

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			
Amount \$	510,400	Interest Rate	3.000 %	No. of Months	360/360
		Amortization Type:		<input checked="" type="checkbox"/> Fixed Rate	<input type="checkbox"/> Other (explain):
				<input type="checkbox"/> GPM	<input type="checkbox"/> ARM (type):

II. PROPERTY INFORMATION AND PURPOSE OF LOAN

Subject Property Address (street, city, state, & ZIP)					No. of Units
3226 N FREDERIC ST, Burbank, CA 91504 County: Los Angeles					1
Legal Description of Subject Property (attach description if necessary)					Year Built
					1997
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	Describe Improvements	<input type="checkbox"/> made <input type="checkbox"/> to be made
1997	\$ 550,000	\$ 100,000	Cash-Out/Other	Cost: \$	
Title will be held in what Name(s)			Manner in which Title will be held		Estate will be held in:
Viken Kotoyan Shabani Kotoyan			Joint tenants		<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)				Co-Borrower's Name (include Jr. or Sr. if applicable)			
Viken Kotoyan				Shabani Piunik			
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
626-14-6479	818-632-0978	01/04/1968		611-58-4233	818-632-0978	02/16/1977	
<input checked="" type="checkbox"/> Married (includes registered domestic partners)		Dependents (not listed by Co-Borrower)		<input checked="" type="checkbox"/> Married (includes registered domestic partners)		Dependents (not listed by Borrower)	
<input type="checkbox"/> Unmarried (includes single, divorced, widowed)		No.		<input type="checkbox"/> Unmarried (includes single, divorced, widowed)		No.	
<input type="checkbox"/> Separated		Ages		<input type="checkbox"/> Separated		Ages	
Present Address (street, city, state, ZIP/ country) <input checked="" type="checkbox"/> Own <input type="checkbox"/> Rent <u>23</u> No. Yrs.				Present Address (street, city, state, ZIP/ country) <input checked="" type="checkbox"/> Own <input type="checkbox"/> Rent <u>23</u> No. Yrs.			
3226 N FREDERIC ST Burbank, CA 91504 / United States				3226 N FREDERIC ST Burbank, CA 91504 / United States			
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.			
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

Co-Borrower

Borrower		IV. EMPLOYMENT INFORMATION		Co-Borrower	
Name & Address of Employer	<input type="checkbox"/> Self Employed	Yrs. on this job	Name & Address of Employer	<input type="checkbox"/> Self Employed	Yrs. on this job
		Yrs. employed in this line of work/profession	First Citizens Bank		3 yr(s) 1 mth(s)
			655 N Central Ave Suite 150		Yrs. employed in this line of work/profession
			Glendale, CA 91203		4
Position/Title/Type of Business	Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)		
		Commercial Lender	818-841-1776		

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)		
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)		
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)		

V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION						
Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expense	Present	Proposed
Base Empl. Income*	\$	\$ 17,500.00	\$ 17,500.00	Rent	\$	
Overtime				First Mortgage (P&I)	1,000.00	\$ 2,151.87
Bonuses				Other Financing (P&I)		
Commissions				Hazard Insurance	75.00	75.00
Dividends/Interest				Real Estate Taxes	371.00	371.00
Net Rental Income				Mortgage Insurance		
Other (before completing, see the notice in "describe other income," below)				Homeowner Assn. Dues		
				Other:		
Total	\$	\$ 17,500.00	\$ 17,500.00	Total	\$ 1,446.00	\$ 2,597.87

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

B/C	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 by that spouse or other person also.

