

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):

Borrower

Co-Borrower

I. TYPE OF MORTGAGE AND TERMS OF LOAN

Mortgage <input type="checkbox"/> VA <input checked="" type="checkbox"/> Conventional <input type="checkbox"/> Other (explain):	Agency Case Number	Lender Case Number
Applied for: <input type="checkbox"/> FHA <input type="checkbox"/> USDA/Rural Housing Service	245763228	
Amount \$ 332,200.00	Interest Rate 3.750 %	No. of Months 360
	Amortization Type: <input checked="" type="checkbox"/> Fixed Rate <input type="checkbox"/> GPM	<input type="checkbox"/> Other (explain): <input type="checkbox"/> ARM (type): Conf Fixed Fastrack 30

II. PROPERTY INFORMATION AND PURPOSE OF LOAN

Subject Property Address (street, city, state, & ZIP) 11552 GRAND PINE DR, MONTGOMERY, TX 77356-2416	No. of Units 1
Legal Description of Subject Property (attach description if necessary) PER TITLE POLICY	Year Built 2005

Purpose of Loan <input type="checkbox"/> Purchase <input type="checkbox"/> Construction <input type="checkbox"/> Other (explain): <input checked="" type="checkbox"/> Refinance <input type="checkbox"/> Construction-Permanent	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 \$ 350,000.00	Amount Existing Liens \$ 327,035.00	Purpose of Refinance TERM AND RATE REDUCTION	Describe Improvements <input type="checkbox"/> made <input type="checkbox"/> to be made Cost: \$ 0.00
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Title will be held in what Name(s) MICHAEL A USNER AND REBECCA R USNER	Manner in which Title will be held HUSBAND AND WIFE AS JOINT TENANTS, HUSBAND AND WIFE AS JOINT TENANTS	Estate will be held in: <input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold (show expiration date)
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Source of Down Payment, Settlement Charges, and/or Subordinate Financing (explain)

Borrower

III. BORROWER INFORMATION

Co-Borrower

Borrower's Name (include Jr. or Sr. if applicable) MICHAEL A. USNER				Co-Borrower's Name (include Jr. or Sr. if applicable) REBECCA R. USNER			
Social Security Number 585-37-7921	Home Phone (incl. area code) (936) 448-6647	DOB(mm/dd/yyyy) 10/21/1968	Yrs. School 16	Social Security Number 529-27-2152	Home Phone (incl. area code) (936) 448-6647	DOB(mm/dd/yyyy) 01/16/1972	Yrs. School 16
<input checked="" type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed)	Dependents (not listed by Co-Borrower) no. 2 ages 02, 07	<input checked="" type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed)	Dependents (not listed by Borrower) no. 0 ages 0				
<input type="checkbox"/> Separated	<input type="checkbox"/> Separated	Present Address (street, city, state, ZIP) 11552 GRAND PINE DRIVE MONTGOMERY, TX 77356					
Mailing Address, if different from Present Address				Present Address (street, city, state, ZIP) 11552 GRAND PINE DRIVE MONTGOMERY, TX 77356			
Mailing Address, if different from Present Address				Mailing Address, if different from Present Address			

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

Former Address (street, city, state, ZIP) Own Rent 05/06 No. Yrs.

Former Address (street, city, state, ZIP) Own Rent 05/06 No. Yrs.

Borrower

IV. EMPLOYMENT INFORMATION

Co-Borrower

Name & Address of Employer HEWLETT PACKARD 20555 STATE HIGHWAY 249 HOUSTON, TX 77070	<input type="checkbox"/> Self Employed	Yrs. on this job 05Yrs 05Mos	Name & Address of Employer WILLIS ISD 204 WEST ROGERS WILLIS, TX 77378	<input type="checkbox"/> Self Employed	Yrs. on this job 05Yrs 05Mos
Position/Title/Type of Business Default/COMPUTER SOFTWA	Business Phone (incl. area code) (281) 514-2624	Yrs. employed in this line of work/profession 15	Position/Title/Type of Business TEACHER/EDUCATION	Business Phone (incl. area code) (936) 856-1200	Yrs. employed in this line of work/profession 10

If employed in current position for less than two years or if currently employed in more than one position, complete the following:

Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from – to)	Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from – to)
		Monthly Income \$			Monthly Income \$
Position/Title/Type of Business	Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)		
Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from – to)	Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from – to)
		Monthly Income \$			Monthly Income \$
Position/Title/Type of Business	Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)		

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V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION

Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expense	Present	Proposed
Base Empl. Income*	\$ 8916.66	\$ 3666.66	\$ 12583.32	Rent	\$ 0.00	
Overtime	0.00	0.00	0.00	First Mortgage (P&I)	1840.90	\$ 1,538.47
Bonuses	0.00	0.00	0.00	Other Financing (P&I)	0.00	0.00
Commissions	0.00	0.00	0.00	Hazard Insurance	146.17	146.17
Dividends/Interest	0.00	0.00	0.00	Real Estate Taxes	532.34	532.34
Net Rental Income	0.00	0.00	0.00	Mortgage Insurance	172.58	163.33
Other (before completing, see the notice in "describe other income," below)	0.00	0.00	0.00	Homeowner Assn. Dues	66.66	66.66
				Other:	0.00	0.00
Total	\$ 8916.66	\$ 3666.66	\$ 12583.32	Total	\$ 2758.65	\$ 2446.97

* 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

B/C	Borrower (B) or Co-Borrower (C) does not choose to have it considered for repaying this loan.	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 Not Jointly

ASSETS Description	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.	Monthly Payment & Months Left to Pay	Unpaid Balance
Cash deposit toward purchase held by:	\$			
	\$			
List checking and savings accounts below				
Name and address of Bank, S&L, or Credit Union		Name and address of Company TOTAL MORTGAGE OBLIGATIONS FROM THE SCHEDULE OF REAL ESTATE OWNED	\$ Payment/Months 1840.90 PER MONTH	\$ 327035.00
Acct. No.	\$	Acct. No. TAXES / INS / MAINT / ETC.	917.75	
Name and address of Bank, S&L, or Credit Union		Name and address of Company KOHLS / CAPONE	\$ Payment/Months 5 PMTS @ 25.00 PER MONTH	\$ 136.00
Acct. No.	\$	Acct. No. 1001-6274		
Name and address of Bank, S&L, or Credit Union		Name and address of Company BANK OF AMERICA	\$ Payment/Months 1 PMTS @ 1.00 PER MONTH	\$ 1.00
Acct. No.	\$	Acct. No. 1002-3323		
Name and address of Bank, S&L, or Credit Union		Name and address of Company AERO FEDERAL CU	\$ Payment/Months 17 PMTS @ 140.00 PER MONTH	\$ 2409.00
Acct. No.	\$	Acct. No. 2286100010609		
Name and address of Bank, S&L, or Credit Union		Name and address of Company KEYBANK	\$ Payment/Months 103 PMTS @ 64.00 PER MONTH	\$ 6609.00
Acct. No.	\$	Acct. No. 4167202072LA00001		
Stocks & Bonds (Company name/number & description)	\$	Name and address of Company	\$ Payment/Months	\$
Life insurance net cash value	\$			
Face amount: \$ 0.00				
Subtotal Liquid Assets	\$ 0.00	Acct. No.		
Real estate owned (enter market value from schedule of real estate owned)	\$ 373378	Name and address of Company	\$ Payment/Months	\$
Vested interest in retirement fund	\$ 0.00			
Net worth of business(es) owned (attach financial statement)	\$			
Automobiles owned (make and year)	\$	Acct. No.		
Other Assets (itemize)	\$	Alimony/Child Support/Separate Maintenance Payments Owed to:	\$	
		Job-Related Expense (child care, union dues, etc.)	\$	
		Total Monthly Payments	\$ 2988.65	
Total Assets a.	\$ 373378.00	Net Worth (a minus b) ►	\$ 37188.00	Total Liabilities b.
				\$ 336190.00

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VI. ASSETS AND LIABILITIES (cont'd)

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)

SEE ATTACHED REO SCHEDULE	Type of property	Present Market Value	Amount of Mortgages & Liens	Gross Rental Income	Mortgage Payments	Insurance Maintenance, Taxes & Misc.		Net Rental Income
		\$ 373378	\$ 327035	\$ 0	\$ 1841	\$ 918		\$ 0

