

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 Applied for:	<input type="checkbox"/> VA <input checked="" type="checkbox"/> Conventional <input type="checkbox"/> Other (explain):	Agency Case Number		Lender Case Number	
	<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
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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):	Property will be:
	<input checked="" type="checkbox"/> Refinance <input type="checkbox"/> Construction-Permanent	<input checked="" type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input type="checkbox"/> Investment

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)
	\$	\$	\$	\$	\$

Complete this line if this is a refinance loan.					
Year Acquired	Original Cost	Amount Existing Liens	Purpose of Refinance TERM AND RATE REDUCTION	Describe Improvements	<input type="checkbox"/> made <input type="checkbox"/> to be made
2007	\$ 350,000.00	\$ 327,035.00		Cost: \$ 0.00	

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)
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	Home Phone (incl. area code)	DOB(mm/dd/yyyy)	Yrs. School	Social Security Number	Home Phone (incl. area code)	DOB(mm/dd/yyyy)	Yrs. School				
585-37-7921	(936) 448-6647	10/21/1968	16	529-27-2152	(936) 448-6647	01/16/1972	16				
<input checked="" type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed)		Dependents (not listed by Co-Borrower)		<input checked="" type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed)		Dependents (not listed by Borrower)					
<input type="checkbox"/> Separated		no. ages 2 02, 07		<input type="checkbox"/> Separated		no. ages 0					
Present Address (street, city, state, ZIP) 11552 GRAND PINE DRIVE MONTGOMERY, TX 77356				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) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs.	Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs.

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

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	
			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	
			Monthly Income \$		
Position/Title/Type of Business		Business Phone (incl. area code)		Position/Title/Type of Business	
				Business Phone (incl. area code)	

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		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 or Market Value			
Cash deposit toward purchase held by:	\$ \$	LIABILITIES		Monthly Payment & Months Left to Pay
List checking and savings accounts below				Unpaid Balance
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 Company KOHLS/CAPONE	\$ Payment/Months 5 PMTS @ 25.00 PER MONTH	\$ 136.00
Name and address of Bank, S&L, or Credit Union				
		Acct. No. 1001-6274		
Acct. No.		Name and address of Company BANK OF AMERICA	\$ Payment/Months 1 PMTS @ 1.00 PER MONTH	\$ 1.00
	\$			
Name and address of Bank, S&L, or Credit Union		Acct. No. 1002-3323		
		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.		
	\$	Alimony/Child Support/Separate Maintenance Payments Owed to:	\$	
Other Assets (itemize)				
	\$	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

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)	Type of property	Present Market Value	Amount of Mortgages & Liens	Gross Rental Income	Mortgage Payments	Insurance Maintenance, Taxes & Misc.	Net Rental Income
SEE ATTACHED REO SCHEDULE		\$	\$	\$	\$	\$	\$
	Totals	\$ 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		VIII. DECLARATIONS				
a. Purchase price	\$ 0.00	If you answer "Yes" to any questions a through i, please use continuation sheet for explanation. a. Are there any outstanding judgments against you? b. Have you been declared bankrupt within the past 7 years? c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years? d. Are you a party to a lawsuit? 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.) 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. g. Are you obligated to pay alimony, child support, or separate maintenance? h. Is any part of the down payment borrowed? i. Are you a co-maker or endorser on a note? j. Are you a U.S. citizen? k. Are you a permanent resident alien? l. Do you intend to occupy the property as your primary residence? If "Yes," complete question m below. m. Have you had an ownership interest in a property in the last three years? (1) What type of property did you own - - principal residence (PR), second home (SH), or investment property (IP)? (2) How did you hold title to the home - - solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?	Borrower		Co-Borrower	
b. Alterations, improvements, repairs	0.00		Yes	No	Yes	No
c. Land (if acquired separately)	0.00		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
d. Refinance (incl. debts to be paid off)	327,035.00		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
e. Estimated prepaid items	974.94					
f. Estimated closing costs	4,617.90		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
g. PMI, MIP, Funding Fee	0.00		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
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 Premium Pricing	0.00 1,661.00		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
m. Loan amount (exclude PMI, MIP, Funding Fee financed)	332,200.00		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
n. PMI, MIP, Funding Fee financed	0.00		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
o. Loan amount (add m & n)	332,200.00		PR		PR	
p. Cash from/to Borrower (subtract j, k, l & o from i)	-1,233.16		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 o 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
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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 <input type="checkbox"/> I do not wish to furnish this information.	CO-BORROWER <input type="checkbox"/> I do not wish to furnish this information.
Ethnicity: <input type="checkbox"/> Hispanic or Latino <input checked="" type="checkbox"/> Not Hispanic or Latino	Ethnicity: <input type="checkbox"/> Hispanic or Latino <input checked="" type="checkbox"/> Not Hispanic or Latino
Race: <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> Asian <input checked="" type="checkbox"/> White	Race: <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> Asian <input checked="" type="checkbox"/> White
Sex: <input type="checkbox"/> Female <input checked="" type="checkbox"/> Male	Sex: <input checked="" type="checkbox"/> Female <input type="checkbox"/> Male
To be Completed by Loan Originator: <input type="checkbox"/> In a face-to-face interview <input checked="" type="checkbox"/> In a telephone interview 01/04/2013	<input type="checkbox"/> By the applicant and submitted by fax or mail <input type="checkbox"/> By the applicant and submitted via e-mail or the Internet

Loan Originator's Signature X		Date
Loan Originator's Name (print or type) JOHNSONROCIO	Loan 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 399802	Loan 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	Agency Case Number:
	Co-Borrower: REBECCA R. USNER	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	