Completed ☒ Jointly ☐ Not Jointly

Description	ASSETS	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	\$ Payment/Months	\$
WellsFargo			BANCO P.O. BOX 4502 OAKPARK, IL 60303		
Acct. no.			Acct. no. 810058077100001	(2,359.00)	194,589
Name and address of Bank, S&L, or Credit Union			Name and address of Company	\$ Payment/Months	\$
Schwab			LOGIX FEDERAL CU PO BOX 6759 BURBANK, CA 91510		
Acct. no.		10,000.00	Acct. no. 956000602	(269.00)	104,492
Name and address of Bank, S&L, or Credit Union			Name and address of Company	\$ Payment/Months	\$
			BANCO P.O. BOX 4502 OAKPARK, IL 60303		
Acct. no.		32,000.00	Acct. no. 810055903100001	(1,052.00)	68,016
Name and address of Bank, S&L, or Credit Union			Name and address of Company	\$ Payment/Months	\$
			BANK OF AMERICA PO BOX 982235 EL PASO, TX 79998		
Acct. no.			Acct. no. 4400667953442500	141.00 /R	11,045
Stocks & Bonds (Company name/number description)			Name and address of Company	\$ Payment/Months	\$
			BANK OF AMERICA PO BOX 1598 NORFOLK, VA 23501		
Life insurance net cash value			Acct. no. 4800113189064129	230.00 /R	9,635
Face amount: \$			Name and address of Company	\$ Payment/Months	\$
Subtotal Liquid Assets		\$ 42,000.00	MB FIN SVCS P.O. BOX 961 ROANOKE, TX 76262		
Real estate owned (enter market value from schedule of real estate owned)		\$ 1,400,000.00	Acct. no. 5000975809001	498.00 /15	7,534
Vested interest in retirement fund			Alimony/Child Support/Separate Maintenance Payments Owed to:	\$	
Net worth of business(es) owned (attach financial statement)			Job-Related Expense (child care, union dues, etc.)	\$	
Automobiles owned (make and year)			Total Monthly Payments	\$ 2,048.00	
Other Assets (itemize)			Net Worth (a minus b) =>	\$ 1,008,359.00	Total Liabilities b. \$ 433,641.00
Total Assets a.		\$ 1,442,000.00			

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
3226 N FREDERIC ST Burbank, CA 91504	SFR	\$ 900,000	\$ 100,000	\$	\$	\$	\$
2625 N Lincoln Unit F Burbank, CA 91504	R SFR	500,000	185,000				
	Totals	\$,400,000.00	\$ 285,000.00	\$	\$	\$	\$

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 _____

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:

Viken Kotoyan

Co-Borrower:

Shabani Piunik

Agency Case Number:

Lender Case Number:

VI. ASSETS AND LIABILITIES

ASSETS	Cash or Market Value	LIABILITIES	Monthly Payment & Months Left to Pay	Unpaid Balance
Name and address of Bank, S&L, or Credit Union		Name and address of Company DISCOVER FIN SVCS LLC PO BOX 15316 WILMINGTON, DE 19850	\$ Payt./Mos.	\$
Acct. no.	\$	Acct. No. 601120885831	146/R	7,253
Name and address of Bank, S&L, or Credit Union		Name and address of Company CITICARDS CBNA PO BOX 6241 SIOUX FALLS, SD 57117	\$ Payt./Mos.	\$
Acct. no.	\$	Acct. No. 542418123103	127/R	5,995
Name and address of Bank, S&L, or Credit Union		Name and address of Company BANK OF AMERICA PO BOX 982235 EL PASO, TX 79998	\$ Payt./Mos.	\$
Acct. no.	\$	Acct. No. 5524333182866179	52/R	5,299
Name and address of Bank, S&L, or Credit Union		Name and address of Company NAVIENT	\$ Payt./Mos.	\$
Acct. no.	\$	Acct. No. 96403260661000220050914	124/61	4,251
Name and address of Bank, S&L, or Credit Union		Name and address of Company CHRYSLER CAPITAL 91 WALL STREET POB 666 MADISON, CT 06443	\$ Payt./Mos.	\$
Acct. no.	\$	Acct. No. 30000216541911000	378/13	4,118
Name and address of Bank, S&L, or Credit Union		Name and address of Company CITI	\$ Payt./Mos.	\$
Acct. no.	\$	Acct. No. 4100390052897028	88/R	3,776
Name and address of Bank, S&L, or Credit Union		Name and address of Company JPMCB CARD 800 BROOKSEDGE BLVD WESTERVILLE, OH 43081	\$ Payt./Mos.	\$
Acct. no.	\$	Acct. No. 441712115559	63/R	3,406

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:

X

Date

Co-Borrower's Signature:

X

Date

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:

Viken Kotoyan

Co-Borrower:

Shabani Piunik

Agency Case Number:

Lender Case Number:

