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 \square 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 \square 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, 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-Borro		ORTGAG	E AND T	ERM	S OF LO	AN					
Mortgage Applied for:					her (explain):			Agency Cas		oer	L	ender Cas	se Number		
Amount	<u> </u>	Interest Rate		No. of M	Ionths	Amortizat	ion Type:		☑ Fixed Ra	te	☐ Other (explain ☐ ARM (type):	n):			
				II. PROF	PERTY II	NFORMAT	ION ANI	D PUF	RPOSE O	F LO	AN				
Subject Property	y Address (street,	city, state & ZIP	")												No. of Units
Legal Description	on of Subject Prop	perty (attach desc	cription if	necessary)											Year Built 1895
Purpose of Loan	n □ Purchase ☑ Refinance				(explain):				erty will be rimary Res		□ Secon	ndary Re	sidence		□ Investment
Complete this li	ine if construction	n or construction	ı-permane	ent loan.											
Year Lot Acquired	Original Cost		í	nt Existing Li	ens	(a) Present V	alue of Lo	t		(b) (Cost of Improvement	ents	Т	otal (a + b)	
	\$		\$			\$				\$			\$		
Complete this li	ine if this is a refi	nance loan.													
Year Acquired					ens	Purpose of Refinance				Describe Improvements			ide [le 🗆 to be made	
2013	\$137740.00 \$130729.00 Limited C					d Cash-	Out	t Cost: \$ 0.00							
Title will be hel	Title will be held in what Name(s)								Manner in which Title will be held Estate will be Fee Simple					•	
Source of Down	Payment, Settlen	nent Charges, an	d/or Subor	dinate Financ	cing (explain	n)									Leasehold (show expiration date)
	Borro				111. 1	BORROWE							Co-Bor	rower	
Borrower's Nan	ne (include Jr. or S	Sr. if applicable)					Co-Borro	ower's	Name (incl	lude Jr.	or Sr. if applicable	e)			
Social Security	Number	Home Phone (incl. area code		DOB (mm/dd	l/yyyy)	Yrs. School	Social Se	ecurity	Number		Home Phone (incl. area code)		DOB (m	m/dd/yyyy)	Yrs. School
☑ Married	☐ Unmarried (inc	clude	Depende	ents (not listed	l by Co-Bo	rrower)	☑ Marri	ied	□ Unmarri	ied (inc	lude	Deper	ndents (no	t listed by E	Borrower)
☐ Separated	single, divorce	ed, widowed)	no. 4		ages		☐ Separated single, divorced, widowed) no.					ag	es		
Present Address	(street, city, state	, ZIP)	_	Own □ R	ent 3No	. Yrs.	Present Address (street, city, state, ZIP)								
Mailing Address	Mailing Address, if different from Present Address							Mailing Address, if different from Present Address							
If residing at no	esent address for	less than two ve	ars comp	lete the fallar	vina·										
	(street, city, state	•				. Yrs.	Former	A ddross	s (street, cit	hr stata	71D) [□ Own	□ Re	nt No.	Vra
Former Address	(succi, city, state	, ZIF)	Ц	WII LIK	entNo	. 115.	ronner z	Address	s (sireet, cri	iy, state,	, ZIF)	□ Own	LI KC		115.
	Borr	ower			IV	. EMPLOY	MENT I	NFOF	RMATIO	N			Co-B	orrower	
					Yrs. on th 3.0	<u>00 </u>	Na						Yrs. on the 0.00		
						loyed in this ork/profession									loyed in this ork/profession
Position/Title/T	ype of Business	Busine	ess Phone	(incl. area cod			Po	osition/	Title/Type	of Busin	ness	E	Business P	hone (incl.	area code)
If employed in o	current position fo	or less than two	years or if	currently em	ployed in n	nore than one	position, c	comple	te the follo	wing:					