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

Alternate Name

Creditor Name

Account Number

VII. DETAILS OF TRANSACTION

a. Purchase price	\$ 0.00
b. Alterations, improvements, repairs	0.00
c. Land (if acquired separately)	0.00
d. Refinance (incl. debts to be paid off)	327,035.00
e. Estimated prepaid items	974.94
f. Estimated closing costs	4,617.90
g. PMI, MIP, Funding Fee	0.00
h. Discount (if Borrower will pay)	0.00
i. Total costs (add items a through h)	332,627.84
j. Subordinate financing	0.00
k. Borrower's closing costs paid by Seller	0.00
l. Other Credits (explain)	
OTHER EQUITY	0.00
Premium Pricing	1,661.00
m. Loan amount (exclude PMI, MIP, Funding Fee financed)	332,200.00
n. PMI, MIP, Funding Fee financed	0.00
o. Loan amount (add m & n)	332,200.00
p. Cash from/to Borrower (subtract j, k, l & o from i)	-1,233.16

VIII. DECLARATIONS

If you answer "Yes" to any questions a through i, please use continuation sheet for explanation.	Borrower	Co-Borrower
a. Are there any outstanding judgments against you?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
b. Have you been declared bankrupt within the past 7 years?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
d. Are you a party to a lawsuit?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
e. 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. If "Yes", provide details, including date, name, and address of Lender, FHA or VA case number, if any, and reasons for the action.)	<input type="checkbox"/>	<input checked="" type="checkbox"/>
f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee? If "Yes," give details as described in the preceding question.	<input type="checkbox"/>	<input checked="" type="checkbox"/>
g. Are you obligated to pay alimony, child support, or separate maintenance?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
h. Is any part of the down payment borrowed?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
i. Are you a co-maker or endorser on a note?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
j. Are you a U.S. citizen?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
k. Are you a permanent resident alien?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
i. Do you intend to occupy the property as your primary residence?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
If "Yes," complete question m below.	<input type="checkbox"/>	<input checked="" type="checkbox"/>
m. Have you had an ownership interest in a property in the last three years?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
(1) What type of property did you own -- principal residence (PR), second home (SH), or investment property (IP)?	PR	PR
(2) How did you hold title to the home -- solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?	SP	SP

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.

Borrower's Signature
X

Date

Co-Borrower's Signature
X

Date

X. INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender may not discriminate either on the basis of this information, or on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, this lender is required to note the information on the basis of visual observation and surname if you have made this application in person. If you do not wish to furnish the information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the particular type of loan applied for.)

BORROWER I do not wish to furnish this information.**CO-BORROWER** I do not wish to furnish this information.Ethnicity: Hispanic or Latino Not Hispanic or LatinoEthnicity: Hispanic or Latino Not Hispanic or LatinoRace: American Indian or Alaska Native Black or African American
 Native Hawaiian or Other Pacific Islander Asian WhiteRace: American Indian or Alaska Native Black or African American
 Native Hawaiian or Other Pacific Islander Asian WhiteSex: Female MaleSex: Female MaleTo be Completed by Loan Originator: In a face-to-face interview By the applicant and submitted by By the applicant and submitted viaThis information was provided: In a telephone interview 01/04/2013

fax or mail e-mail or the Internet

Loan Originator's Signature
X

Date

Loan Originator's Name (print or type)
JOHNSONROCIOLoan Originator Identifier
901324

Loan Originator's Phone Number (including area code)

Loan Origination Company's Name
BANK OF AMERICA, N.A.Loan Origination Company Identifier
399802Loan Origination Company's Address
2380 PERFORMANCE DR.
RICHARDSON, TX 75082

CONTINUATION SHEET/RESIDENTIAL LOAN APPLICATION

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

Borrower:
MICHAEL A. USNER
Co-Borrower:
REBECCA R. USNER

Agency Case Number:
Lender Case Number:
245763228

Borrower	III. Borrower Information Continued	Co-Borrower
Borrower's Primary E-Mail Address MUSNER@GMAIL.COM	Co-Borrower's Primary E-Mail Address MUSNER@GMAIL.COM	
Borrower's Secondary E-Mail Address	Co-Borrower's Secondary E-Mail Address	

No Additional Information Required

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.

Borrower's Signature	Date	Co-Borrower's Signature	Date
X		X	

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