VI. ASSETS AND LIABILITIES

ASSETS	Cash or Market Value	LIABILITIES	Monthly Payment & Months Left to Pay	Unpaid Balance
Name and address of Bank, S&L, or Credit Union		Name and address of Company DISCOVER BANK AUTOMATED USE # ON REPORT GREENWOOD, DE 19950	\$ Payt./Mos.	\$
Acct. no.	\$	Acct. No. 500007431161	(1,071)/22	(2,154)
Name and address of Bank, S&L, or Credit Union		Name and address of Company WELLS FARGO BANK 3300 W SAHARA AVE LAS VEGAS, NV 89102	\$ Payt./Mos.	\$
Acct. no.	\$	Acct. No. 4147181091161699	25/R	1,659
Name and address of Bank, S&L, or Credit Union		Name and address of Company WELLS FARGO BANK 3300 W SAHARA AVE LAS VEGAS, NV 89102	\$ Payt./Mos.	\$
Acct. no.	\$	Acct. No. 4147183090291147	25/R	1,443
Name and address of Bank, S&L, or Credit Union		Name and address of Company SYNCB/GAPDC PO BOX 981400 EL PASO, TX 79998	\$ Payt./Mos.	\$
Acct. no.	\$	Acct. No. 447994156877	28/R	444
Name and address of Bank, S&L, or Credit Union		Name and address of Company TD BANK USA/TARGETCRED	\$ Payt./Mos.	\$
Acct. no.	\$	Acct. No. 5859752012301849	29/R	282
Name and address of Bank, S&L, or Credit Union		Name and address of Company NORDSTROM/TD BANK USA	\$ Payt./Mos.	\$
Acct. no.	\$	Acct. No. 4147211015012361	38/R	184
Name and address of Bank, S&L, or Credit Union		Name and address of Company MACYS/DSNB 9111 DUKE BLVD MASON, OH 45040	\$ Payt./Mos.	\$
Acct. no.	\$	Acct. No. 52078548340	28/R	151

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Borrower's Signature:

X

Date

Co-Borrower's Signature:

X

Date

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:

Viken Kotoyan

Agency Case Number:

Co-Borrower:

Shabani Piunik

Lender Case Number:

VI. ASSETS AND LIABILITIES

ASSETS	Cash or Market Value	LIABILITIES	Monthly Payment & Months Left to Pay	Unpaid Balance
Name and address of Bank, S&L, or Credit Union		Name and address of Company SYNCB/LOWES PO BOX 103065 ROSWELL, GA 30076	\$ Payt./Mos.	\$
Acct. no.	\$	Acct. No. 798192705628	28/R	69.00
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payt./Mos.	\$
Acct. no.	\$	Acct. No.		
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payt./Mos.	\$
Acct. no.	\$	Acct. No.		
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payt./Mos.	\$
Acct. no.	\$	Acct. No.		
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payt./Mos.	\$
Acct. no.	\$	Acct. No.		
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payt./Mos.	\$
Acct. no.	\$	Acct. No.		
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payt./Mos.	\$
Acct. no.	\$	Acct. No.		

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:

X

Date

Co-Borrower's Signature:

