For LENDE Net Month \$ 2: FHA, VA, ventional,	# y ment Property R to calculate: ly Rental Income

4a. Loan and Proper	ty Information					seType>Purchaseype>Purchase t/>	
.5> Ald SequenceNumber="1" xlink:label="COLLATERAL IT PROPERTY> You, 5 days ago = collateral	1">	Loan Purpose	rchase	Refinance	<noteratepe< th=""><th>ercent>2.3</th></noteratepe<>	ercent>2.3	
RESS> dressLineText> subjectaddress dressUnitIdentifier/>	<u> </u>			O	<u> </u>	Unit #	
tyName>subjectcity ateCode>CA stalCode> 92604				State _	ZIP =	Country	
untyName>Orange RESS> RETY_DETAIL> nancedUnitCount/>	Units	Property Value \$_	_ 				
pertyEstimatedValueAmount/> pertyUsageType/> SecondaryResidenceIndicator/>	ry Residence	O Second Home	Olnv	estment Prop	erty FHA Second	ary Residence 🗌	
<pre>pertyMixedUsageIndicator>1</pre> /PropertyMixedUsa structionMethodType>8structionMethodTypeOtherDescription/> FRTY_DFTATI >	will occupy the	property, will you set a: dical office, beauty/barb		ithin the prop	erty to operate	O 1 🔼 O YE	
ROPERTY: 2. Manufactured Hom	ie. Is the property a mar	•	-	t d <pre></pre>	IL>	O NO SYE	
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4 her New Morte	gage Loans on the Pro	perty You are Buying o	or Refinanci	<construction< th=""><th>nMethodTypeOtherDescription/> AIL></th><th></th></construction<>	nMethodTypeOtherDescription/> AIL>		
	,			<th>Loan Amount/</th> <th>Credit Limit</th>	Loan Amount/	Credit Limit	
Creditor Name	Lien Type	1	Monthly P	ayment	Amount to be Drawn	(if applicable)	
	O First Lie	n 🔾 Subordinate Lien	\$		\$	\$	
	O First Lie	n O Subordinate Lien	\$		\$	\$	
4c. F <mark>ent</mark> al Income or	the Property You Wa	nt to Purchase Fo	r Purchase	Only 🗆 Do	es not apply		
Complete if the prope	erty is a 2-4 Unit Prima	ry Residence or an Inv	estment Pro	perty		Amount	
•	Expected Monthly Rental Income						
Expected Monthly Ren	tal Income					\$	
· · · · · · · · · · · · · · · · · · ·	tal Income ate: Expected Net Montl	hly Rental Income				\$	
		hly Rental Income				<u> </u>	
<u> </u>		hly Rental Income				<u> </u>	
For LENDER to calcula			oan 🔲	Does not app	ly	<u> </u>	
For LENDER to calculate 4d. Giff's or Grants Yo	nte: Expected Net Montl	Will Receive for this L			ly	<u> </u>	
For LENDER to calculate to the second	ate: Expected Net Montl	Will Receive for this L	sources list		<i>ly</i> ∙Lender	<u> </u>	
4d. Giff s or Grants Younglude all gifts and grants Monprofit	nte: Expected Net Montl ou Have Been Given or rants below. Under So	Will Receive for this Lurce, choose from the	sources list • State	ed here:	<u>*</u>	<u> </u>	
4d. s or Grants Youngledown	ou Have Been Given or 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	<u> </u>	
For LENDER to calculate 4d. Gift s or Grants You	ou Have Been Given or 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 Irried 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? O NO O YES 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 ONO C Are you a party to a lawsuit in which you potentially O NC T YE **J.** Have you conveyed title to any property in lieu of foreclosure in the past 7 years? K. Within the past 7 years, have you completed a pre-foreclosure sale or short sale, whereby the property was sold to a NO () YES 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 YES



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 _	F	Date (<i>mm/dd/yyyy</i>)	/	/

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	e 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) Ited 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 required to provide this information, but as designations for "Race." The law provides wide 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 with equal credit opportunity, fair housing, and home mortgage re 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 their information and you have made this application in person, Federal of visual observation or surname. The law also provides that we may not ide 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 Borrowe	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		
The Demographic Inform	lation was provided through:	

