

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 checked="" type="checkbox"/> VA <input type="checkbox"/> Conventional <input type="checkbox"/> FHA <input type="checkbox"/> USDA/Rural Housing Service	<input type="checkbox"/> Other: (explain) _____ Agency Case Number _____ Lender Case Number UAT.72-107407A
Amount: \$400,000.00 Interest Rate: 4.500% No. of Months: 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) 478 GREENWAY CIR, ALAMO, CA 94507	No. of Units 1
Legal Description of Subject Property (attach description if necessary) METRO - MILPITAS STATION	Year Built 2017
Purpose of Loan <input checked="" type="checkbox"/> Purchase <input type="checkbox"/> Construction <input type="checkbox"/> Other (explain): _____ <input 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
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 Cost: \$	
Title will be held in what Name(s) JACIE TEST VETERAN, A SINGLE WOMAN	Manner in which Title will be held INDIVIDUAL
Source of Down Payment, Settlement Charges, and/or Subordinate Financing (explain) CHECKING/SAVINGS	Estate will be held in: <input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold (show expiration date)

III. BORROWER INFORMATION		Co-Borrower	
Borrower's Name (include Jr. or Sr. if applicable) JACIE TEST VETERAN		Co-Borrower's Name (include Jr. or Sr. if applicable)	
Social Security Number 879-84-6513	Home Phone (incl. area code) (654) 652-1321	DOB (mm/dd/yyyy) 02/07/1985	Yrs. School
<input type="checkbox"/> Married <input checked="" type="checkbox"/> Unmarried (include single, separated, divorced, widowed)	Dependents (not listed by Co-Borrower) no. 0 ages N/A	<input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, separated, divorced, widowed)	Dependents (not listed by Borrower) no. ages
Present Address (street, city, state, ZIP) 20717 ALIGATOR DRIVE, COASTAL, FL 33345	<input type="checkbox"/> Own <input checked="" type="checkbox"/> Rent 2.55 No. Yrs.	Present Address (street, city, state, ZIP)	<input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs.
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 <input type="checkbox"/> Self Employed CRIME SCENE INVESTIGATIONS 8798 POLICE PLAZA COASTAL, FL 33345		Yrs. on this job 5.61	Name & Address of Employer <input type="checkbox"/> Self Employed		Yrs. on this job
		Yrs. employed in this line of work/profession 6			Yrs. employed in this line of work/profession
Position/Title/Type of Business QUALITY AUDIT/GOVERNMENT	Business Phone (incl. area code) (324) 324-1654	Position/Title/Type of Business		Business Phone (incl. area code)	

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

PULTE MORTGAGE LLC (NMLS #: 1791) | CAROLINE CHAMPAGNE (License #: 9898989897, NMLS #: 987654)

Uniform Residential Loan Application
 Freddie Mac Form 65 7/05 (rev. 6/09)
 4193.771

rd20180314
 Fannie Mae Form 1003 7/05 (rev. 6/09)



Borrower		IV. EMPLOYMENT INFORMATION (cont'd)		Co-Borrower	
Name & Address of Employer <input type="checkbox"/> Self Employed	Dates (from-to)	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		Monthly Income
Position/Title/Type of Business	Business Phone (incl. area code)	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)	Name & Address of Employer <input type="checkbox"/> Self Employed	Dates (from-to)
	Monthly Income		Monthly Income		Monthly Income
Position/Title/Type of Business	Business Phone (incl. area code)	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*	\$10,000.00		\$10,000.00	Rent	\$0.00	
Overtime	\$0.00		\$0.00	First Mortgage (P&I)	\$0.00	\$2,026.74
Bonuses	\$0.00		\$0.00	Other Financing (P&I)	\$0.00	\$0.00
Commissions	\$0.00		\$0.00	Hazard Insurance	\$0.00	\$0.00
Dividends/Interest	\$0.00		\$0.00	Real Estate Taxes	\$0.00	\$0.00
Net Rental Income	\$0.00		\$0.00	Mortgage Insurance	\$0.00	\$0.00
Other (before completing, see the notice in "describe other income," below)	\$0.00		\$0.00	Homeowner Assn. Dues	\$0.00	\$0.00
				Other:	\$0.00	\$0.00
Total	\$10,000.00		\$10,000.00	Total	\$0.00	\$2,026.74

* 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 about that spouse or other person also.
 Completed Jointly Not Jointly

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.		
Description	Value	LIABILITIES	Monthly Payment & Months Left to Pay	Unpaid Balance
Cash Deposit toward purchase held by: PULTE HOMES (\$50,000.00 EXCLUDED)	\$0.00	Name and address of Company	\$ Payment/Months	
<i>List checking and savings accounts below</i>			/	
Name and address of Bank, S&L, or Credit Union COASTAL BANK		Name and address of Company	\$ Payment/Months	
Acct. no.	\$1,500,000.00		/	
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payment/Months	
Acct. no.			/	
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payment/Months	
Acct. no.			/	



VII. DETAILS OF TRANSACTION		VIII. DECLARATIONS				
j. Subordinate financing	\$0.00	If you answer "Yes" to any questions a through i, please use continuation sheet for explanation. 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 - by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?	Borrower		Co-Borrower	
k. Borrower's closing costs paid by Seller	\$529.32		Yes	No	Yes	No
l. Other Credits (explain) CASH DEPOSIT	\$50,000.00		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
m. Loan amount (exclude PMI, MIP, Funding Fee financed)	\$400,000.00		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
n. PMI, MIP, Funding Fee financed	\$0.00		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
o. Loan amount (add m & n)	\$400,000.00		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
p. Cash from/to Borrower (subtract j, k, l, & o from i)	\$-40,202.17		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

IX. ACKNOWLEDGMENT 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.

Acknowledgment. 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	Date	Co-Borrower's Signature	Date
X <i>JACIE TEST VETERAN</i>	10/05/2018 01:33:18 PM MDT	X	

Loan Originator's Signature	Date 10/05/2018	
X	Loan Originator Identifier 98989899897 NMLS: 987654	Loan Originator's Phone Number (including area code) (866) 668-8871 EXT. 2036
Loan Originator's Name (print or type) CAROLINE CHAMPAGNE	Loan Origination Company Identifier 4130135 NMLS: 1791	Loan Origination Company's Address 7390 SOUTH IOLA, ENGLEWOOD, CO 80112
Loan Origination Company's Name PULTE MORTGAGE LLC		

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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:
JACIE TEST VETERAN
 Co-Borrower:

Agency Case Number:
 Lender Case Number:
UAT.72-107407A

Review

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 <i>JACIE TEST VETERAN</i>	10/05/2018 01:33:19 PM MDT	X	

PULTE MORTGAGE LLC (NMLS #: 1791) | **CAROLINE CHAMPAGNE** (License #: 98989899897, NMLS #: 987654)