X

Date

VII. DETAILS OF TRANSACTION		VIII. DECLARATIONS					
a. Purchase price	\$	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? <small>(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.)</small> f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee? <small>If "Yes," give details as described in the preceding question.</small> 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? <small>If "Yes," complete question m below.</small> 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 Yes No Yes No			
b. Alterations, improvements, repairs				<input type="checkbox"/> <input checked="" type="checkbox"/>	<input type="checkbox"/> <input checked="" type="checkbox"/>	<input type="checkbox"/> <input checked="" type="checkbox"/>	<input type="checkbox"/> <input checked="" type="checkbox"/>
c. Land (if acquired separately)				<input type="checkbox"/> <input checked="" type="checkbox"/>	<input type="checkbox"/> <input checked="" type="checkbox"/>	<input type="checkbox"/> <input checked="" type="checkbox"/>	<input type="checkbox"/> <input checked="" type="checkbox"/>
d. Refinance (incl. debts to be paid off)				<input type="checkbox"/> <input checked="" type="checkbox"/>	<input type="checkbox"/> <input checked="" type="checkbox"/>	<input type="checkbox"/> <input checked="" type="checkbox"/>	<input type="checkbox"/> <input checked="" type="checkbox"/>
e. Estimated prepaid items				<input type="checkbox"/> <input checked="" type="checkbox"/>	<input type="checkbox"/> <input checked="" type="checkbox"/>	<input type="checkbox"/> <input checked="" type="checkbox"/>	<input type="checkbox"/> <input checked="" type="checkbox"/>
f. Estimated closing costs				<input type="checkbox"/> <input checked="" type="checkbox"/>	<input type="checkbox"/> <input checked="" type="checkbox"/>	<input type="checkbox"/> <input checked="" type="checkbox"/>	<input type="checkbox"/> <input checked="" type="checkbox"/>
g. PMI, MIP, Funding Fee				<input type="checkbox"/> <input checked="" type="checkbox"/>	<input type="checkbox"/> <input checked="" type="checkbox"/>	<input type="checkbox"/> <input checked="" type="checkbox"/>	<input type="checkbox"/> <input checked="" type="checkbox"/>
h. Discount (if Borrower will pay)				<input type="checkbox"/> <input checked="" type="checkbox"/>	<input type="checkbox"/> <input checked="" type="checkbox"/>	<input type="checkbox"/> <input checked="" type="checkbox"/>	<input type="checkbox"/> <input checked="" type="checkbox"/>
i. Total costs (add items a through h)				<input type="checkbox"/> <input checked="" type="checkbox"/>	<input type="checkbox"/> <input checked="" type="checkbox"/>	<input type="checkbox"/> <input checked="" type="checkbox"/>	<input type="checkbox"/> <input checked="" type="checkbox"/>
j. Subordinate financing				<input type="checkbox"/> <input checked="" type="checkbox"/>	<input type="checkbox"/> <input checked="" type="checkbox"/>	<input type="checkbox"/> <input checked="" type="checkbox"/>	<input type="checkbox"/> <input checked="" type="checkbox"/>
k. Borrower's closing costs paid by Seller				<input type="checkbox"/> <input checked="" type="checkbox"/>	<input type="checkbox"/> <input checked="" type="checkbox"/>	<input type="checkbox"/> <input checked="" type="checkbox"/>	<input type="checkbox"/> <input checked="" type="checkbox"/>
l. Other Credits (explain)				<input type="checkbox"/> <input checked="" type="checkbox"/>	<input type="checkbox"/> <input checked="" type="checkbox"/>	<input type="checkbox"/> <input checked="" type="checkbox"/>	<input type="checkbox"/> <input checked="" type="checkbox"/>
m. Loan amount (exclude PMI, MIP, Funding Fee financed)	510,400.00			<input checked="" type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input checked="" type="checkbox"/>
n. PMI, MIP, Funding Fee financed				<input type="checkbox"/> <input checked="" type="checkbox"/>	<input type="checkbox"/> <input checked="" type="checkbox"/>	<input type="checkbox"/> <input checked="" type="checkbox"/>	<input type="checkbox"/> <input checked="" type="checkbox"/>
o. Loan amount (add m & n)	510,400.00			<input type="checkbox"/> <input checked="" type="checkbox"/>	<input type="checkbox"/> <input checked="" type="checkbox"/>	<input type="checkbox"/> <input checked="" type="checkbox"/>	<input type="checkbox"/> <input checked="" type="checkbox"/>
p. Cash from/to Borrower (subtract j, k, l & o from i)	-510,400.00	<input type="checkbox"/> <input checked="" type="checkbox"/>	<input type="checkbox"/> <input checked="" type="checkbox"/>	<input type="checkbox"/> <input checked="" type="checkbox"/>	<input type="checkbox"/> <input checked="" type="checkbox"/>		

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 credit 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 purpose through any source, including a source named in this application or a consumer reporting agency.

Right to Receive Copy of Appraisal I/We have the right to a copy of the appraisal report used in connection with this application for credit. To obtain a copy, I/we must send Creditor a written request at the mailing address Creditor has provided. Creditor must hear from us no later than 90 days after Creditor notifies me/us about the action taken on this application, or I/we withdraw this application.

If you would like a copy of the appraisal report, contact: **C2 Financial Corporation 10509 Vista Sorrento Pkwy #200 San Diego, CA 92121**

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

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 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"/> Asian <input type="checkbox"/> Black or African American <input checked="" type="checkbox"/> White <input type="checkbox"/> Native Hawaiian or Other Pacific Islander Sex: <input type="checkbox"/> Female <input checked="" type="checkbox"/> Male	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 Race: <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input checked="" type="checkbox"/> White <input type="checkbox"/> Native Hawaiian or Other Pacific Islander Sex: <input checked="" type="checkbox"/> Female <input type="checkbox"/> Male
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To be Completed by Loan Originator:

This information was provided:

- ☐ In a face-to-face interview ☐ By the applicant and submitted by fax or mail
☒ In a telephone interview ☐ By the applicant and submitted via e-mail or the internet

Loan Originator's Signature	Date	Loan Originator's Phone Number (including area code)
X	08/14/2020	949-441-8062/al@calloancenter.com
Loan Originator's Name (print or type)	Loan Originator Identifier	Loan Origination Company's Name
Al Pereira	0181025	C2 Financial Corporation
Loan Origination Company's Name	Loan Origination Company Identifier	Loan Origination Company's Address
C2 Financial Corporation	0181025	10509 Vista Sorrento Pkwy #200
(P) 949-226-9545 (F) 949-340-8398		San Diego, CA 92121