Borrower					IV. EMPLOYMENT INFORMATION (cont'd)					Co-Borrower					
Name & Address of Employ	yer	☐ Self Employed		Dates (from – to)		Name	& Address of Employe	r		Employed	Dates (from – to)				
				Monthl	y Income						Monthly Income				
D 11 /m11 /m 0D 1			I	\$		75. 1.1	/m: 1 /m cp :			I	<u></u> \$				
Position/Title/Type of Business Business Phot (incl. area cool						Positi	on/Title/Type of Busine	ess		Business Phone (incl. area code)					
Name & Address of Employer ☐ Self Employed ☐					from – to)	Name	& Address of Employe	er	□ Self	Employed	yed Dates (from – to)				
					y Income						Monthly Income				
Position/Title/Type of Busin	ness		Business			Positi	on/Title/Type of Busine	ess		Business	Phone				
			(incl. area	code)						(incl. area	(code)				
		V. MONT	HLY INC	OME A	ND COMBINE	D HO	USING EXPENSE	INFORMAT	ON						
Gross	D		C- D		Total		Combined M		D	4	Downson				
Monthly Income Base Empl. Income*	Borrower	\$0.0	Co-Borrow 0	er	Total		Housing Ex	pense	\$	ent	Proposed				
Overtime					60.00		First Mortgage (P&I)		<u>-</u>						
Bonuses					\$0.00		Other Financing (P&:								
Commissions					\$0.00		Hazard Insurance								
Dividends/Interest					\$0.00		Real Estate Taxes								
	00.00	00	0.0		\$0.00										
Net Rental Income	\$0.00	\$0.0	00		\$0.00		Mortgage Insurance				<u></u>				
Other (before completing, see the notice in "describe	0.00				0.00	Homeowner Assn. Due		ues							
other income," below) Total	0.00	\$0.0			\$9,000.00		Other: Total	Other:		_					
Describe Other Income B/C This Statement and any appl can be meaningfully and fair person, this Statement and su ASSETS	icable supporting s ly presented on a c pporting schedules	ichedules may ombined basis must be com	be complete; otherwise, oleted about	ice: Alli if the for	mony, child suppper the Borrower (B) or repaying this loan the borrower (B) or repaying this loan the borrower (B) or repaying this loan the borrower (B) or other person a billities and Pledg	D LIA nd unm nedules also.	arried Co-Borrowers if are required. If the Co-l	their assets and Borrower section	liabilities are s was completed Completed	ufficiently j d about a no	on-applicant spouse or other Not Jointly atstanding debts, including				
Description Cash deposit toward purchase held by:		\$0.00	ket Value	con		necessa	ry. Indicate by (*) those	eal estate loans, alimony, child support, stock pledges, etc. Use liabilities, which will be satisfied upon sale of real estate owned							
r				+	114	BILIT	IES	Montl	ly Payment &	<u>. T</u>	Unpaid Balance				
List checking and savings accounts below					Liz	DILII		Months Left to Pay			Спран Ванансе				
N ank, S&L, or Credit Union					Name and address of Company			\$ Payment/Months							
Acct. no. X8425 \$5,218.37					Acet. no. 3000047149752										
Name and address of Bank, S&L, or Credit Union Acct. no.					me and address of	ny	\$ Payment/Mo	onths							
					et. no.		¢ p	4							
Name and address of Bank,	S&L, or Credit Ui	110n			ne and address of ANK OF AM			\$ Payment/Mo	onths						
Acct. no. \$				Acc	Acct. no.										

Name and address of Bank, S&L, or Credit Union				Name and address of Company DEP					yment/Months	\$15,367.00			
Acct. no.	\$			Acct. no.									
Stocks & Bonds (Company name/ number & description) \$0.00				Name and addre	ess of Comp	oany			yment/Months 26.00/96	\$12,134.00			
	Acct. no. 9000												
Life insurance net cash value \$0.00				Name and addre	•			\$ Pa	yment/Months	\$			
Face amount: \$0.00				See Continu	uation S	neet							
Subtotal Liquid Assets	\$5,218	.37											
Real estate owned (enter market value from schedule of real estate owned)	\$145,0	00.00											
Vested interest in retirement fund	\$0.00												
Net worth of business(es) owned (attach financial statement)	\$0.00			Acct. no.									
Automobiles owned (make and year)	\$0.00			Acct. no. Alimony/Child Support/Separate Maintenance Payments Owed to:					\$0.00				
Other Assets (itemize)	\$0.00			Job-Related Exp	nense (child	L care unio	n dues etc.)	\$0.0	00				
	Ψυ.υυ			300-Related Exp	ciise (ciiiid	care, unio	ir dues, etc.)	\$0.00					
				Total Monthly Payments					281.00	1			
Total Assets a.	\$150,2	18.40		Net Worth					Total Liabilities b.				
	,			(a minus b)							1		
Schedule of Real Estate Owned (If addit	ional prope	erties are	e owned, use	e continuation sheet.)									
			Type of Property	Present of Mortgages Market Value & Liens Rental Inco				Mortgage Maint			rance, enance, & Misc.	enance, Net Rental	
н			SF		s s				\$		\$		
-		11	51										
			Totals	\$145,000.00 \$130,729.00 \$0.00			\$0.00		\$ 267.00	\$0.00		\$ 0.00	1
List any additional names under which	credit has	previou			eived and indicate appropriate creditor name(s) and ac								
Alternate Name				Creditor Name				Account Number					
VII. DETAILS OF TRA								ECLA	ARATIONS				
a. Purchase price		\$0.00			f you answer "Yes" to any questions a through i, lease use continuation sheet for explanation.					Borrow			
b. Alterations, improvements, repairs \$0.00				a. Are there any outs	a. Are there any outstanding judgments against you?					Yes N □ □	g	Yes □	NO I
c. Land (if acquired separately) \$0.00				b. Have you been de	eclared ban	krupt withi	n the past 7 yea	ırs?			ਰ		U
d. Refinance (incl. debts to be paid off) \$130,930.72				c. Have you had proportion or deed in lieu the							a		ď
e. Estimated prepaid items \$1,417.64				d. Are you a party to		•	•				a		ď
f. Estimated closing costs \$0.00				e. Have you directly							g		ď
g. PMI, MIP, Funding Fee		\$0.00		loan which results in lieu of foreclos	ed in forecl	osure, trans							
h. Discount (if Borrower will pay)		\$0.00		(This would include improvement loans,	such loan	ns as home I loans, ma	nufactured (mo	bile) h	nome loans, any				
i. Total costs (add items a through h)				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.)									
				· · · · · · · · · · · · · · · · · · ·		*							

VI. ASSETS AND LIABILITIES (cont'd)

VII. DETAILS OF TRANSACTION		VIII. DECLARATIONS										
	If you answer "Ves" to any a	uestions a through i, please use	Born	ower	Co-B	orrower						
j. Subordinate financing	continuation sheet for explan		Yes	No	Yes	No						
k. Borrower's closing costs paid by		ent or in default on any Federal ortgage, financial obligation, bond	ı, 🗆			☑						
Seller	1	alimony, child support, or		_								
1 1	separate maintenance:			_								
	_			_	_							
- = -												
			■		_	_						
			_		v							
					P	R						
					S	P						
Each of the undersigned specifically represents to Lender and to Lender	IX. ACKNOWLEDGEMI											
express or implied, to me regarding the property or the condition of those terms are defined in applicable federal and/or state laws (excleffective, enforceable and valid as if a paper version of this application and the end of the undersigned hereby acknowledges the obtain any information or data relating to the Loan, for any legitimate	uding audio and video recordings on were delivered containing my c nat any owner of the Loan, its serv	o, or my facsimile transmission of riginal written signature. icers, successors and assigns, may	this application contain	ing a facsimile	e of my signa tained in this	nture, shall be as						
Borrower's Signature	Date	Co-Borrower's Signature		· ·	Date							
X		X				-						
The following information is requested by the Federal Government and home mortgage disclosure laws. You are no t required to furnish information, or on whether you choose to furnish it. If you furnish ethnicity, race, or sex, under Federal regulations, this lender is required to furnish the information, please check the box below. (Lendestate law for the particular type of loan applied for.) BORROWER	hish this in formation, but are en con the information, please provide laired to note the information on the	to a dwelling in order to monitor ouraged to do so. The law p rovice ooth ethnicity and race. For race, e basis of visual observation and sto assure that the disclosures satis	the lender's compliance des that a le nder may n you may check m ore t surname if you have ma	ot discriminat han one desig de this applica which the lende	te either on the nation. If you ation in personer is subject u	he basis of this do not furnish n. If you do not						
Ethnicity: Hispanic or Latino Not Hispanic or Latin	10	Ethnicity: Hispanic or L										
Race: American Indian or Asian Bla Alaska Native Native Hawaiian or White Other Pacific Islander	nck or African American	Race: ☐ American Indi Alaska Native ☐ Native Hawaii Other Pacific I	ian or White	☐ Black o	or African An	nerican						
Sex: Female Male		Sex: Female	Male									
To be Completed by Loan Originator: This information was provided: ☐ In a face-to-face interview ☐ In a telephone interview ☐ By the applicant and submitted by fax or mail ☐ By the applicant and submitted via e-mail or the Internet												
Loan Originator's Signature X			Date									
Loan Originator's Name (print or type)	Loan Originator Identifier		Loan Originator's Pl	none Numbe	r (including	area code)						
Loan Origination Company's Name	Loan Origination Company Ic	entifier	L									

CONTINUATION SHEET/RESIDENTIAL LOAN APPLICATION								
Use this continuation sheet if you need more space to complete the Residential Loan Application. Mark B f or Borrower or C for Co-Borrower.	Borrower:	Agency Case Number:						
	Co-Borrower:	Lender Case Number:						

VI. LIABILITIES

B Creditor: WYNDHAM VACATION OWN

CREDITOR ADDRESS:

ACCOUNT NUMBER: 131501678

MONTHLY PAYMENT: 182.00 MONTHS LEFT TO PAY: 16 UNPAID BALANCE: \$3,077.00

B Creditor: BARCLAYS BANK DELAWARE

CREDITOR ADDRESS:

ACCOUNT NUMBER: 000190484667845 MONTHLY PAYMENT: 27.00 MONTHS LEFT TO PAY: 31 UNPAID BALANCE: \$860.00

C Creditor: TD BANK USA/TARGETCRED CREDITOR ADDRESS: ACCOUNT NUMBER: 5859752035848792

MONTHLY PAYMENT: 25.00 MONTHS LEFT TO PAY: 3 UNPAID BALANCE: \$93.00

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						